

ANALYSIS OF SAK EMKM ANDROID-BASED APPLICATIONS' USE IN TANDES DISTRICT'S MSME FINANCIAL REPORT COMPILATION

Ardinesya Hibatul Alim¹⁾ Sri Trisnaningsih²⁾

Univesitas Pembangunan Nasional "Veteran" Jawa Timur, Indonesia

E-mail: ardinesyah@gmail.com, trisna.ak@upnjatim.ac.id

Abstract: The goal of this study was to ascertain how the Application Information System Application for Financial Information Recording (SI APIK) was being used to compile financial reports for MSMEs in Tandes District in accordance with Micro, Small and Medium Entity Financial Accounting Standards (SAK EMKM). The research methodologies and procedures used in this study are qualitative. In this study, observation, interviews, and documentation were used as data collection methods. In qualitative research, data analysis was done before going into the field, while in the field, and after returning from the field. The implementation of Android-based accounting applications can aid in the preparation of MSME financial reports, according to the study's findings. The output results are in line with SAK EMKM as well. MSMEs are capable of capturing anything, particularly commercial transactions. Because the SI APIK program currently employs a very user-friendly methodology. All transactional proof has been correctly archived in the SI APIK application's database. Additionally, you can view transaction history for the selected time frame.

Keywords: *MSME, Financial Report, SI APIK*

Submitted: 2023-05-17; Revised: 2023-05-25; Accepted: 2023-06-19

1. Introduction

Micro, Small, and Medium-Sized Enterprises (MSMEs) are small businesses, yet they have a significant impact on a region's economy and capacity to employ people. MSMEs are a specific sort of business in which the owners are either directly or indirectly controlled by, or become a part of, medium and big firms. These owners may be either natural persons or legal entities depending on the features of the MSMEs. MSMEs are crucial to a nation's economic development.

Information from the Central Statistics Agency (Badan Pusat Statistik, 2020) There are 97% MSME business owners. MSMEs account for a sizable portion of the workforce (97%), real GDP (61.97%), and investment (60.4%). Unfortunately, the majority of MSMEs are unable to compete in the worldwide market. The growth of Micro, Small, and Medium-Sized Enterprises (MSMEs) is a priority for the government. This demonstrates that a lack of understanding of the significance of financial management is accompanying MSMEs' rapid rise. While financial management is one of the key factors in a business's development. Many MSME players still do not maintain a proper bookkeeping system in accordance with accounting rules because they believe that financial reports are not significant. The only

activities that are recorded during the bookkeeping process are the sales of commodities and the acquisition of raw materials (Kurniawan et al., 2021). MSMEs continue to have challenges in growing, which hinders the growth of the national economy. The majority of microbusiness players still face financial constraints due to their lack of knowledge and expertise using digital technology (Suwarni et al., 2019).

The implementation of accounting books results in financial reports that are nonetheless challenging for MSMEs because of their lack accounting expertise, the complexity of the accounting process, and the belief that financial reports are unimportant for MSMEs (Lestari et al., 2018). The Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) have been published by the Indonesian Institute of Accountants. To aid in the development and expansion of MSMEs and the creation of financial reports for MSMEs that find it challenging to capture and report financial information, SAK EMKM was founded. Financial statements are prepared very simply in ED SAK EMKM, using the concept of business entities, accrual basis assumptions, and business continuity as used by entities other than micro, small, and medium entities (Ikatan Akuntan Indonesia, 2016).

MSMEs must therefore understand how to prepare financial reports in line with Indonesian financial accounting standards and be proficient in the technology that is now being developed to aid in the growth of MSMEs. The company's accounting recording procedure is significantly impacted by information technology advancements. The biggest change in how data is processed is the switch from manually operated to computer-based systems. Organizations and organizations can profit from a wide range of accounting software developed by a wide range of specialists. Some accounting software is also available for use on smartphones in addition to desktop computers. Smartphones are easy to use and adaptable to any environment or circumstance (Ramadhani & Trisnaningsih, 2022). Information technology has made a number of strides recently. SI APIK is an illustration of an accounting application.

Bank Indonesia has introduced SI APIK (Accounting Application for Financial Information Recording), an Android-based financial recording system. There have been 17,837 users of the Financial Information Recording Application Information System (SI APIK) since Bank Indonesia (BI) launched it in 2017 to the end of 2021; almost all (99%) of these users are microbusinesses, who represent predominately 40% of the manufacturing business sector. Of them, 724 MSMEs received bank loans totaling IDR 18.3 billion, according to (Bank Indonesia, 2022). The SI APIK application will simplify the online recording of financial reporting for MSMEs. The 'single entry' input model of this program has the benefit of requiring no accounting knowledge and making it easy for anyone to use. Business operations are anticipated to benefit from SI APIK.

In Tandes District, a number of MSME players said that their operations continued to be successful even in the absence of accounting. Many MSMEs believe that business is going regularly, but in reality, many MSMEs are not growing. When asked about the profit made each time, they are unable to demonstrate it in nominal terms; instead, they employ physical assets like real estate, homes, or cars. A study on "Analysis of the Application of SAK EMKM Android-Based Applications in Compiling MSME Financial Statements" is required in light of this phenomenon.

The goal of this study is to ascertain how financial reporting based on Micro, Small, and Medium Entity Financial Accounting Standards (SAK EMKM) is applied when creating financial reports for MSMEs in Tandes District using the Application Information System Application for Financial Information Recording (SI APIK).

2. Literature Review

Financial statements

Financial reports are a structured presentation of the financial status and financial performance of a company, according to PSAK No. 1 (2020: 2). Financial reports are documents that outline the state of the company's finances at the time they are published or throughout a specific time period, according to (Kasmir, 2019). It is a way of sharing the key financial information with persons outside the organization, claim (Kieso et al., 2018). Financial reports, on the other hand, are financial reports that are intended to satisfy the needs of users who are not in a position to be able to request customized financial reports to meet the information demands of these users, claims (Ikatan Akuntan Indonesia, 2016).

SAK EMKM

The Financial Accounting Standards Board of the Indonesian Association of Accountants developed and approved the CASE EMKM Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) in order to strengthen the enforcement of transparency and accountability of entity financial reporting while also promoting the expansion of the MSME sector in Indonesia. Because SAK EMKM governs transactions that MSMEs frequently conduct, it is a less complex financial accounting standard than SAK ETAP. It is envisaged that the introduction of SAK EMKM will assist MSME players in Indonesia in generating their financial reports, making it simpler for them to seek funding from different financial institutions. In order to make it simpler for MSMEs to receive finance from the banking sector and other institutions, this is being done. For MSMEs to employ in their financial reporting, SAK EMKM is a financial accounting standard that is simpler and easier to apply (Ikatan Akuntan Indonesia, 2018)

MSMEs (micro, small, and medium-sized businesses)

Micro, Small, and Medium-Sized Enterprises (MSMEs) or EMKM are another name for MSMEs. Here are a few UMKM/EMKM definitions: The (Badan Pusat Statistik, 2019) defined a business as an economic unit that engages in activities to produce goods or services that are intended to be sold or exchanged for other items and has one or more people who are responsible for and have responsibility over the management of the business. The Republic of Indonesia's Minister of Finance claims that business entities such as Firma, CV, PT, and cooperatives fall under this category. Traders of goods and services, breeders, fishers, home industry craftsmen, and others are examples of persons (Mufidah, 2022).

Application SI APIK

Based on data from the Bank Indonesia's SI APIK accounting program for recording financial information website. This is designed to make it easier for small, medium, and individual firms to prepare financial reports for their operations by keeping track of straightforward transactions (Bank Indonesia, 2022). SI APIK has the ability to record business transactions for a variety of industries, including manufacturing, trading, services, agriculture, fisheries, and livestock. On Android, the PlayStore app is where SI APIK may be downloaded. The standards of the Indonesian Institute of Accountants and Bank Indonesia are referenced in the recording standard of SI APIK. Depending on the type of transaction, a single entry input system is used with a double entry (debit-credit) application.

Qualified Accounting Program Criteria

There are several criteria for a quality accounting program from the user's point of view that must be considered (Mufidah, 2022)

1. Reliability
Reliability shows how much the program can be relied upon to carry out a process that can be trusted and needed. This reliability criterion is described as follows:
 - a) Verification form
 - b) Use of numeric digits
 - c) Audit Trail Facility
 - d) Database oriented system
2. Availability and completeness
Availability means whether an application program is complete providing a standard accounting cycle. These criteria are explained as follows:
 - a) Input
 - b) Output
3. Flexibility
Flexibility shows that the system in the program easily adapts according to the changing needs of users. These criteria are explained as follows:
 - a) Quality converting report output
 - b) Minimum hardware requirements
 - c) Ease of customizing the structure or chart of accounts
4. Ease of use
Ease of maintenance
The criteria for ease of maintenance are as follows:
 - a) Support upgrading to the latest version.
 - b) The program can save automatically.
5. Consistency
System consistency criteria include:
 - a) Consistency in rounding commas
 - b) Consistency in the use of currency signs
6. Report quality and clarity
 - a) Ease of customization of report formats
 - b) Report type completion
 - c) Graphic facilities, histograms, pie-charts
7. Security
Security means that an application program must be able to protect assets, be able to maintain data integrity, be able to help achieve organizational goals effectively, and use resources efficiently. Safety criteria include:
 - a) Input control
 - b) Process control
 - c) output control
8. Support Quality
Application development company support for the future. These criteria include:
 - a) Fasilitas high-quality training
 - b) High-quality documentation

3. Research Method

The research methodologies and procedures used in this study are qualitative. In qualitative research, words and actions are the primary data sources, with additional information like documents and other sources making up the remainder. The study's major data source is the one that was used. Interviews with UKM Tandes, specifically Harry Sport and Adi Sport's owners, provide the researchers with the information they need. Observation, interviews, and documentation were used as data gathering methods in this study. Before going into the field, while in the field, and after returning from the field, data analysis was done in qualitative research.

4. Results and Discussion

4.1 Results

A general description of the company

Harry Sport is a one-person business. Henry Faturachman, a brother, created this company in 2016. A micro, small, and medium-sized business called Harry Sport deals in sporting goods. The financial statements of Harry Sport are only based on the owner of this company's basic knowledge. The owner, who is Henry's brother, is responsible for Harry Sport's recording procedure. The used financial records still use single entry and are cash-based. Activities involving money both in and out are recorded. Harry Sport maintained records manually from the time the company was founded until April 2023 in the form of straightforward books and notes.

In the general diary, the owner keeps track of every transaction involving cash receipts and expenditures. This system simply records the transactions that have an impact on cash, so both cash receipts and cash payments are recorded as cash in and out, respectively. The owner has not adhered to the rule of a good business entity, namely avoiding combining personal and business property.

Adi Sport is a separate legal person and company. Mr. Adi established this firm in 2015. Badminton-specific sporting equipment is traded by Adi Sport, a Micro, Small, and Medium-sized Business. The owner of this business's plain comprehension is all that the financial records of Adi Sport are founded on. Mr. Adi, the owner, is responsible for Adi Sport's recording procedure. Financial records are kept using double entry and a cash basis. Activities involving cash are recorded, along with transactions involving cash out and profit and loss. Adi Sport manually entered data into an excel spreadsheet from the time the company was founded until April 2023.

In the general diary, the owner keeps track of every transaction involving cash receipts and expenditures. By not combining personal property with business, the owner has adhered to the ideals of a good business entity. Because Adi Sport only reports income and expenses in the profit and loss report, its financial performance does not follow SAK EMKM. The owner has distinguished the spending accounts clearly.

4.2 Discussion

Application of SI APIK on UMKM for SAK EMKM Assets and liabilities for Harry Sport and Adi Sport

1. Accounts receivable

was one of the transactions that took place at Harry Sport and Adi Sport.

The figure consists of two side-by-side screenshots of a mobile application interface. The left screenshot, titled 'PENJUALAN KREDIT', shows a form for recording a credit sale. It includes fields for 'Nama barang*' (filled with 'Senar BG66 (Buah)'), 'Harga*' (Rp 120,000), 'Jumlah Barang*' (1), 'Total Harga*' (Rp 120,000), 'Uang Muka' (with a toggle switch), 'Nama Pelanggan*' (pelanggan), and 'Tanggal Transaksi*' (Senin, 12 Desember 2022). The right screenshot, titled 'PEMBAYARAN UTANG DARI PELANGGAN', shows a form for recording a payment from a customer. It includes fields for 'Jumlah*' (Rp 120,000), 'Metode Pembayaran' (with radio buttons for Tunai, Transfer, and Giro), 'Nama Pelanggan*' (pelanggan), 'Tanggal Transaksi*' (Jumat, 16 Desember 2022), and a 'Catatan' field. Both forms have a green 'SIMPAN' button at the bottom.

Figure 1 Accounts Receivable Journal Transactions

Source: SI APIK

Receivables are recorded by debiting trade receivables, which will raise assets, and crediting product sales, which will increase revenue. According to the journal, receivables are caused by orders that have been received but not yet been paid for in cash.

2. Supply

The user merely enters the item's name and the quantity of items when conducting a buy transaction for goods. When the user enters the item's name, the price will instantly show because it has been kept in the database.

The figure consists of two side-by-side screenshots of a mobile application interface. The left screenshot, titled 'PEMBELIAN PERSEDIAAN TUNAI', shows a form for recording a cash purchase of inventory. It includes fields for 'Nama barang*' (filled with 'Sepatu Futsal Sp (Buah)'), 'Jumlah Barang*' (1), 'Harga*' (Rp 245,000), 'Total Harga*' (Rp 245,000), 'Metode Pembayaran' (with radio buttons for Tunai, Transfer, and Giro), 'Nama Pemasok', and 'Tanggal Transaksi*' (Kamis, 01 Desember 2022). The right screenshot, titled 'History Transaksi', shows a list of transactions. It displays three entries for 'Pembelian Persediaan Tunai' on 1 December 2022, with amounts of Rp73,500.00, Rp66,500.00, and Rp24,500.00. Each entry includes an 'Info Extra' section with a list of journal entries (Jurnal Pembelian Persediaan Tunai, Debit: Persediaan, Kredit: Kas). Both forms have a green 'SIMPAN' button at the bottom.

Figure 2 Inventory Journal Transactions

Source: SI APIK

3. Fixed assets

SAK EMKM recognizes fixed assets if it is certain that the economic benefits will flow to the entity and the assets have a reliable cost

Figure 3 Fixed Asset Journal Transactions
Source: SI APIK

4. Equity

SAK EMKM explains that the capital paid up by the owner can be in the form of cash or cash equivalents or non-cash assets which are recorded in accordance with the applicable laws and regulations.

Figure 4 Capital Journal Transactions
Source: SI APIK

5. Income and Expenses

Revenue is recognized when there is a right to payment received or accrued either in the present or in the future. The entity records revenue at the gross amount of the economic benefits received or accrued to receive.

Figure 5 Journal of Sales Transactions
Source: SI APIK

Journal entries for paying employee salaries are made by debiting employee salary expenses and crediting cash. Journal entries on SI APIK are as follows

Figure 6 Labor Expense Transaction Journal
Source: SI APIK

6. Statement of Financial Position

The statement of financial position consists of information regarding Harry Sport/Adi Sport's assets, liabilities and equity as of a certain date. The following presents a picture of Harry Sport and Adi Sport's financial position report based on SAK EMKM using SI APIK.

Harry Sport Laporan Posisi Keuangan (NERACA) Per 31 Desember 2022	
<i>Keterangan</i>	<i>Rupiah</i>
ASET	
Kas	Rp21,707,100.00
Persediaan	Rp1,995,300.00
Aset Tetap	Rp24,000,000.00
Jumlah aset	Rp47,702,400.00
KEWAJIBAN	
MODAL	
Modal	Rp44,000,000.00
Saldo Laba	Rp3,702,400.00
Jumlah modal	Rp47,702,400.00
Jumlah Aset	Rp47,702,400.00
Jumlah Kewajiban, Modal dan Saldo Laba	Rp47,702,400.00

Figure 7 Report of Harry Sport's Financial Position
Source: SI APIK

Adi Sport Laporan Posisi Keuangan (NERACA) Per 31 Desember 2022	
Keterangan	Rupiah
ASET	
Kas	Rp28,891,636.00
Piutang Usaha	Rp89,500.00
Persediaan	Rp861,000.00
Aset Tetap	Rp25,000,000.00
Akumulasi Penyusutan	Rp-520,833.33
Jumlah aset	Rp54,321,302.67
KEWAJIBAN	
MODAL	
Modal	Rp50,000,000.00
Saldo Laba	Rp4,321,302.67
Jumlah modal	Rp54,321,302.67
Jumlah Aset	Rp54,321,302.67
Jumlah Kewajiban, Modal dan Saldo Laba	Rp54,321,302.67

Figure 8 Adi Sport's Financial Position Report
Source: SI APIK

7. Income statement

The income statement consists of information regarding the revenues and expenses of Harry Sport/Adi Sport for a certain period. The components of income and expenses are obtained from the entity's financial records. Next :

Harry Sport Laporan Laba Rugi dan Saldo Laba Periode Desember 2022	
Keterangan	Rupiah
PENGHASILAN	
Penjualan	Rp12,763,000.00
Penghasilan Lain	Rp1,142,000.00
Jumlah penghasilan	Rp13,905,000.00
BEBAN	
Beban Persediaan	Rp8,137,600.00
Beban Tenaga Kerja	Rp1,700,000.00
Beban Sewa	Rp0.00
Beban Transportasi	Rp0.00
Beban Bahan Bakar	Rp0.00
Beban Listrik	Rp330,000.00
Beban Air	Rp35,000.00
Beban Telepon	Rp0.00
Beban Penyusutan	Rp0.00
Beban Umum dan Administrasi	Rp0.00
Beban Lain	Rp0.00
Jumlah beban	Rp10,202,600.00
Laba (Rugi)	Rp3,702,400.00
Saldo Laba (Rugi) Awal	Rp0.00
Penarikan Oleh Pemilik	Rp0.00
Saldo Laba (Rugi) Akhir	Rp3,702,400.00

Adi Sport Laporan Laba Rugi dan Saldo Laba Periode Desember 2022	
Keterangan	Rupiah
PENGHASILAN	
Penjualan	Rp18,167,440.00
Penghasilan Lain	Rp187,950.00
Jumlah penghasilan	Rp18,355,390.00
BEBAN	
Beban Persediaan	Rp9,787,204.00
Beban Tenaga Kerja	Rp3,200,000.00
Beban Sewa	Rp0.00
Beban Transportasi	Rp0.00
Beban Bahan Bakar	Rp0.00
Beban Listrik	Rp389,000.00
Beban Air	Rp45,000.00
Beban Telepon	Rp0.00
Beban Penyusutan	Rp520,833.33
Beban Umum dan Administrasi	Rp0.00
Beban Lain	Rp92,050.00
Jumlah beban	Rp14,034,087.33
Laba (Rugi)	Rp4,321,302.67
Saldo Laba (Rugi) Awal	Rp0.00
Penarikan Oleh Pemilik	Rp0.00
Saldo Laba (Rugi) Akhir	Rp4,321,302.67

Figure 9 Profit and Loss Report of Harry Sport and Adi
Source: SI APIK

SI APIK Application Analysis

1. Reliability

a. Verification form

The application does not provide a structured form of verification to test and check data. Data can be stored automatically and can be accessed at any time and avoid misuse because it has a good security system.

- b. Use of numeric digits
The number of digits provided in this application is not limited, writing can be up to any number, either millions or billions.
 - c. Audit Trail Facility
This application does not have an Audit Trail facility.
 - d. Database oriented system
This application uses a database oriented system where a collection of data is stored in a structured manner in tables that have a relationship with one another according to information needs.
2. Availability
- a. Input
Input in SI APIK is done through the Journal Entry menu. On the Journal Entry menu there are various transactions, including transactions of income, expenses, debts, paying debts, receivables, paying receivables, increasing capital, withdrawing capital, transferring assets and adjustments, input the initial account balance and list of accounts payable, so that all balances in this application also provides automatic asset depreciation calculations, so users don't need to calculate it manually first.
 - b. Output
Reports displayed in the SI APIK application are journal lists, profit and loss reports, financial position reports, cash flow reports, financial performance reports, trend reports and detailed reports.
3. Flexibility
- a. Quality converting report output
The SI APIK application provides features to convert to other programs, namely PDF and excel. Report conversion in SI APIK is done by clicking the print option at the top of the report.
 - b. Minimum hardware requirements
The SI APIK application can be used via a smartphone with the Android operating system.
 - c. Ease of customizing the structure or chart of accounts
In the SI APIK application, you can make changes or add new accounts according to user needs. In addition, journals that have been entered can be edited, making it easier for users when an error occurs without creating a new journal.
4. Convenience
- Use of this application is easy to use and learn, because it only inputs journal accounts according to the type of transaction used. This application is also equipped with a usage guide and an explanation of financial reports and you can contact the developer's contact if you need further information regarding the use of this application.
5. Ease of maintenance
- a. The program saves by doing
The application can automatically save online for all data that the user enters so there is no need to worry about losing data.
 - b. Upgrades Support
App upgrade is supported by google via google play. The upgrade process is not scheduled, it can be done at any time by the user after there is a notification to upgrade the application. Upgrading will not change the financial data that has been input in the application.

6. Consistency
 - a. Consistency in rounding commas
 SI APIK application does not use decimal rounding. All nominal writing uses tens to hundreds of billions.
 - b. Consistency in the use of currency signs
 This application provides currency settings. The application provides reports in foreign currency.
7. Report quality and clarity
 - a. Ease of customization of report formats
 The output format is permanently set, so there is no facility to customize the report output format.
 - b. Report type completion
 The reports displayed on the SI APIK application are a list of journals, profit and loss reports and statements of financial position. The financial statements presented are in accordance with SAK EMKM (Standards for Financial Accounting for Micro, Small and Medium Entities).
 - c. Graphic facilities, histograms, pie-charts
 APIK IS application has a program using graphs, histograms and pie-charts.
8. Security
 - a. Input control
 This application has adequate password facilities with a combination of letters and numbers. This facility appears on the application's initial menu, namely with columns to fill in the user's account name and password.
 - b. Process control
 The application is free from overflow errors, because the report results are the same as other programs.
 - c. Output Control
 The SI APIK application provides data reset, data backup, and data restore facilities.
9. Support Quality
 - a. High Quality Facilities
 Bank Indonesia as the SI APIK application developer conducts training activities for entrepreneurs regarding the use of the application. This training is aimed at novice entrepreneurs or MSME actors in order to have accountable financial reports and support their business development.
 - b. High Quality documentation
 The SI APIK application provides several guidelines for recording needs in the application. In addition, there is also an email address that users can contact.

5. Conclusion

Based on the findings of the application of SI APIK to Harry Sport and Adi Sport, several implications that can address the issues raised in this study can be developed. Harry Sport and Adi Sport's straightforward financial reporting is nonetheless limited by the level of expertise that these businesses' owners possess. When putting out their financial reports, the new owner uses a combination of SI APIK and SAK EMKM. Using SI APIK to complete financial reporting and recording in line with SAK EMKM has the following effects, among others: MSMEs are able to handle all records, especially sales transactions, because the SI APIK program currently uses a very user-friendly methodology; users only need to classify

transactions, including spending or receiving groups. Android-based accounting tools can help make MSME financial reports, and the output results are also in line with SAK EMKM. This program also offers financial reports like income statements, balance sheets, and statements of financial position with retained earnings. All transaction proofs have been properly archived in the SI APIK application database, and you can also view the transaction history for the chosen time period.

It is implied that this research exists. It is hoped that MSMEs would continue to record transactions using the SI APIK program. MSMEs are no longer obliged to manually record transactions, which is time-consuming and wasteful. Additionally, management of the organization needs to better coordinate its operational tasks. It is hoped that the Cooperative and MSME Office will offer counseling regarding business recording and bookkeeping in compliance with SAK EMKM because business owners and MSME owners are unaware of SAK EMKM and correct bookkeeping. It is believed that Bank Indonesia will be able to provide guidance on accounting software, particularly SI APIK, to encourage business personnel to record accounting using smartphones as opposed to manual recording.

References

- Badan Pusat Statistik. (2019). *Usaha Mikro Kecil*. Badan Pusat Statistik. <https://www.bps.go.id/subject/35/usaha-mikro-kecil.html>
- Badan Pusat Statistik. (2020). *Industri Mikro dan Kecil*. Badan Pusat Statistik. <https://www.bps.go.id/subject/170/industri-mikro-dan-kecil.html>
- Bank Indonesia. (2022). *Siaran Pers Dorong Akses Keuangan UMKM melalui Pemanfaatan SI APIK*. https://www.bi.go.id/id/publikasi/ruang-media/news-release/Documents/Siaran_Pers_Dorong_Akses_Kuangan_UMKM_melalui_Pemanfaatan_SI_APIK.pdf
- Ikatan Akuntan Indonesia. (2016). *Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah*. www.iaiglobal.or.id. http://www.iaiglobal.or.id/v03/files/file_sak/emkm/
- Ikatan Akuntan Indonesia. (2018). *Standar Akuntansi Keuangan : Efektif Per 1 Januari 2019 & 2020*. www.iaiglobal.or.id
- Kasmir. (2019). *Analisis Laporan Keuangan* (1 ed.). PT Raja Grafindo Persada.
- Kieso, D. E., Jerry, J. W., & Terry, D. (2018). *Akuntansi Keuangan Menengah: Intermediate Accounting (IFRS)*. Salemba Empat.
- Kurniawan, Y. D., Putri H, H. R., & Christanti, Y. D. (2021). Implementasi Sistem Informasi Aplikasi pencatatan Informasi Keuangan (Si Apik) Berdasarkan Sak Emkm Pada Umkm Tapak Lawu Juuooos Kabupaten Magetan. *Jurnal Informatika dan Teknologi Komputer*, 1(3), 29–46.
- Lestari, K. P., Nyoman, N., & Herawati, T. (2018). Persepsi Pelaku Usaha Mikro Kecil Dan Menengah (UMKM) Terhadap Penggunaan Aplikasi Lamikro Di Kecamatan Buleleng Tahun 2018. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi)*, 9(1), 190–200.
- Mufidah, H. (2022). ANALISIS PENERAPAN APLIKASI LAMIKRO DI ERA EKONOMI DIGITAL PADA UMKM SARI WEDANG LUMAJANG [UPN Jawa Timur]. In *Repository UPNJATIM*. <http://repository.upnjatim.ac.id/id/eprint/3817>
- Ramadhani, R., & Trisnaningsih, S. (2022). Analisis keefektifan aplikasi keuangan online sebagai media pengelolaan keuangan di sektor Usaha Mikro Kecil Menengah (UMKM). *Fair Value: Jurnal Ilmiah Akuntansi dan Keuangan*, 4(12), 5778–5784. <https://doi.org/10.32670/fairvalue.v4i12.1997>

Suwarni, E., Sedyastuti, K., & Mirza, A. H. (2019). Opportunities and Obstacles of Micro Business Development in the Digital Economic Era. *Ikraith Ekonomika*, 2(3), 29–34.