



Analysis of the Application of Accounting to Micro, Small and Medium Enterprises (MSMEs) in Kecamatan Bulango Utara

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Abstract

MSMEs have been chosen by most Indonesians to get out of social problems. Such a large contribution MSMEs make to economic development. Seeing such a large contribution made by MSMEs, more attention is needed to develop and maintain the existence of MSMEs, because in fact MSMEs have weaknesses that usually occur in financial management. Many businesses are experiencing financial problems, as a result of which the business has gone out of business. Financial management problems are factors that can cause failure in MSMEs. One way of settlement is with correct accounting practices. Of course, this applies to all MSMEs of all types, including MSMEs in North Bulango District. The purpose of this study is to find out the extent of the application of accounting carried out by MSMEs in North Bulango District, to know the perception of MSMEs in North Bulango District towards accounting, and the factors that cause low accounting for MSMEs in North Bulango District. The research was conducted using a descriptive quantitative approach. The data source used is primary data. Data collection techniques are carried out by observation, interviews, documentation, and data triangulation. The results showed that Small, Micro, and Medium Enterprises (MSMEs) in North Bulango District have not implemented accounting records properly based on SAK EMKM so that they do not display information about the rate of return on capital, assets, debt and capital in more detail. The results of another study found that the obstacles faced by MSME companies in implementing SAK EMKM were lack of knowledge about accounting in accordance with SAK EMKM and lack of awareness of business actors in the importance of implementing accounting in accordance with SAK EMKM.

Keywords: *Accounting, Micro, Small, and Medium Enterprises (MSMEs).*

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INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are independent business activities that stand alone, not subsidiaries of a company. In the Indonesian economy, MSMEs are the most numerous business groups and can help accelerate the pace of economic growth of a country. MSMEs are classified as the real sector that has high resilience to the economic crisis.

Micro, Small and Medium Enterprises can help the country by creating new jobs that can help the community's economy become better, reduce unemployment and poverty in the country today, and accelerate income equality through business opportunities. Data from the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM) in 2020 has reached 64.19 million, with the composition of Micro and Small Enterprises (MSEs) very dominant, namely 64.13 million (99.92%) of the entire business sector. This group is also feeling the negative impact of the Covid-19 pandemic. (Pratama, I., Che-Adamb, N., 2020)

The efficiency of MSMEs as one of the supports of the Indonesian economy can be taken into account in improving economic balance. It is proven by the survival of MSMEs against the impact of the Covid-19 pandemic that hit Indonesia in 2020. In an economic crisis situation like this, the MSME sector really needs special attention from the government because it is the largest contributor to GDP and can be a mainstay in employment, substituting the production of consumer or semi-finished goods. Especially in the midst of positive sentiment that economic conditions this year will improve, the MSME sector must be able to take advantage of the current economic growth momentum to be able to recover. (Tanjung, A. A., Ruslan, D., dkk 2022)

The large contribution and contribution of MSMEs to GDP will have an impact on the absorption of the number of workers from the MSME sector. This shows that MSMEs have a big role and support the smoothness and stability of the Indonesian economy, it can be concluded that MSMEs are still actively contributing to economic development in Indonesia to this day. Seeing such a large contribution and the possibility that the number of MSMEs in Indonesia can still grow, the government needs to pay great attention to the sustainability of MSMEs. (www.ukmindonesia.id)

According to Kristanto (2011), the State Ministry of Cooperatives and Small and Medium Enterprises on SME Statistics said that efforts to empower Small and Medium Enterprises (SMEs) from year to year are always monitored and evaluated for their development both in terms of their contribution to the creation of gross domestic product (GDP), employment, exports and development of business actors as well as the existence of Small and Medium Enterprises investment through the formation of fixed capital (investment).

In line with the importance of MSMEs in improving the nation's economy, on the other hand, it was found that MSMEs are still experiencing various problems. One of the problems faced by MSME entrepreneurs is related to fund management that is not in accordance with good and correct accounting rules, including MSMEs in North Bulango District. (Susilawati, E., Lubis, H., dkk 2022).

North Bulango Subdistrict is a sub-district consisting of nine villages and has several MSMEs that foster several MSMEs such as: Building Shop, Accesoris/Kosmetic Shop, Nadira Fashion, Slipper/Shoe Shop, Yasin Shop, Aiqa Furniture Shop, Reza Catering, Chicken Livestock Business, Romance Workshop, and Shamara (Sesarahan/Hantaran) Gallery spread across each village. However, data shows that MSMEs have not been able to contribute to the village or sub-district government in improving the status of the village from being disadvantaged to developed and independent villages. (North Bulango District 2021)

Related to the importance of applying accounting to MSMEs in line with some of the results of previous research. Permatasari research (2015) examining the application of accounting to MSMEs shows that the application of accounting is relatively low because MSME actors do not have the motivation or desire to do recording and bookkeeping. Likewise, the results of research by Ernawati, Asyikin, and Sari (2016) examining the application of the basic accounting system to MSMEs show that the lack of accounting application is due to the lack of desire from MSME actors to record or book for their business and consider that recording financial transactions using accounting is too troublesome. (Pratami, A., & Pratama, I. 2018).

A similar research has been conducted by Kurniawati (2012), with the title "Application of Accounting to Micro, Small and Medium Enterprises (MSMEs) shows that some MSMEs have

applied accounting records but are still not suitable due to obstacles that hinder these MSMEs in the application of accounting, namely educational background, have never attended accounting training and there is no need for accounting application. Meanwhile, the research of Salmiah, Indarti, and Siregar (2015) examined the form of accounting application to MSMEs, the application of accounting is still in a simple form, in other words, MSMEs have not implemented SAK ETAP.

From some of the previous studies that have been described above, it is used as a reference in the implementation of research. This study aims to expand the sample data and complement the research on the application of accounting to MSMEs that has been carried out by previous researchers in various cities in Indonesia. Researchers want to know whether MSMEs in North Bulango District have applied accounting in accordance with good and correct accounting rules in the presentation of their financial statements. If MSME actors have applied accounting in accordance with applicable standards, what kind of application has been done so far. Meanwhile, if MSMEs have not applied, then what is the cause of MSME actors not implementing accounting.

Based on several research results that show that problems such as those that occur in MSMEs in North Bulango District have not been given a solution based on this data, researchers are interested in conducting a scientific study through a study with the formulation of the title "*Analysis of The Application of Accounting To MSMEs In North Bulango District*"

Theoretical Studies

2.1 Grand Theory

This research is related to the application of accounting to MSME businesses, the application of SAK in MSMEs is intended so that all business units compile financial statements in accordance with established standards. The theory used in this study is the Grand Theory of Entity (Entity Theory) proposed by Paton (1962) states that in an organization, it is considered as a unit or business entity that stands or is established alone, acting on its own behalf and its position is separate from the owner or other parties who invest funds or capital in the organization and the economic unity becomes the center of attention or accounting views. From the perspective proposed by Paton regarding entity theory, accounting is concerned with the financial reporting of a business, not the owner.

Business unity is the center of accountability and financial statements are the medium of accountability (Suwardjono, 2016). Based on the theory put forward earlier, it can be seen that the most important thing in the concept of an entity is the separation of the owner's finances and the company's finances. This means that the wealth owned and controlled by the individual owner of the company in accounting must be separate from the wealth owned by the company, therefore the role of accounting is very necessary in supporting business continuity.

2.2 Applicability

According to the Big Indonesian Dictionary (KBBI), the definition of application is the act of applying, while according to Adjis (2016) application is implementation that boils down to activity, the existence of action actions, or the mechanism of a system. Implementation is not just an activity, but an activity that is planned and to achieve the objectives of the activity. According to Setiawan (2004) implementation (implementation) is the expansion of activities that mutually adjust the interaction process between goals and actions to achieve it and require an effective network of implementers, bureaucracy.

Based on the above understanding, it can be concluded that application is a process of interaction between the goals and actions of an activity to achieve the objectives of the activity.

2.3 The Role of Accounting in MSMEs

Based on entity theory, the application of accounting is important for business actors in recording finances so that business actors can classify finances between personal money and business money, besides that business actors can find out their business development which can be seen from the financial statements produced (Rais, 2019).

Based on the description stated, related to the importance of accounting is also in line with Kieso, Weygandt, & warfield (2005) and Niswonger, Warren, Reeve, & Fess (2000) that the application of accounting is important in running a business this is because, with the application of accounting, business actors can produce information overall finances that are needed by internal and external parties, and can evaluate and control the development of the business being

carried out. This is not much different from Meigs, Bettner, & Whittington (1996) and Wolk, Tearney, & Dodd (2001) that the application of accounting can help managerial parties or business actors in recognizing, measuring, and disclosing organizational financial data contained in the resulting financial statements.

From various views on the application of accounting, it can be concluded that the application of accounting can help business actors in producing financial statements that can be used as information related to the state of the business economy. In line with the importance of applying accounting to MSMEs, according to Law No. 20 of 2008, MSMEs were established with the main objective of being able to grow and develop their businesses in order to build a national economy based on equitable economic democracy. This goal is also in line with that stated by Akbar et al. (2016) that in building a business which is the initial goal is to generate profits that can be enjoyed and used in more advanced business development.

With regard to the purpose of establishing MSMEs, accounting plays an important role in it. According to the American Accounting Association (AAA) in Lisnawati (2012) is a process of identifying, measuring, and reporting economic information to enable clear and unequivocal judgments and decisions for those who use information aforementioned. Another definition of accounting according to Shonhadji (2017) is that accounting is a systematic process to produce financial information that can be used for decision making for its users. Likewise, according to Susanto (2008) accounting is an information system that produces information or reports for various interests of both individuals or groups about the economic or financial operations / events of an organization.

2.4 Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM)

In running an MSME, the application of accounting is needed in it. The application of good and correct accounting is in accordance with accounting standards in this case SAK EMKM. Related to SAK EMKM, is a derivative of Financial Accounting Standards and SAK ETAP the goal is to assist business actors in making financial reports easily and simply, so that the existence of financial statements can help MSME actors in getting financial assistance and knowing business development. This is in line with the purpose of implementing SAK EMKM according to (Suryani & Subardjo, 2020) that it is believed that the existence of financial statements that are easy to understand, facilitates access to the banking sector in applying for a capital loan or access to funding to carry out business development. In the presentation of financial statements based on SAK EMKM, there are three financial statements that must be prepared by entities namely Profit and Loss Statement, Statement of Financial Position and Notes to Financial Statements (CALK).

Financial Accounting Standards Micro, Small and Medium Entities (SAK EMKM) are entities without significant public accountability by presenting reports for parties using financial statements. SAK EMKM aims to make it easier for MSME actors to make financial reports, this is due to the limited knowledge possessed by MSME actors (SAK EMKM, 2016)

2.5 Financial Statements Based on SAK EMKM

Financial statements according to Hery (2018) are the result of an accounting process that can be used as a tool to communicate financial data or company activities to interested parties. In other words, financial statements function as an information tool that connects the company with interested parties, showing the condition of the company's financial health and company performance.

With regard to the definition of financial statements, financial statements have a purpose in their application, according to SAK EMKM (2016) the purpose of financial statements is to provide information on the financial position and performance of an entity that is useful to a large number of users in making economic decisions by anyone who is not in a position to request a special report to meet these information needs. Not much different from the purpose of financial statements according to Henawati, Kuntorini, & Pramono (2019) is to provide information about financial position and the performance of an entity that benefits many users in economic decision-making such as creditors and investors. The financial statements show management's responsibility for the resources entrusted to them.

In line with the objectives of the financial statements, it is also explained in the SAK EMKM that the financial statements need to present a statement of financial position at the end of the period, an income statement and notes to the financial statements. Likewise, according to Suparti,

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Nuris, Sunaryanto, & Achadiyah (2019) that most MSMEs have not applied accounting records in running their business, in applying accounting records it is necessary to classify account numbers, initial balance sheets, journals, ledgers, financial statements consisting of statements of financial position, income statements, and notes to financial statements referring to SAK EMKM. With good bookkeeping and recording, it can function as leverage for MSMEs in controlling or monitoring, evaluating businesses, and making it easier for MSMEs to access credit from banks so that in the end they can increase the development of their businesses with additional existing capital (Achmad, Dwi & Erna 2020).

2.6 Micro, Small, and Medium Enterprises (MSMEs)

Micro, small, and medium enterprises are entities without significant public accountability that meet the definitions and criteria of MSMEs in the prevailing laws and regulations in Indonesia. In accordance with Government Regulation No. 7 Of 2021 concerning the Ease, Protection, and Empowerment of Cooperatives and Micro, Small and Medium Enterprises (PP UMKM) has been issued by the government along with 48 other implementing regulations from Law No. 11 of 2020 concerning Job Creation (Job Creation Law). The MSME Regulation amends several provisions that were previously regulated in Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises (MSME Law). One of them is the rules related to the criteria for MSMEs themselves.

The new MSME criteria are regulated in articles 35 to 36 of the MSME PP. Based on the article, the criteria for business capital or annual sales results. The business capital criteria are used for the establishment or registration of MSME activities established after the MSME PP takes effect. The criteria for MSMEs consist of:

1. Micro enterprises have a business capital of up to a maximum of Rp. 1,000,000,000.00 (one billion rupiah) excluding land and buildings for business premises.
2. Small businesses have a maximum business capital of Rp.1,000,000,000.00 (one billion rupiah) up to a maximum of Rp.5,000,000,000.00 (five billion rupiah) excluding land and buildings for business premises.
3. Medium enterprises have a business capital of more than Rp.5,000,000,000.00 (five billion rupiah) up to a maximum of Rp.10,000,000,000.00 (ten billion rupiah) excluding land and buildings for business premises.

Meanwhile, for MSMEs that have been established before the PP UMKM takes effect, the grouping of MSMEs is carried out based on the criteria for annual sales results. The criteria for annual sales results consist of:

1. Micro enterprises have annual sales results up to a maximum of Rp.2.000.000.000,00 (two billion rupiah)
2. Small businesses have annual sales proceeds of more than Rp.2.000.000.000,00 (two billion rupiah) up to a maximum of Rp.15.000.000.000,00 (fifteen billion rupiah)
3. Medium enterprises have annual sales of more than Rp.15,000,000,000.00 (fifteen billion rupiah) up to a maximum of Rp.50,000,000,000.00 (fifty billion rupiah)

The nominal value of the above criteria can be changed in accordance with the development of the economy. In addition to the criteria for business capital and annual sales results, state ministries/institutions can use other criteria such as turnover, net worth, investment value, number of workers, incentives and incentives, local content and the application of environmentally friendly technology in accordance with the criteria of each business sector for certain interests (article 36 PP UMKM).

Tabel 1
Kriteria UMKM Berdasarkan PP UMKM No.7/2021

No	Nama Usaha	Kekayaan Bersih/Modal Usaha	Penjualan Tahunan
1	Mikro	Paling banyak Rp.1 miliar	Paling banyak Rp.2 miliar
2	Kecil	Lebih dari Rp. 1 miliar – paling banyak Rp.5 miliar	Lebih dari Rp. 2 miliar- paling banyak Rp. 15 miliar

3	Menengah	Lebih dari Rp. 5 miliar- paling banyak Rp. 10 miliar	Lebih dari Rp.15 miliar – paling banyak Rp. 50 miliar
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sumber.<https://peraturan.bpk.go.id/>

The characteristics of Micro, Small, and Medium Enterprises (MSMEs) according to Tambunan (2009) are as follows: 1. MSMEs can be a starting point for the mobility of savings or investment in rural areas while at the same time, this business group can serve as a testing ground and increase skills for entrepreneurship. 2. Very labor-intensive, in other words, MSMEs have a huge potential for job opportunity growth, the growth of MSMEs can be included as one of the important elements of national policies to increase job opportunities and create income. 3. The number of companies is very large, far exceeding large businesses, especially from the category of micro and small businesses spread across all corners rural areas include isolated sub-districts. In other words, the progress of the rural economy can be measured by the progress of MSME development. 4. MSMEs are considered as companies that have a function as a base for greater business development.

2.1 Problems faced by Micro, Small, and Medium Enterprises (MSMEs)

MSMEs are business activities that can expand employment opportunities, and play a role in equalizing and increasing people's income. According to the explanation of the Law of the Republic of Indonesia number 20 of 2008 concerning micro, small and medium enterprises, although MSMEs have shown a large role in the national economy, there are still several factors that become obstacles and obstacles both internal and external with the following explanation:

1. Internal Factors

Limited Human Resources Limited ability possessed by HR both in terms of formal education and skills in managing their business can affect business units that will be difficult to develop optimally, lack of Capital Capital is the main factor needed to develop a business. The lack of capital in MSMEs is that in general, business units classified as micro, small, and medium enterprises have a closed nature in providing information about the business units managed and weak business networks and small business penetration capabilities The influence of weak business networks and low penetration capabilities of small businesses can affect the number of products produced and have less competitive product quality in business competition.

2. External Factors

Limited Business Facilities and Infrastructure The lack of mastery of technology and information related to science is the main factor in the limitation of business facilities and infrastructure so that the managed business units are difficult to advance and develop, The business climate according to Law Number 9 of 1995 concerning Small Business is a condition pursued by the Government in the form of the establishment of various laws and regulations with policies in various aspects of social life economy so that people get equal opportunities and the widest possible support, especially for small businesses so that they develop to be resilient and independent.

According to the explanation of Law number 20 of 2008 concerning MSMEs, at this time the business climate conditions are not fully conducive to various policies and regulations made by the Government to manage MSMEs. This is evident from the unfair business competition between small entrepreneurs and large entrepreneurs. With respect to the obstacles faced by MSMEs that are internal factors and external factors, the government needs to develop and foster MSMEs and grow the business climate in order to encourage the development of MSMEs in Indonesia.

2.2 Benefits of Accounting for Micro, Small and Medium Enterprises (MSMEs)

The benefits of using MSME accounting will benefit greatly for the sustainability of a business unit. Ernawati, et al. (2016) found out about the importance of accounting for MSMEs. Accounting can also provide reports on ongoing financial activities, will provide a basis for information in making strategic decisions regarding the development of business units. The application of basic accounting to MSMEs that produce financial statements as output will facilitate business activities,

material for performance evaluation, treat effective planning so as to convince external parties in the participation of investment in business units and borrowing funds by creditors.

Through the presentation of accounting, MSMEs can evaluate business performance such as the amount of achievement of sales targets, efficiency of expenditure for production costs and find out how much the achievement of operating profit is. With the data obtained by business owners, they can find out the strategies to be used related to the current condition of the business unit. The use of accounting for all business activities will also affect the recording of expenses and receipts in a business unit clearly and chronologically for each transaction. The benefits of using accounting for other MSMEs are facilitate reporting to the tax office and all transactions and business activities that occur in the business unit can be accounted for.

RESEARCH METHODS

This research is a type of quantitative research using descriptive analysis methods, namely research that describes the data obtained and analyzes the data obtained from the research. Descriptive research aims to describe the prevailing facts. It contains efforts to describe, record, and analyze the data obtained. Data collection techniques are the most important step in research to obtain detailed data (Sugiyono, 2019). The data collection techniques in this study refer to Sugiyono (2019), namely:

1. Observation

In this observation, the researcher makes direct observations of activities or procedures related to the object of study. This is done in order to obtain a picture and clarity of the reality of the phenonema under study.

2. Interviews

In this study, researchers conducted research using direct interviews in a structured manner using interview guides in accordance with the questions contained in the questionnaire. The informant who provided the answer to the question was the owner or manager of MSMEs in North Bulango District. The type of questionnaire used by researchers is a semi-open questionnaire with statements or questions related to the application of accounting to MSMEs but respondents are given a blank place to answer questions or statements according to conditions whose answers are not contained in the answer choice.

3. Documentation

A document is a record of past events. The study of documents is a complement to the use of observation and interview methods in qualitative research. In addition, documentation is indispensable as evidence for researchers that they are actually conducting research.

ANALYSIS AND DISCUSSION

Based on the formulation and objectives of the researcher, the researcher has carried out several data collection activities through observational data documentation data and interview data. Observational activities have been placed in Chapter 1 to strengthen the research gap. Meanwhile, the document data and interviews are described below. The document data obtained in this research is document data in the form of proof of transaction. This is illustrated in the following table:

It can be concluded that the application of accounting in North Bulango District is still very simple until it is only at the recording stage. The results of this study are in line with research conducted by Kurniawati (2012), with the title Application of Accounting to Micro, Small and Medium Enterprises (MSMEs) showing that some MSMEs have applied accounting records but are still not appropriate due to obstacles that hinder these MSMEs in the application of accounting, namely educational background, have never attended accounting training and there is no need for accounting application. A similar research conducted by Ernawati (2016) examining the application of accounting to MSMEs shows that the lack of accounting application is due to the lack of desire of actors to carry out the accounting recording stages because they consider recording too difficult. Likewise, Permatasari's research (2015) examining the application of accounting to MSMEs shows that the application of accounting is relatively low because MSME actors do not have the motivation or desire to do recording and bookkeeping. This research is also in line with Suparti, Nuris, Sunaryanto, & Achadiyah (2019) that most MSMEs have not applied accounting records in running their business, in applying accounting records it is necessary to classify account numbers, initial balance sheets, journals, ledgers, financial statements consisting of statements of financial position, income statements, and notes to financial statements referring to SAK EMKM.

CONCLUSION

No	Nama Perusahaan	Pengetahuan Akuntansi	Pengumpulan Bukti	Ativitas Pelaporan Keuangan							
				Penca-tatan	Penggolong-an	Peringkasa-n	Pelapora-n				
							Lab-a Rug-i	Perub-ahan Modal	N-er-a	Aru-s Kas	Cal-k
1	Toko Bangunan	-	√	-	-	-	-	-	-	-	-
2	Catering Reza	√	√	√	-	-	-	-	-	-	-
3	Bengkel Romansa	-	-	-	-	-	-	-	-	-	-
4	Usaha Ternak Ayam	√	-	-	-	-	-	-	-	-	-
5	Toko Yasin	√	√	√	-	-	-	-	-	-	-

Based on the results of research and discussion in chapter IV, it can be concluded that Small, Micro, and Medium Enterprises (MSMEs) in North Bulango District have not applied accounting records properly and are still very simple, so they cannot display information about the rate of return on capital, assets, debt and capital. Meanwhile, the obstacles faced are lack of knowledge about accounting in accordance with SAK EMKM and lack of awareness of business actors in the importance of implementing accounting in accordance with SAK EMKM

5.2 Advice

Based on the results of the research and conclusions that have been described above, the author provides the following suggestions:

For MSMEs

In the future, it is hoped that MSMEs in North Bulango District can compile their financial statements independently and in accordance with the Financial Accounting Standards of Micro, Small and Medium Entities (SAK EMKM). Because SAK EMKM is a financial standard specifically designed for a business or entity, this financial standard is easier and faster to understand and create by an entity. So that later MSMEs can find out clearly how many advantages or disadvantages there are. In addition, it is also expected that MSMEs in Bulango District North can update its accounting system. Because the recording is still not in accordance with the accounting system.

For other authors or researchers

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It is hoped that subsequent researchers can research the same thing by increasing the number of MSMEs so that more diverse informants can be obtained.

For the Government

To improve the quality of financial statements, it is expected that the government and MSME supervisory institutions will provide socialization or accounting training in accordance with SAK EMKM. This can have a positive impact on MSME actors in order to present financial statements according to applicable standards and can increase awareness of MSME actors in the importance of presenting financial statements in managed businesses.

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