



Article

The Effect of the Application of Accounting Methods on the Quality of MSMEs Financial Statements (Case study in Ponorogo District, Ponorogo Regency)

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Abstract: Financial performance is a measuring tool to determine the process of implementing the company's financial resources. It looks at how much the management of the company is successful, and provides benefits to society. MSME business performance will increase due to quality financial reports because it will help in developing their business. This study aims to analyse the effect of accounting methods on the quality of financial statements of MSMEs in Ponorogo District, Ponorogo Regency. The accounting methods used by MSMEs can affect how financial reports are prepared, which has an impact on the accuracy, relevance, and reliability of the financial information presented. Data was obtained through surveys and interviews with MSME owners in the region. The data analysis technique uses a qualitative descriptive approach that is quantified using a Likert scale which is a mixed-method approach. Sampling using convenience sampling technique. The results obtained show that the better the application of accounting methods, the higher the quality of reports on MSME finances and the more structured and standardised the accounting methods used, the higher the quality of the financial information presented. The novelty of the research is that specific research was conducted on MSMEs in Ponorogo District which has not been widely used as an in-depth academic study related to the practice of accounting methods. Data analysis uses nonparametric quantitative statistical analysis (spearman) which is rarely used in studies of MSMEs at the sub-district level, especially in financial reporting.

Keywords: Accounting Methods, Financial Statement Quality, MSMEs, Ponorogo

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1. Introduction

MSMEs players play an important role in the Indonesian economy, especially in the informal sector. The role of MSMEs in Gross Domestic Product (GDP) continues to increase from year to year, reaching 60.51% in 2020 (dpjb, 2023). As the main problem of MSMEs is limited access to capital and financing. Many MSMEs have difficulty obtaining funding to develop their businesses. However, despite having great potential, many MSMEs face challenges in managing their finances, especially in preparing accurate and standardized financial reports.

One of the important strengths of MSMEs lies in their flexibility and adaptability to market changes (Suardi & Eko Nugroho, 2021). MSMEs in responding to consumer needs are often faster than large companies. The challenges faced include limited human

resources competent in accounting and a lack of understanding of applicable accounting standards, which are the main obstacles to improving the quality of financial statements. In addition, socialization and training on Financial Accounting Standards for MSMEs need to be improved to ensure that MSMEs can prepare better financial reports. Financial performance is a measuring tool to determine the process of implementing the company's financial resources. It looks at how much the management of the company is successful, and provides benefits to society. (A. Yuwono et al., 2022)

The majority of MSMEs still struggle with financial management, particularly when it comes to creating financial reports. Lack of knowledge and use of proper accounting techniques is one of the challenges. Due to this, MSMEs' financial reports are of low quality, which ultimately results in bad business decisions. Quality financial reports for MSMEs are important for economic decision-making, including market development and pricing (Suryanatha D & Cita Ayu, 2021)

The importance of quality financial reports for MSMEs is not limited to internal interests, but for access to external sources of financing as well. Good financial reports will provide a clear picture of the company's financial condition, making it easier for MSMEs to get the right business analysis and access to capital from financial institutions. However, many MSMEs still use simple or manual recording methods, which have not followed the principles of accounting standards. As a result, the information presented in the financial statements is often inaccurate, irrelevant, and difficult to understand. This condition poses a challenge for MSMEs in competing in an increasingly competitive market. Capital, use of accounting information, financial reporting, and entrepreneurship have a significant positive effect on financial capability and business performance (Hendrawan et al., n.d.)

The accounting methods used by MSME actors vary greatly, depending on the scale, complexity, and type of business. According to the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM), MSMEs should use simple accounting methods but still meet applicable standards in accordance with the rules of the Indonesian Institute of Accountants. (Fitriyyah et al., 2020). However, most SMEs have not realized the importance of applying these methods, so the quality of the resulting financial statements has not met the expected standards. In fact, the use of appropriate accounting methods can increase the reliability, accuracy, and transparency of the information presented in the financial statements.

The quality of financial reports can be measured by several characteristics, including reliability, relevance, and ease of understanding. Quality financial reports not only present accurate and reliable information, but must also be relevant for decision making (Arif Setyo Nugroho et al., 2023). In addition, quality financial reports must be easily understood by report users, both internal and external. If financial reports are unreliable or difficult to understand, it will be difficult for MSMEs to attract investors or gain access to capital. So, it is important for MSMEs to use accounting methods that can improve the quality of financial reports.

In addition, complete financial statements are important for making the right decisions in order to gain access to financing from financial institutions. Although the quality of financial statements is influenced by many factors, one of which is the accounting method used. The application of accounting methods used by MSMEs plays an important role in determining the quality of information presented in the financial statements (Penti Kurniawati et al., 2012). Improving the quality of financial reporting can help MSMEs obtain capital from investors, thereby potentially increasing competitiveness (Senjani, 2020).

By looking at the various problems of MSMEs generally related to the quality of financial statements, it is important to conduct an in-depth analysis of the effect of the accounting methods applied. This is in line with the use of accounting methods that are in accordance with standards in order to improve the quality of MSME financial reports.

Business performance will increase due to quality financial reports because they can help MSMEs in their business development efforts.

Therefore, this study will focus on the effect of the application of accounting methods on the quality of MSME financial statements (case study in Ponorogo District, Ponorogo Regency) with the research objective of describing the effect of accounting methods on the quality of financial statements. The novelty of the research is that the research was conducted specifically on MSMEs in Ponorogo District, which has not been widely used as an in-depth academic study related to the practice of accounting methods.

2. Materials and Methods

Research Methods

A qualitative descriptive approach that is quantified is used in this research, using a Likert scale which is a mixed-method approach where data comes from perceptions, opinions or qualitative phenomena that are measured on a numerical scale so that they can be statistically analysed. This analysis technique analyses the effect of accounting methods on the quality of financial statements. Data collection was carried out through questionnaires distributed to MSMEs that have a minimum business length of 1 year and have financial statements.

This study involved 110 MSMEs in Ponorogo District that have a minimum length of business of 1 year and have financial statements using manual financial recording methods without the help of software or computer-based accounting systems such as Microsoft excel. Sampling using convenience sampling technique (A. S. S. D. H. T. Yuwono, 2023) is done non-randomly or called accidental sampling based on geographical proximity, availability at a certain time and willingness to be a respondent.

The sample was taken with consideration of the closest location and ease of communication from a total population of 1291 MSMEs. The sample was taken by random sampling and ensured that the respondents fulfilled the predetermined criteria and requirements. Before data analysis is carried out, validity and reliability tests are carried out as a test of the questionnaire instrument regarding the accuracy and consistency of the data obtained. The data analysis technique used is nonparametric statistics using Spearman rank correlation to test the effect of accounting methods on the quality of financial statements.

The data collection process by distributing questionnaires to MSME respondents in Ponorogo District. Respondents were asked to fill out a questionnaire based on their experience in preparing financial statements and the accounting methods used. After the data was collected, it was analysed with non-parametric correlation statistics. The research results are expected to provide a clear description of the importance of applying standardised accounting methods in improving the quality of MSME financial statements.

The novelty of this data analysis technique is that this study provides primary data and specific empirical insights into the accounting practices of MSMEs in the Ponorogo District area. Approach The data analysis technique used uses a qualitative descriptive approach by processing data using a Likert scale so that it uses nonparametric quantitative statistical analysis (spearman) which is rarely used in studies of MSMEs at the sub-district level, especially in financial reporting.

3. Results

Description of Respondents

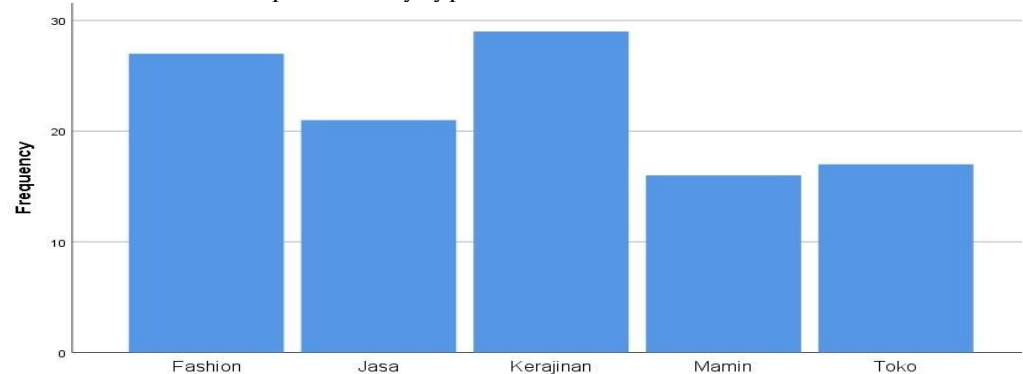
The respondents used in this research are MSME owners in the trade and service sectors. Most of these MSME respondents still use simple accounting methods. This research aims to describe the use of accounting methods that affect the quality of financial statements. The description of respondents based on the type of business is presented in the table below,

Table 1. Description of Respondents by type of business.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Fashion	27	24.5	24.5	24.5
	Jasa	21	19.1	19.1	43.6
	Kerajinan	29	26.4	26.4	70.0
	Mamin	16	14.5	14.5	84.5
	Toko	17	15.5	15.5	100.0
	Total	110	100.0	100.0	

Source: Data Processed, 2025

A bar chart of Respondents by type of business is shown below,

**Figure 1.** Bar diagram of Respondents based on type of business.

Description of Respondents based on Length of Business (Years) is presented in the table below,

Table 2. Description of Respondents by Length of Business (Years).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 th	7	6.4	6.4	6.4
	10 th	8	7.3	7.3	13.6
	11 th	4	3.6	3.6	17.3
	12 th	5	4.5	4.5	21.8
	13 th	10	9.1	9.1	30.9
	14 th	3	2.7	2.7	33.6
	15 th	8	7.3	7.3	40.9
	2 th	13	11.8	11.8	52.7
	3 th	8	7.3	7.3	60.0
	4 th	5	4.5	4.5	64.5
	5 th	8	7.3	7.3	71.8
	6 th	4	3.6	3.6	75.5
	7 th	9	8.2	8.2	83.6
	8 th	11	10.0	10.0	93.6
	9 th	7	6.4	6.4	100.0
	Total	110	100.0	100.0	

Source: Data Processed, 2025

The bar chart of Respondents based on Length of Business (Years) is shown below,

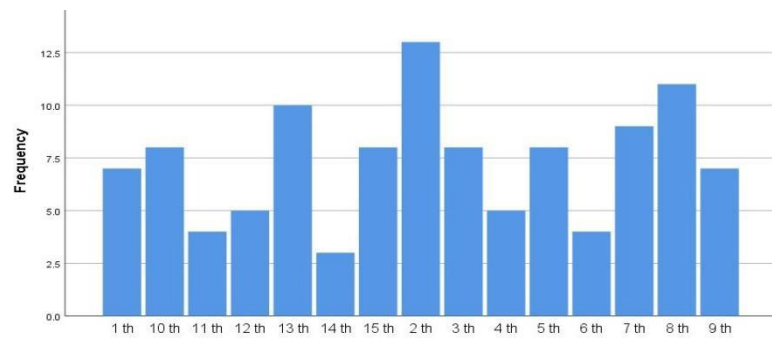


Figure 2. Bar chart of Respondents based on Length of Business (Years).

Description of Respondents based on Number of Employees (People) we present in the table as below,

Table 3. Description of Respondents by Number of Employees (Person).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	22	20.0	20.0	20.0
	2	22	20.0	20.0	40.0
	3	21	19.1	19.1	59.1
	4	26	23.6	23.6	82.7
	5	19	17.3	17.3	100.0
	Total	110	100.0	100.0	

Source: Data Processed, 2025

The bar chart of Respondents by Number of Employees (Person) is shown below,

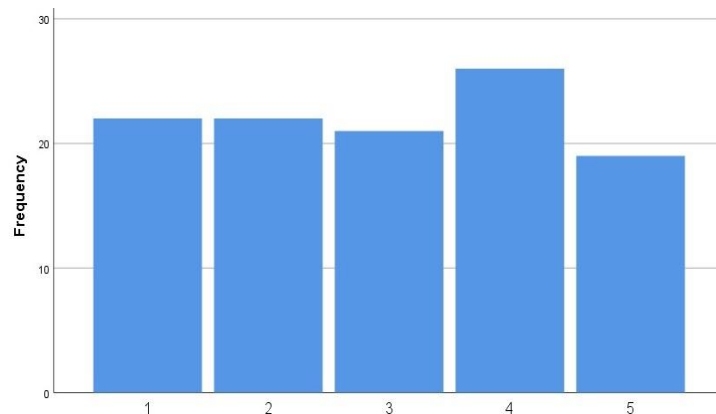


Figure 3. Bar chart of Respondents by Number of Employees (People).

From the questionnaire results, the description of the respondents shows:

- Type of Business: 24.5% Fashion, 19.1% Service, 26.4% Craft, 14.5% Food and Beverage, 15.5% Shop.
- Duration of Business: At least 1 year.
- Number of employees : Between 1-5 people.

Data Analysis

Data analysis using Non-Parametric Correlation provides results that accounting methods affect the quality of financial statements as in the calculations below,

Table 4. Parametric Correlation provides results.

Nonparametric Correlations

		Correlations		
			VAR00003	VAR00004
Spearman's rho	VAR00003	Correlation Coefficient	1.000	.594**
		Sig. (2-tailed)		.000
		N	110	110
	VAR00004	Correlation Coefficient	.594**	1.000
		Sig. (2-tailed)	.000	
		N	110	110

Interpreted, 1) The correlation coefficient value obtained is positive and is above 50%, which indicates a positive influence between the application of accounting methods and the quality of financial statements. This means that the better the accounting method applied, the higher the quality of the financial statements, and the more structured and standardised the accounting method used, the higher the quality of the financial information presented. 2) Sig value. (2-tailed) $0.000 < 0.05$, meaning that the relationship is statistically significant.

This finding supports the results of previous studies such as those submitted (Pebrianti & Merliana, 2024), that the application of accounting standards such as SAK EMKM has a positive impact on the quality of MSME financial reports and the quality of financial information (Pakaya et al., 2024). MSMEs that have adopted the accrual method or ETAP-based method show a tendency to prepare financial reports that are relevant, reliable, and can be used in making business decisions. This shows that the selection of the right accounting method is an important factor in effective financial management. This not only strengthens financial transparency but also increases stakeholder confidence in the performance of MSMEs. In addition, this finding underscores that the selection of appropriate accounting methods, such as SAK EMKM, is a key factor in effective and sustainable financial management. Thus, MSME players need to pay more attention to the accounting standards used in order to improve the quality of financial statements and support business growth.

The accounting method used affects the quality of financial statements, especially reliability, relevance, and ease of understanding. Compared to simple record keeping, financial statements based on accounting standards such as SAK EMKM or the accrual method are proven to be analysed more easily, not only by owners but by banks and investors. This idea is supported by the fact that MSMEs with well-prepared, standardized financial statements are more likely to secure financing and earn the trust of business partners. On the other hand, financial statements that are carelessly put together tend to be overlooked during business feasibility evaluations. This highlights the importance of choosing the right accounting methods as a key factor in boosting the credibility and competitiveness of MSMEs.

The level of financial literacy has a significant effect on the application of accounting methods (Raudatul Ulfiyany et al., 2023). On the other hand, it has a significant impact on the performance of MSMEs (Fadilah, 2022). Then experience in finance tends to be more aware of the importance of structured records (Haekal, 2023). Therefore, efforts to improve financial literacy in general are an important strategy that can encourage the quality of MSME financial management as a whole. This reality shows that there is a close relationship between financial literacy, accounting practices and the success of small-scale businesses. Therefore, efforts to improve financial literacy are able to encourage the quality of professional and sustainable financial management of MSMEs.

This study demonstrates that using standards-compliant accounting practices actually improves the caliber of MSME financial reports in Ponorogo District. Planning and effectively implementing business strategies depend heavily on accurate and

insightful financial reports. Compared to simple manual record-keeping, the use of good accounting methods is proven to help MSMEs in conducting financial planning, cost control, and evaluating business performance more objectively. In addition, financial reports prepared with the right methods also increase the chances of MSMEs to get access to financing from financial institutions, because they are considered more credible and accountable.

4. Discussion

Accounting Methods in MSMEs

To manage MSME finances, accounting plays an important role. Using the right accounting methods allows MSMEs to monitor cash flow, manage inventory, and make wise financial decisions. However, due to limited resources and knowledge, many MSMEs face difficulties in implementing appropriate accounting practices. Some micro and small businesses (MSMEs) still use manual record-keeping methods, which may be incorrect and ineffective. This is due to many factors, one of which is knowledge of accounting, especially in terms of business bookkeeping.

The accounting methods applied by MSMEs are generally still simple and do not fully refer to applicable accounting standards. The quality of the financial statements that are produced is frequently poor since many MSMEs continue to record their financial transactions by hand without adhering to general accounting principles. Investor confidence and the ability to secure outside funding can suffer when financial statements are of poor quality. However, the quality of these statements can be improved by following established accounting standards, such as SAK EMKM (Financial Accounting Standards for Micro, Small, and Medium Enterprises). By adopting SAK EMKM, MSMEs can create financial statements that are more accurate and transparent. This clarity is essential for making better business decisions and building trust with investors (Harahap, 2017).

MSME accounting methods consist of the simple and easy-to-understand cash method and the accrual method offers better data quality, although it is more complex. Revenues and expenses are recorded when transactions occur, no matter when money is received or spent, the accrual method is a more complete alternative to the cash method. The accrual method provides a more accurate picture of the financial position of small and medium-sized businesses (MSMEs), but its implementation requires a more complex recording system and a deeper understanding of accounting. Due to limited resources and expertise, many MSMEs try to adopt the accrual method. Nonetheless, the financial statements of small and medium-sized enterprises (MSMEs) can be more trusted by investors and creditors if the accrual method is used. The use of the accrual method in the financial statements of small and medium enterprises (MSMEs) increases transparency and accountability and helps obtain credit from banks and other investors (Risnansih et al., 2018).

Choosing the right accounting method is essential for the growth and long-term success of small and medium-sized enterprises (MSMEs). Factors like the size of the business, how complex its transactions are, and its specific reporting requirements all play an important role in deciding which accounting approach will work best. Taking these into account helps ensure that the business's financial records are accurate, manageable, and useful for making informed decisions. Small and medium-sized enterprises (MSMEs) can benefit from training and mentoring from parties experienced in adopting appropriate accounting methods. Through training and technical assistance programs, the government and financial institutions also play an important role in improving the accounting capabilities of small and medium-sized enterprises (MSMEs). Small and medium-sized enterprises (MSMEs) have the ability to improve their financial transparency, ability to obtain financing, and business competitiveness by applying proper accounting methods. Ultimately, effective financial management through the application of proper accounting

methods will help the MSME sector continue to grow as the motor of the national economy.

Financial Statement Quality

Good financial statements are an important component of financial reporting because they show how valid and relevant an entity's financial data is. High quality financial statements allow stakeholders to make informed economic decisions based on the data they have. Relevance, reliability, comparability and timeliness are some of the metrics used to measure the quality of financial statements. The quality of financial reporting has complete information as well as transparency, designed not to mislead users (Saputra, 2023). Users of financial statements can use this feature to assess the company's financial performance and position.

The quality of financial reports can be seen from several aspects, including reliability, relevance, and ease of understanding (Miftahudin & Sisdianto, 2024). The reliability of information in financial statements is important, because users must be able to trust that the data presented reflects the actual financial condition. Furthermore, the relevance of information is also a key factor, where financial reports must provide data that is useful for making the right decisions. Ease of understanding is no less important, because complex financial statements can make it difficult for users to analyze the information presented. Thus, high quality financial statements are characterized by a combination of these three aspects, which are expected to support transparency and accountability in managing an entity's finances.

Previous studies examined the effect of accounting information systems (AIS), financial statement quality, and decision-making effectiveness on MSME performance (Amalia, 2023). In the context of MSMEs, AIS serves as a vital tool for collecting and managing financial data, which can improve operational efficiency and information accuracy. The quality of financial reports generated from a good AIS will provide a clearer picture of the financial health of a business, making it easier for owners to formulate business strategies. In addition, the effectiveness of decision-making is greatly influenced by how good the information available is, which allows owners to respond to market changes quickly and appropriately. As such, this study is expected to make a significant contribution to understanding the factors affecting MSME performance, as well as providing recommendations to improve accounting practices and decision-making in this sector.

Furthermore, accounting based on Entities Without Public Accountability (ETAP) has a positive effect on the quality of MSME financial reports (Almujab & Budiutomo, 2017). The application of ETAP-based accounting allows MSMEs to prepare financial reports that are more structured and in accordance with applicable standards, thereby increasing the reliability of the information presented. With better quality financial reports, business owners can make more informed and strategic decisions in business management. In addition, high-quality financial reports can also increase the trust of external parties, such as investors and creditors, which is very important for business growth. Therefore, the implementation of ETAP-based accounting is a crucial step for MSMEs in improving transparency and accountability in financial management.

The balance sheet and income statement are the two primary parts of MSME financial statements, according to the explanation (Awaloedin & Ardiansyah, 2024). An overview of a company's assets, liabilities, and owner equity at a specific moment in time is given by the balance sheet. The business's operational performance is demonstrated by the income statement, which provides data on revenue and expenses over a specific time period. Both business owners and outside parties like creditors and investors should consider these two statements when making decisions because they are complementary to one another. MSMEs can improve financial management's transparency and credibility by comprehending and creating accurate financial statements. Relevance is one of the primary determinants of financial statement quality. If financial data. By understanding and

preparing accurate financial statements, MSMEs can increase transparency and trust in financial management

One of the main factors that determine the quality of financial statements is relevance. If financial information can influence users' economic decisions by helping to evaluate present, past, or future events, the financial information is considered relevant. Relevance also includes the ability of information to confirm or correct prior expectations. Relevant accounting information is able to make a difference in decision making. Therefore, good financial statements should provide relevant information and have predictive and confirmatory value for users.

High-quality financial reports provide accurate and relevant information, which is very important for business owners in planning strategies and making decisions. The existence of clear and detailed data will show that the quality of financial statements has a significant effect on the performance of MSME businesses (Pakpahan, 2021). In its operations, strengths and weaknesses can be identified by MSMEs, in addition to responding effectively to market challenges. On the other hand, the trust of investors and lenders will increase with the quality of good financial reports so that there is potential for businesses to grow. All of this shows that financial reporting is an important tool in sustainable business management and not just a formality. Therefore, focusing on improving the quality of financial statements is a strategic step that can boost the performance and competitiveness of MSMEs in an increasingly competitive market.

Financial literacy basically has a positive influence on the application of SAK EMKM, which in turn improves the quality of financial statements (Mawarni & Nuraini, 2021). Good implementation of SAK EMKM can help MSMEs prepare financial reports to be more structured and in accordance with applicable standards. With better quality financial reports, MSMEs can provide more accurate and transparent information to investors and creditors. Therefore, its role in encouraging the application of SAK EMKM is very important indirectly to improve the performance and competitiveness of MSMEs in the market. The hypothesis is that Accounting Methods have a positive effect on the Quality of Financial Statements of MSMEs in Ponorogo District, Ponorogo Regency.

5. Conclusion

There is a significant effect of accounting methods on the quality of MSME financial reports in Ponorogo District. The better the application of accounting methods, the higher the quality of MSMEs financial statements. More standardised accounting methods are proven to improve the reliability, relevance, and ease of understanding of financial statements. This is evidence that accounting methods are not only a recording tool, but also an important foundation in making decisions and maintaining the continuity of MSME businesses. Accounting methods function as an important management control system, not only as a means of recording transactions. So the application of good accounting methods leads to increased business competitiveness and the preparation of good quality and accountable financial statements.

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