

Smart Accounting for Small Business: SIAPIK's Role in Financial Evolution

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ABSTRACT

The digital transformation of accounting has encouraged the adoption of financial recording applications among Micro, Small, and Medium Enterprises (MSMEs). However, low financial literacy and limited technological skills remain major barriers. One example is Es Teh Pejabatat, a rapidly growing MSME in the beverage sector, which previously relied on manual bookkeeping and lacked formal financial reports due to limited understanding of accounting. This study examines the implementation of the SIAPIK application in improving the financial recording and reporting system of Es Teh Pejabatat. Using a descriptive qualitative method with a case study approach, data were collected through interviews, observation, and documentation. The effectiveness of the application was evaluated using the PIECES framework. Findings show that SIAPIK can automatically generate financial reports, such as the statement of financial position and income statement, in accordance with Indonesian Financial Accounting Standards for MSMEs (SAK EMKM). The application also resolves previous challenges related to manual bookkeeping, improving both the accuracy and timeliness of reports. In conclusion, SIAPIK serves as a practical and efficient solution for MSMEs, especially micro-enterprises, to enhance financial management and support better business decision making through standardized digital reporting.



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1. INTRODUCTION

Digital transformation has had a significant impact on the field of accounting, particularly for Micro Small and Medium Enterprises (MSMEs). Numerous digital-based accounting applications are now available and designed to assist business owners in recording financial transactions and preparing financial statements in accordance with applicable standards. This digitalization presents a major opportunity for MSMEs to enhance the effectiveness of financial management and broaden access to formal financing.

In fact, MSMEs play a strategic role in Indonesia's economy. This sector contributes over 60% equivalent to IDR 8,573.89 trillion to the Gross Domestic Product (GDP) and absorbs 97% of the total workforce, or approximately 116 million people (Hidayat, 2022). However, the reality in the field shows that most MSMEs in Indonesia still face numerous obstacles in implementing digital systems for financial recording and reporting. Many continue to rely on manual bookkeeping methods or basic applications that do not conform to SAK EMKM. Such irregularities in recording transactions and preparing financial reports may lead to data inaccuracies, delayed decision-making, and difficulties in accessing financing from financial institutions. These issues are further compounded by the limited availability of human resources with accounting expertise, as most MSME owners are solely responsible for managing the business's finances without the support of professional staff.

To respond to the need for simpler and more applicable accounting standards for MSMEs, the Indonesian Institute of Accountants (IAI) introduced the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) in 2018. This standard adopts an accrual-based approach and simplifies the financial statement components, including the statement of financial position, income statement, and notes to the financial statements (Ikatan Akuntan Indonesia, 2016). To support its implementation, Bank Indonesia developed the SIAPIK application developed SIAPIK, a free application to simplify financial recording.

Previous studies have indicated that accounting applications are effective tools in assisting the preparation of more accurate and standardized financial reports. Nuria & Pratiwi (2024), in their study on a coffee shop MSME, concluded that Microsoft Excel can assist in preparing financial statements in accordance with SAK EMKM, while also improving operational efficiency and supporting business sustainability. Indriyani (2024) found that the

implementation of SIAPIK in a food-based MSME supported the preparation of reports aligned with SAK EMKM. Similarly, Iqbal (2024) demonstrated that accounting applications were effective in financial reporting for five MSMEs in Metro City. However, these studies generally focused on one outlet MSMEs that do not operate through outlet structures.

Previous research has shown SIAPIK's effectiveness in various sectors, but limited studies focus on its implementation in two outlet MSMEs. This study addresses that gap by examining Es Teh Pejabatat, a beverage MSME with two outlets, and evaluates SIAPIK's implementation using the PIECES framework to determine improvements in performance, accuracy, and reporting compliance.

Accordingly, this study aims to analyze the current financial recording and reporting system used by Es Teh Pejabatat and to evaluate the effectiveness of the SIAPIK application in improving the accuracy and standardization of financial reports based on SAK EMKM. Additionally, the PIECES (Performance, Information, Economy, Control, Efficiency, and Service) framework was used to evaluate the effectiveness of the application's implementation. The findings of this research are expected to provide new insights into the digitalization of accounting for MSMEs and serve as a strategic reference for other MSMEs seeking to implement a more integrated and professional system of financial recording and reporting.

2. LITERATURE REVIEW

Micro Small and Medium Enterprises (MSMEs)

According to the Government of Indonesia, as stipulated in Government Regulation of the Republic of Indonesia Number 7 of 2021, MSMEs are categorized based on business capital and annual income as described in the following table.

Tabel 1. Government Regulation of the Republic of Indonesia Number 7 of 2021

Category	Ownership & Structure	Business Capital	Annual Revenue
Micro Enterprise	Owned by an individual or sole proprietorship.	≤ IDR 1 billion (excluding land and building for business premises)	≤ IDR 2 billion
Small Enterprise	Independently established and owned by an individual or business entity; not a subsidiary or outlet of another company, directly or indirectly.	> IDR 1 billion and ≤ IDR 5 billion (excluding land & buildings)	> IDR 2 billion and ≤ IDR 15 billion

Category	Ownership & Structure	Business Capital	Annual Revenue
Medium Enterprise	Independently established and managed by an individual or business entity; not a subsidiary or outlet of another company, directly or indirectly.	> IDR 5 billion and ≤ IDR 10 billion (excluding land & buildings)	> IDR 15 billion and ≤ IDR 50 billion

Source: data processed, 2025

Accounting Cycle Based on SAK EMKM

Accounting cycle is the series of steps that entities follow to record and process accounting information during a period (Kieso, Weygandt & Kimmel 2019). Structured and systematic process carried out within a specific period, consisting of three main stages: recording, summarizing, and reporting. At the recording stage, all financial transactions are documented using valid evidence (e.g., invoices, receipts) in a general journal, typically following the accrual basis, or the cash basis for simpler UMKM applications. The summarizing stage involves classifying transactions into specific accounts and compiling a trial balance to facilitate financial analysis. Finally, the reporting stage produces financial statements such as the statement of financial position, income statement, and notes to the financial statements which provide essential information for decision making by business owners and stakeholders (Ansari, 2023).

Financial Statements

Financial statements provide key information about an entity's financial condition, including its financial position, cash flow, and operating results over a defined period (Siswanti, Setiadi, & Sibarani, 2022). These statements serve as essential tools for management, investors, and creditors in evaluating performance and making informed decisions.

The primary objectives of financial statements are to disclose the financial position and performance of an entity to external parties, ensure transparency in the use of resources, and reflect the accountability of management.

Financial Accounting Standards for Micro Small and Medium Enterprise

Indonesia Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), issued by the Indonesian Institute of Accountants (IAI), are tailored to simplify financial reporting for UMKM (Micro, Small, and Medium Enterprises). Effective since January 1, 2018, and aligned with Government Regulation No. 7 of 2021, this standard is more accessible for small business owners due to its lower complexity.

SAK EMKM outlines three main components in financial reporting (IAI, 2016):

1. Statement of Financial Position: Summarizes assets, liabilities, and equity.
2. Income Statement: Shows financial performance including revenues and expenses.
3. Notes to Financial Statements: Offers additional context, accounting policies, and material transaction details.

Accounting Applications

Accounting applications streamline the process of recording, processing, and reporting financial data, helping to ensure accuracy and timeliness. These digital tools reduce errors from repetitive transactions and automatically generate financial reports.

Research by Iqbal (2024) confirms that applications like BukuKas and Kasir Pintar are effective in aiding MSMEs to prepare financial reports. Users benefit from ease of use, data security, and improved efficiency, supporting business continuity in the digital age.

SIAPIK Application

Sistem Informasi Aplikasi Pencatatan Informasi Keuangan (SIAPIK) is a digital accounting tool developed by Bank Indonesia to support UMKM financial management. The application is free, accessible offline, and available on Google Play Store, making it especially useful in areas with limited internet access. It serves multiple sectors including services, trade, manufacturing, agriculture, and fisheries.

SIAPIK follows national accounting guidelines from BI and IAI, ensuring its reports are suitable for formal uses like loan applications. Its core SMASH principles include:

1. Standardized: Based on BI and IAI guidelines.
2. Manageable: Free and easily accessible.
3. Assured: Secure with backup and restore features.
4. Simple: Easy for UMKM to understand.
5. Handy: Reliable for various business sectors.

Yudaruddin (2023) notes that SIAPIK uses a single entry system, simplifying transaction input by categorizing them as either income or expenditure. Inventory is tracked using FIFO (First In, First Out), and the system produces various reports, including financial position, income statement, cash flow, and detailed financial items, essential for MSMEs operations.

3. METHODS

This research used a qualitative descriptive method with a case study approach. The subject is Es Teh Pejabat, an MSME operating two outlets in South Tangerang, Indonesia. As defined by Fiantika & Maharani (2022), qualitative research emphasizes understanding social phenomena from the subject's perspective, exploring meanings, experiences, and processes. Relevant theories are used to support interpretations, ensuring accurate reflections of real conditions. The case study method was chosen to gain in-depth insights into Es Teh Pejabat's transition from manual transaction recording to digital accounting using the SIAPIK application. The aim is to assess the application's effectiveness in supporting financial reporting aligned with the SAK EMKM standard. According to Sugiyono (2022), the research subject refers to the entity being studied, and the object refers to the phenomena examined. The object is its financial recording practices before and after SIAPIK implementation.

The data used in this research come from primary and secondary sources. Primary data were collected through interviews with the business owner and field observations. Interviews explored transaction documentation methods, understanding of SAK EMKM, and the application of SIAPIK. Observations involved direct engagement with business operations, tracking how transactions, cash flow, assets, and liabilities were managed, allowing for a contextual understanding.

Secondary data were drawn from prior research and documents related to SAK EMKM and financial practices. These sources supported the primary data and added context. The research employed three data collection techniques: interviews, observations, and documentation (Fiantika & Maharani, 2022). Data were collected through semi-structured interviews with the owner, direct field observations, and documentation of financial records.

Data validity was ensured using triangulation methods. As noted by Fiantika & Maharani (2022), triangulation enhances credibility by verifying findings through different methods. This study used triangulation of

techniques interviews, observations, and documentation to validate the data from Es Teh Pejabat. According to Nurfajriani, Ilhami, Mahendra, Sirodj, & Afgani (2024), triangulation includes source, technique, and time triangulation; this research focused on the technique type. The PIECES framework is Performance, Information, Economy, Control, Efficiency, and Service was applied to assess the system's effectiveness. Data analysis followed the model developed by Miles and Huberman (1992), cited in Ahmad & Muslimah (2021), which involves four stages consisting of data collection, data reduction, data display, and conclusion drawing.

4. RESULTS AND DISCUSSION

General Profile of Es Teh Pejabat



Figure 1. Logo of Es Teh Pejabat
Source: data processed, 2025

Es Teh Pejabat is a franchise-based beverage business operating in the culinary sector, specializing in tea-based drinks. It has two outlets located in South Tangerang, the first outlet located in Pondok Ranji, the second outlet is situated in Ceger, Indonesia, established in September 2023, and the second in Ceger, opened in May 2024. The business operates six days a week, from 09:30 AM to 9:00 PM.

Organizational Structure of Es Teh Pejabat

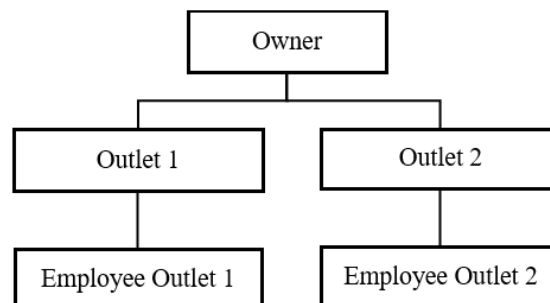


Figure 2. Organizational Structure of Es Teh Pejabat
Source: data processed, 2025

The business is managed by the owner and supported by two staff members. Employees are responsible for customer service, order processing, beverage preparation, sales recording (including QRIS transactions), cleanliness, and inventory control. Operational issues are reported directly to the owner.

The owner oversees all aspects of the business, including procurement, financial management, staff supervision, and strategic planning. The use of the SIAPIK application for transaction recording and financial reporting is currently handled solely by the owner.

Current System Identification

Es Teh Pejabatat currently utilizes a manual financial management system, where all transaction records are maintained by the owner in a manual method (notebook) and subsequently transferred to a basic accounting application. The operational procedures include cash receipts from sales, both in cash and via QRIS, cash disbursements for raw material purchases, monthly operational expense payments, and the withdrawal of sales proceeds for personal use. Although a financial application is used, its functionality remains limited to recording cash inflows and outflows. Based on observations and interviews, the current system presents several weaknesses, including a high risk of recording errors, the absence of formal financial statements, and a weak documentation system as purchase receipts are stored in an unstructured manner. Furthermore, the transaction recording and financial reporting do not yet comply with the SAK EMKM, due to the owner's limited time and lack of accounting knowledge. Therefore, Es Teh Pejabatat requires an integrated digital system for transaction recording and financial reporting to improve efficiency and accuracy, a more organized digital archiving system, and basic accounting education to enable the owner to apply proper accounting and reporting practices in accordance with applicable standards.

Initial Data Preparation

The initial stage of using the SIAPIK application involves entering initial company data. At this stage, company information related to operational activities such as sales, purchases, and operational expenses is entered into the master data menu. The relevant menus used in SIAPIK include material category data, unit data, material data, finished goods data, supplier data, customer data, fixed asset data, and opening balance data.

Simulation of Financial Transaction Recording

Es Teh Pejabat previously used manual bookkeeping and simple applications. Post-SIAPIK implementation, daily transactions including sales, raw material purchases, operational expenses, owner's withdrawals, and stock adjustments were recorded using the app. SIAPIK's features allowed real-time data input and automatic financial report generation.

1. Sales Revenue Transactions

The sales transactions that typically occur during operations are cash sales conducted using physical cash and Quick Response Code Indonesian Standard (QRIS). Accordingly, when the transaction is entered into the SIAPIK application, the system automatically generates the following journal entry:

Penjualan Tunai	
Tunai - Es Teh Jumbo Jeruk Lemon Cup 3 Nutrisari Cup 1 Keterangan : Es Teh Jumbo Original Cup 37 Milo Cup 7 Es Teh Jumbo Jeruk Nipis Cup 4	
Debit (Kas)	Rp233.000,00
Kredit (Penjualan)	Rp233.000,00
Total: Rp233.000,00	
<div> <div>EDIT</div> <div>HAPUS</div> </div>	

Figure 3. Cash Sales Journal

Source: data processed, 2025

2. Raw Material Purchase Transactions

Raw material purchase transactions typically occur during daily operations, in which the owner procures raw materials from suppliers. Accordingly, when the transaction is recorded in the SIAPIK application, the system automatically generates the following journal entry:

Pembelian Tunai	
Keterangan : Depot Es Kristal Pndk Ranji M-03 -	
Debit (Persediaan Bahan Material)	Rp40.000,00
Kredit (Kas)	Rp40.000,00
Total: Rp40.000,00	
<div> <div>EDIT</div> <div>HAPUS</div> </div>	

Figure 4. Cash Purchase Journal

Source: data processed, 2025

3. Operating Expense Transactions

Operating expenses transactions that occur during operations such as rent expenses and labor costs are typically recorded at the end of each month. Accordingly, when the transaction is entered into the SIAPIK application, the system automatically generates the following journal entry:

Beban Tenaga Kerja 31-Mei-2025		Beban Sewa 31-Mei-2025	
Keterangan : Gaji Karyawan bulan Mei 2025		Keterangan : Sewa lapak bulan Mei 2025	
Debit (Beban Tenaga Kerja)	Rp1.000.000,00	Debit (Beban Sewa)	Rp500.000,00
Kredit (Kas)	Rp1.000.000,00	Kredit (Kas)	Rp500.000,00
Total: Rp1.000.000,00		Total: Rp500.000,00	
 EDIT		 HAPUS	

Figure 5. Operating Expense Journal
Source: data processed, 2025

4. Owner's Withdrawal Transactions

Capital withdrawals by the owner are typically carried out at the end of each month. Accordingly, when the transaction is recorded in the SIAPIK application, the system automatically generates the following journal entry:

Penarikan Modal 31-Mei-2025	
Keterangan : Penarikan modal untuk kebutuhan pemilik bulan Mei 2025	
Debit (Modal)	Rp100.000,00
Kredit (Kas)	Rp100.000,00
Total: Rp100.000,00	
 EDIT	
 HAPUS	

Figure 6. Capital Withdrawal
Source: Secondary data processed, 2025

5. Stock Opname Transactions for Materials

Stock opname is conducted daily after the outlet closes, during which the user records all remaining inventory in the SIAPIK application.

Accordingly, when the transaction is entered, the SIAPIK system automatically generates the following journal entry:

Stock Opname 31-Mei-2025	
Keterangan : Gula (0) -	
Debit (Beban Bahan Material)	Rp52.500,00
Kredit (Persediaan Bahan Material)	Rp52.500,00
Total: Rp52.500,00	
EDIT HAPUS	

Figure 7. Stock Opname Journal

Source: data processed, 2025

Simulation of Financial Statement

At this stage, users utilize the "Reports" menu to view the results of all recorded transactions. The financial reports generated by the SIAPIK application can be exported in PDF and Excel formats. The SIAPIK application generates financial statements that can be conveniently exported in both PDF and Excel formats, allowing for ease of documentation and further analysis. However, the financial reporting feature is not yet fully compliant with *the* SAK EMKM, primarily due to the absence of a functionality for Notes to the Financial Statements. This component is a critical part of comprehensive financial reporting under SAK EMKM, as it provides essential contextual and explanatory information that supports the figures presented in the financial statements. Therefore, while the existing features enhance accessibility and usability, further development is needed to ensure full compliance with the applicable accounting standards.

1. Statement of Financial Position (Balance Sheet)

Following the implementation of the SIAPIK application, the statement of financial position of Es Teh Pejabat for the period of May 2025 were generated in a systematic and integrated manner. The statement of financial position presents information regarding the total assets, liabilities, and equity based on the transaction data input by the user throughout the month. In this report, the total cash combined with savings/e-wallet balances amounted to IDR 4,641,000. The retained earnings reached IDR 2,361,428, and total assets equaled the sum of liabilities and equity, amounting to IDR 19,747,428. This balance between the asset side and the liabilities plus equity confirms that the recording process was conducted accurately, resulting in financial

statements that are reliable and in accordance with fundamental accounting principles.

Es Teh Pejabat Laporan Posisi Keuangan (Neraca) Per: Mei 2025	
Keterangan	Rupiah
ASET	
Kas	Rp4.276.000
Tabungan/Dompet Elektronik	Rp365.000
Giro	Rp0
Deposito	Rp0
Piutang Usaha	Rp0
Persediaan Bahan Material	Rp454.990
Beban Dibayar Dimuka	Rp0
Aset Tetap	Rp14.967.000
Akumulasi Penyusutan	-Rp315.562
Aset Lain	Rp0
Jumlah Aset	Rp19.747.428
KEWAJIBAN	
Utang Bank	Rp0
Utang Usaha	Rp0
Kewajiban Lain	Rp0
Utang Beban	Rp0
Pendapatan Diterima Dimuka	Rp0
Utang Non Bank	Rp0
Jumlah Kewajiban	Rp0
MODAL	
Saldo Laba	Rp2.361.428
Modal	Rp17.386.000
Jumlah Modal	Rp19.747.428
Jumlah Kewajiban, Modal	Rp19.747.428

Figure 8. Statement of Financial Position

Source: data processed, 2025

2. Income Statement

Income statement for May 2025 also indicates a positive result, with net income totaling IDR 2,361,428. This profit was generated as total revenues exceeded the operational expenses incurred during the period. The retained earnings reported in the income statement are consistent with those presented in the statement of financial position, indicating that the records across the reports are well connected and properly integrated.

Es Teh Pejabat Laporan Laba Rugi dan Saldo Laba Periode: Mei 2025	
Keterangan	Rupiah
PENGHASILAN	
Penjualan	Rp15.933.000
Penghasilan Lain	Rp0
Jumlah penghasilan	Rp15.933.000
BEBAN	
Beban Bahan Material	Rp9.706.010
Beban Tenaga Kerja	Rp2.000.000
Beban Sewa	Rp1.150.000
Beban Transportasi	Rp0
Beban Bahan Bakar	Rp0
Beban Listrik	Rp0
Beban Air	Rp0
Beban Telepon	Rp0
Beban Penyusutan	Rp315.562
Beban Umum dan Administrasi	Rp0
Beban Lain	Rp0
Beban Bunga	Rp0
Jumlah beban	Rp13.171.572
Laba (Rugi)	Rp2.761.428
Saldo Laba (Rugi) Awal	Rp0
Penarikan Oleh Pemilik	Rp400.000
Saldo Laba (Rugi) Akhir	Rp2.361.428

Figure 9. Income Statement

Source: data processed, 2025

PIECES Analysis Results

After implementing the SIAPIK application, a comparative analysis was conducted between the traditional manual system and the new computerized system using the PIECES framework. The analysis aimed to evaluate how effectively SIAPIK addressed the limitations of the previous system and met the financial recording and reporting needs of Es Teh Pejabat.

1. Performance

The user-friendly interface improved speed and reduced errors.

2. Information

Reports became more accurate and compliant with SAK EMKM.

3. Economics

Reduced operational costs and dependency on consultants.

4. Control

Improved data security via login authentication.

5. Efficiency

Faster decision-making due to real-time reporting.

6. Service

Enhanced user satisfaction through automatic features and data export options.

Evaluation of SIAPIK Application Implementation

The evaluation of SIAPIK's implementation revealed both strengths and challenges.

Advantages:

1. SIAPIK streamlined the accounting process, allowing the business owner to record transactions easily with minimal manual calculation.
2. The application centralized and secured data storage, offering backup options and restricted access to authorized users.
3. SIAPIK generated complete, standards compliant financial reports such as balance sheets, income statements, cash flows, and financial performance trends. These reports were not only useful for internal evaluation but also recognized by financial institutions for funding purposes.

Challenges:

1. Difficult transitioning from manual to digital systems posed an adaptation challenge.
2. Limited flexibility for correcting entries.
3. The need for guided onboarding.

5. CONCLUSION

The study concludes that SIAPIK is an effective tool for digital financial management in growing MSMEs. It facilitates accurate, timely, and standardized financial reporting in line with SAK EMKM. However, the application is not yet fully compliant with all aspects of SAK EMKM due to the absence of a feature for generating Notes to the Financial Statements. This limitation arises because SIAPIK currently focuses on automating the preparation of core financial statements, such as the statement of financial position and the income statement, while omitting the narrative disclosures and explanatory notes required to provide a complete understanding of an entity's financial condition. Despite this shortcoming, SIAPIK enhances

financial literacy and operational efficiency. Its implementation at Es Teh Pejabat demonstrates the application's potential for wider adoption, especially for MSMEs with two outlets. Further research could explore integration with mobile devices and the development of additional training modules to support broader MSME digital transformation.

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