

A PHENOMENOLOGICAL STUDY OF THE IMPLEMENTATION OF ACCOUNTABILITY IN MICRO, SMALL, AND MEDIUM ENTERPRISES IN GIANYAR REGENCY

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ABSTRACT

This study examines how micro, small, and medium enterprises (MSMEs) in the handicraft sector of Gianyar Regency understand and implement financial accountability, particularly in relation to the Financial Accounting Standards for Entities without Public Accountability (SAK-ETAP). A qualitative phenomenological approach was applied through in-depth interviews, observation, and documentation involving 12 MSME owners/managers who hold a taxpayer identification number and have operated for at least three years. The findings reveal that accountability is largely interpreted as honest and orderly recording of cash flows in simple cash books rather than compliance with formal accounting standards, constrained by limited knowledge, human resources, costs, and lack of continuous assistance. Nevertheless, there is a growing awareness that accountable financial reporting is crucial to enhance credibility and access to finance, indicating the need for sustained support and mentoring to improve the quality of MSME financial reporting.

Keyword: Financial accountability, MSMEs, SAK-ETAP, Qualitative Phenomenology, Financial Reporting.

I. INTRODUCTION

In today's era of globalization, competition in the workplace has become increasingly fierce. This competition is also experienced by Micro, Small, and Medium Enterprises (MSMEs). Moreover, MSMEs currently serve as the backbone of the Indonesian economy, functioning as the main providers of employment (Tambunan, 2008). By 2023, MSMEs had become the largest group of business actors in Indonesia, reaching around 66 million businesses or 99.9% of all national business entities. Of this number, MSMEs absorbed approximately 97.3% of the total workforce in Indonesia. Furthermore, MSMEs contributed about 61% to the Gross Domestic Product (GDP), equivalent to IDR 9,580 trillion (Kholifah & Andini, 2024). This sector has proven its ability to survive and improve economic performance during the economic crisis that hit Indonesia in the late 1990s. This resilience is largely due to the flexibility of MSMEs in adapting and continuing to grow despite relying on their own capital, paying high interest rates, and receiving relatively little attention from the government (Hamdani & Wirawan, 2012).

One form of accountability that all entities, including small traders as part of business entities, must fulfill is the implementation of accountability in the presentation of financial statements. The financial statements presented must reflect the actual condition of the business so that they can be considered reliable and used as a sound basis for decision-making by stakeholders such as investors, the

government, and the public. Indonesia is a country with enterprises of various sizes, ranging from Micro, Small, and Medium Enterprises (MSMEs) to multinational corporations. Therefore, regulations are needed to ensure that the financial statements produced by MSMEs are accountable and can be utilized by all relevant parties.

The application of accounting standards should, in principle, be implemented comprehensively across institutions and companies of various sizes. However, this is challenging because changes in accounting standards cannot be applied directly to every institution. Governments need to take into account intangible factors that may hinder the implementation of new accounting standards (Cieslewicz, 2014). Therefore, Indonesia has introduced specific accounting standards for MSMEs to ensure accountability in the preparation of their financial statements (Widyatama & Yanida, 2016).

For businesses with low levels of public accountability, such as MSMEs, financial statements can refer to the Financial Accounting Standards for Entities without Public Accountability (SAK-ETAP). Entities under SAK-ETAP do not have significant public accountability and issue general-purpose financial statements for external users, including creditors and investors. Preparing financial statements based on SAK-ETAP enables a business to demonstrate professionalism in its financial record-keeping. In addition, SAK-ETAP-based records can serve as a reference for preparing tax returns (SPT) required by the Tax Authorities (Directorate General of Taxes, Ministry of Finance of the Republic of Indonesia) for business owners as taxpayers. Since not all MSMEs have a Taxpayer Identification Number (NPWP), it is relevant to examine the financial statements of MSMEs that do possess an NPWP as a form of accountability to the government. The number of craft MSMEs registered at the Gianyar Pratama Tax Office is reported to be around 44.82% (Wirapati & Jati, 2014). Well-organized financial statements enhance the credibility and transparency of MSMEs in the eyes of banks, financing institutions, and potential investors, thereby facilitating access to capital and business collaboration (Alamsyah & Rahman, 2025). The MSME cluster arrangements in the Job Creation Law and Government Regulation No. 7 of 2021 provide support, protection, and empowerment for MSMEs, including facilitating partnerships between large enterprises and MSMEs within the supply chain. These regulations are intended to channel investment into the MSME sector through mutually beneficial partnerships so that large enterprises do not “crush” MSMEs, but instead strengthen their competitiveness through market access, technology transfer, and quality standards (Ministry of Investment and Downstreaming, 2025).

Capital-related issues are frequently experienced by MSME owners. One way to obtain capital is by applying for bank credit. This effort is supported by the Indonesian government through Micro Credit Programs (Kredit Usaha Rakyat/KUR). However, access to KUR is still perceived as difficult for many MSMEs. According to Baas and Schrooten (2006), the difficulty in channeling KUR arises because the banks appointed as KUR distributors are very cautious in extending credit; credit disbursement requires adequate information regarding the condition of MSMEs, while many MSME entrepreneurs are not yet able to provide sufficient information about their business conditions, particularly in the form of accounting information (Widyastuti, 2017).

The reduction of the interest rate on the People's Business Credit (Kredit Usaha Rakyat/KUR) scheme to 6 percent per year essentially represents a government policy instrument aimed at expanding access to finance for micro, small, and medium enterprises (MSMEs). This policy is expected to ease capital costs and encourage more MSMEs to utilize formal credit to develop their businesses. However, various studies indicate that MSME responses to this interest rate reduction remain relatively limited because they continue to face structural barriers in the KUR application process, such as business legality requirements, completeness of tax documentation, and stringent creditworthiness assessments by banks. As a result, the benefits of the KUR interest rate cut have not been fully realized by MSMEs that factually need additional capital, implying that efforts to improve access to finance must be accompanied by simplified licensing procedures and strengthened administrative support for small business owners (Nurhalizah & Sumarni, 2025; Sumantika & Ardiyanto, 2018; Suryani et al., 2019).

Seeing the continuous growth of MSMEs from year to year, this development has not been accompanied by adequate awareness among business owners regarding the preparation of financial reports. MSMEs generally do not yet understand the importance of financial record-keeping for their business activities. Financial reporting in the MSME sector is carried out in a very simple manner, so that the resulting reports do not yet meet accounting standards and are considered unprofessional, which in turn makes it difficult for MSMEs to obtain funding sources or capital (Widyastuti, 2017).

The number of MSMEs in Bali reached 448,434 business units by the end of 2024, and this figure has continued to increase compared to the previous year. Of the MSMEs spread across nine regencies/cities in Bali, Gianyar has the highest number (75,666 MSMEs), followed by Buleleng (66,368), Bangli (44,251), Tabanan (40,859), Karangasem (33,053), Denpasar (32,626), Jembrana (32,226), Badung (31,720), and the lowest in Klungkung (17,295 MSMEs) (Dinas Koperasi UKM Provinsi Bali, 2023). Based on these data, Gianyar Regency was selected as the research location because it has the largest number of MSMEs in Bali compared with the other eight regencies/cities. Among the various business sectors, the handicraft industry was chosen as the focus of this study because it is one of the most commonly pursued lines of business by MSME actors and represents a key characteristic of the local economic structure, compared with the other three sectors, namely agriculture, services, and trade. This contextual choice is expected to provide a more comprehensive picture of the dynamics of financial accountability among MSMEs in the handicraft sector, which is economically significant and oriented toward tourism-related exports (Putra & Korry, 2023).

Based on various information obtained, there are still many MSMEs in Gianyar Regency that are not yet able to prepare even simple bookkeeping to meet the requirements of accountability and transparency. Most MSMEs have very limited knowledge related to bookkeeping in financial reporting, even though bookkeeping is a crucial factor for business entities to understand their level of wealth as well as the intensity of their operational activities. Bookkeeping also plays a very important role as a basis for obtaining bank financing to support the business expansion of MSME actors. Therefore, accountable bookkeeping is needed so that the level of accountability and transparency of MSMEs, particularly in Gianyar Regency, can be improved.

Given the important role of the MSME sector in the Indonesian economy and the limited number of studies focusing on this sector, this research aims to reveal the extent to which MSME actors interpret accountability in the preparation of their financial statements. Specifically, the study is expected to provide several contributions. The findings are anticipated to be beneficial for MSME practitioners, external accountants/auditors, policymakers, and academics in understanding the pivotal role of accountability in financial reporting, especially for MSMEs in Bali.

Understanding how to prepare accountable financial statements is therefore an important issue that needs to be examined further, particularly in relation to its implementation among Micro, Small, and Medium Enterprises in Gianyar Regency. This is closely related to the significant role of MSMEs in driving national economic growth. Many MSMEs ultimately struggle to sustain their businesses due to difficulties in obtaining capital, which stem from inadequate financial reporting practices. Based on the above explanation, the purpose of this study is to understand how MSME actors conceptualize and practice financial accountability through the use of SAK ETAP. This focus is particularly important given that many MSMEs are not familiar with SAK ETAP and even tend to be indifferent to the accountability of their business activities.

II. LITERATURE REVIEW

Accountability

The development of organizations in the reform era has been marked by strong demands for accountability in organizational performance, both in the public and private sectors, as well as in business entities. Accounting, which is used as a guide for accountability, in fact carries various meanings, depending on how it is perceived and where it is practiced. Accountability can be understood as an obligation to provide an explanation regarding the exercise of responsibilities entrusted by another party. Discussions on accountability thus lead to efforts to uncover internal organizational schemes that rest on professionalism on the one hand, and external relations that point to social and political responsibility on the other. Bovens (2010) distinguishes between accountability as a virtue and accountability as a social relation, namely that accountability may be viewed either as a normative standard for evaluating the behaviour of public actors, or as a mechanism through which actors are held to account *ex post* by specific accountability forums.

In practice, the implementation of accountability mechanisms—particularly to whom responsibility is rendered—gives rise to various “zones” of accountability. Accountability mechanisms can be understood as relationships established between a forum and an actor. The main concern here is not merely whether the actor has followed procedures in an accountable manner, but whether they are judged to be accountable by the forum. Accountability itself takes multiple forms. When it enters the parliamentary arena, it is referred to as political accountability; in the legal domain it is called legal accountability; in the administrative sphere it is termed administrative accountability; and when it links public institutions with citizens or civil society, it is known as social accountability (Bovens, 2010).

Within the framework of accountability, moral relations can be understood as the ethical obligation of the party holding authority (agent) to explain and justify the management of resources and their actions to the party that has conferred the

mandate (principal). In this sense, accountability is not limited to compliance with legal rules or administrative procedures, but also embodies a moral commitment to act honestly and transparently and to avoid abusing a dominant position over others (Nugrahadi & Basuki, 2020).

SAK-ETAP

In theoretical discussions, SAK ETAP is understood as a set of accounting standards specifically designed for entities without significant public accountability that nevertheless require general-purpose financial statements for external users such as owners who are not involved in managing the business, creditors, and rating agencies. The standard is structured more concisely and with simpler requirements than full accounting standards, making it easier for small and medium-sized enterprises to prepare statements of financial position, performance, and cash flows that are reliable and useful for economic decision-making. SAK ETAP also emphasizes the use of historical cost as the measurement basis and relatively stable provisions over several years, thereby providing certainty and consistency for entities in presenting their financial statements. Through its simplicity and focus on the needs of key external users (owners, creditors, and financing institutions), SAK ETAP is expected to help small and medium-sized entities improve transparency, enhance accountability, and broaden their access to formal sources of financing (Ikatan Akuntan Indonesia, 2020).

Micro, Small and Medium Enterprises

According to Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises (MSMEs), a Micro Enterprise is a productive business owned by an individual and/or an individual business entity that meets the criteria of a Micro Enterprise as stipulated in this Law. From a theoretical perspective, MSMEs can be described as groups of productive economic enterprises of small to medium scale that are owned and managed by individuals or business entities, with specific limits on assets and annual revenue as regulated by legislation. These entities generally operate independently, not as subsidiaries or branches of large corporations, yet they play an important role as key economic actors in various sectors such as trade, services, and simple manufacturing. MSMEs are also regarded as pillars of the economy because they absorb a large share of the labor force, expand business opportunities, and support more equitable development up to the regional level. On the other hand, many studies show that MSMEs still face various constraints, including limited access to capital, managerial capacity, financial record-keeping, and technological capability, thereby requiring consistent empowerment policies to optimize their potential (Republic of Indonesia, 2008).

Law No. 20 of 2008 further specifies the criteria for MSMEs as follows. A Micro Enterprise is defined as having net assets of at most IDR 50,000,000 (fifty million rupiah), excluding land and buildings used for business premises; or having annual sales of at most IDR 300,000,000 (three hundred million rupiah). A Small Enterprise is defined as having net assets of more than IDR 50,000,000 (fifty million rupiah) up to a maximum of IDR 500,000,000 (five hundred million rupiah), excluding land and buildings used for business premises; or having annual sales of more than IDR 300,000,000 (three hundred million rupiah) up to a maximum of IDR 2,500,000,000 (two billion five hundred million rupiah). A Medium Enterprise is defined as having net assets of more than IDR 500,000,000 (five hundred million rupiah) up to a maximum of IDR 10,000,000,000 (ten billion rupiah), excluding

land and buildings used for business premises; or having annual sales of more than IDR 2,500,000,000 (two billion five hundred million rupiah) up to a maximum of IDR 50,000,000,000 (fifty billion rupiah).

III. RESEARCH METHODS

The research method employed in this study is a qualitative approach using a phenomenological method, aimed at exploring in depth the experiences and interpretations of MSME actors regarding financial accountability and the implementation of SAK ETAP. The research was conducted among MSMEs in the handicraft sector in Gianyar Regency, Bali, with informants selected purposively from owners or managers who are directly involved in financial management and reporting. The researcher acted as the key instrument, collecting primary data through participant observation, unstructured in-depth interviews, and documentation, supported by a literature review on MSME concepts, accountability, and accounting standards.

Data analysis followed phenomenological procedures: the researcher organized and reread all data, identified significant statements, grouped them into meaning units, and then developed descriptions of what the informants experienced (textural description) and how those experiences occurred (structural description). Through this process, the researcher derived the essence of the phenomenon, namely how accountability is understood and practiced by MSME actors in the context of preparing financial statements based on SAK ETAP, with data collection considered saturated when the information obtained became repetitive and no longer generated new findings.

IV. RESULTS AND DISCUSSION

Understanding Accountability: Between Practical Needs and Formal Demands

The first informant, Mr Wayan (49 years old), the owner of a silver handicraft business that has been operating for 15 years, stated that, for him, accountability means “being honest in recording money going in and out.” He explained:

“I know I have to be honest in recording how much capital I use and how much profit I make. But what matters most to me is that no money goes missing and that I know how much cash is left. When it comes to formal reports like those required by the bank, I don’t really understand them yet. So far, it has been enough for me to record everything in a cash book.”

A similar perspective was conveyed by Mrs Kadek (37 years old), the owner of a bamboo-weaving handicraft business, who stated that her financial records are still very simple:

“I only record daily sales and expenditures for raw materials. That’s enough for me to know whether my business is making a profit or a loss. For complete financial statements like a balance sheet or an income statement, I don’t know how to prepare them. No one has ever taught us.”

These findings are in line with the results of Widyatama and Yanida (2016), who found that MSME actors have not yet understood the meaning and importance of accountability because their bookkeeping and financial reporting remain very simple and are not in accordance with SAK-ETAP.

Barriers to Implementing SAK-ETAP

When asked about the Financial Accounting Standards for Entities without Public Accountability (SAK-ETAP), most informants admitted that they had never heard of or understood these standards. Mr Made (52 years old), a wood-carving handicraft entrepreneur in Ubud, stated:

“SAK-ETAP? This is the first time I’ve heard of it. Until now, there has been no outreach or socialization from the government about this. We are busy with production and sales. If we have any free time, we prefer to look for new buyers rather than deal with complicated bookkeeping.”

Mrs Komang (43 years old), the owner of an endek textile handicraft business, added that the main constraint is limited human resources:

“My business is still small, I can’t afford to pay an accountant. I only have five employees and all of them work in production. If I had to hire someone just for bookkeeping, the cost would be too high. So I do the recording myself, as best as I can, in a daily notebook.”

These findings are consistent with research in Gianyar Regency by Parwati and Putra (2022), which found that most MSMEs are not familiar with SAK EMKM, and some only record daily cash receipts and payments because they do not understand and do not have sufficient knowledge about financial statement preparation.

Mixing Personal and Business Finances

One important finding is the common practice of mixing personal and business finances. Mr Ketut (45 years old), a metal handicraft entrepreneur, admitted:

“I don’t separate business money from household money. Everything is in one account. If I need money for family expenses, I take it from the business funds, and vice versa. For me, what matters is that there is enough money for production capital tomorrow. I don’t really think about separating them.”

Mrs Putu (38 years old), an MSME actor in janur (young coconut leaf) handicrafts, explained her reasons:

“I feel there is no need to separate them because this business belongs to me personally. The money from sales is my money as well. It’s true that sometimes I get confused about how much profit the business actually makes, but what’s important is that every month I can pay the electricity bill, buy materials, and still have enough left for food.”

This phenomenon is confirmed by the study of Sari and Fitriawati (2024), which found that MSME actors in Gianyar Regency generally do not separate personal funds from business funds, so that income from sales is mixed with expenditures that are not related to the business.

Perceptions of the Importance of Financial Statements

With regard to the importance of formal financial statements, the informants expressed diverse views. Mr Gede (41 years old), a mask-craft entrepreneur who had once applied for a bank loan, shared his experience:

“In the past, I once tried to borrow money from the bank to increase my capital. It turned out they asked for complete financial statements, including a balance sheet, income statement, and so on. I didn’t have them. In the end, my loan application was rejected. Since then, I have realized the importance of proper

record-keeping. But even now, I still cannot prepare correct financial statements because I don't know how."

In contrast to Mr Gede, Mrs Ayu (35 years old), the owner of a relatively new silver jewellery handicraft business (3 years), stated:

"I haven't thought about applying for a bank loan yet. My capital still comes from my own savings and borrowing from family. So I feel I don't yet need complex financial statements. Later, when the business is already big and I need a large bank loan, then I will think about preparing complete financial reports."

These findings indicate that perceptions of the importance of financial statements are strongly influenced by practical needs, particularly access to capital. This is in line with studies showing that many MSMEs consider financial statements based on SAK EMKM to be unimportant; for them, what matters is simply calculating the income received and the expenses incurred (Ismawati et al., 2023).

Expectations for Government and Institutional Support

Most informants expressed hope for guidance and training from the government. Mrs Nyoman (40 years old), a batik handicraft entrepreneur, stated:

"We need practical training on how to do proper bookkeeping. Not just theory, but teach us directly using examples of transactions from our own businesses. If there is regular mentoring, we would certainly be willing to learn. We also hope there will be software or applications that are easy to use for MSMEs like us."

Mr Ngurah (50 years old), the head of a craftsmen's association in the Ubud area, added:

"As craftsmen, we focus on the skills needed to produce quality products. When it comes to bookkeeping, we are indeed weak. If the government could provide consultants or free mentors for MSMEs, that would be very helpful. Or at least there should be periodic training that does not just come once and then disappear."

Synthesis of Findings: The Meaning of Accountability in the Context of MSMEs in Gianyar

From a phenomenological perspective, this study reveals that MSME actors in Gianyar Regency understand accountability not as compliance with formal standards, but as the ability to "know the financial condition of the business in a simple way." For them, accountability is about honesty in recording transactions and ensuring the continuity of business operations, rather than presenting financial statements in accordance with SAK-ETAP (Widyatama & Yanida, 2016).

Structural barriers such as limited socialization, constraints in human resources, training costs, and the absence of perceived urgency due to non-access to bank credit are the main factors behind the low level of accounting standard implementation among MSMEs in this region. However, there is a growing awareness—especially among MSMEs that have interacted with formal financial institutions—that accountable financial statements are key to accessing capital and expanding their businesses (Pardita et al., 2019).

These findings carry important implications, suggesting that efforts to improve MSME accountability must begin with approaches that are contextual, practical, and sustainable, rather than merely enforcing compliance with formal standards without considering the actual conditions and capacities of business actors in the field (Widiastini et al., 2023). The results of this study were obtained

through in-depth interviews with 12 MSME actors in the handicraft industry in Gianyar Regency who hold a Taxpayer Identification Number (NPWP) and have been operating for at least three years. The names of the informants mentioned are pseudonyms to maintain confidentiality. Data analysis employed Creswell's (1998) phenomenological approach, following the stages of horizontalizing, textural description, and structural description to uncover the essence of the informants' experiences and interpretations of the accountability phenomenon.

V. CONCLUSIONS AND RECOMMENDATION

This study shows that handicraft MSME actors in Gianyar Regency generally interpret accountability as honesty and orderliness in recording cash flows in a simple manner, rather than as compliance with formal accounting standards such as SAK ETAP. Financial records are still limited to daily cash books, often mixed with personal finances, and have not yet produced complete financial statements (balance sheet, income statement, cash flow statement) that can serve as a basis for decision-making and formal financing applications. The low level of SAK ETAP implementation is influenced by limited accounting knowledge, the absence of mentoring, constraints in human and financial resources, and the lack of perceived urgency for formal financial statements, except among business owners who have dealt with banks or other financial institutions.

On the other hand, the findings also indicate a growing awareness that neat and accountable financial statements are important for enhancing business credibility, facilitating access to KUR, and opening partnership opportunities with larger enterprises as encouraged by government policies. Thus, the essence of the accountability phenomenon among MSMEs in Gianyar lies in the tension between practical needs (simply "knowing cash in and cash out") and formal demands (standard-compliant reporting), which have not yet been fully understood and internalized by business actors.

Based on these results, several recommendations are proposed. For MSME actors, it is advisable to begin separating personal and business finances, improving the quality of transaction recording, and gradually learning to prepare simple financial statements as an initial step toward implementing standards such as SAK ETAP or SAK EMKM. This can be done by using structured cash books or user-friendly recording applications, so that the financial position of the business becomes clearer and its bargaining power with banks and investors is strengthened.

For local governments and related institutions (Cooperatives Office, Tax Office/KPP Pratama, and universities), there is a need for continuous, practical, and contextual mentoring programs on financial statement preparation and the implementation of accounting standards for MSMEs, rather than one-off socialization activities. Partnership schemes involving accountants, accounting students, and professional bodies can be utilized to provide free or low-cost bookkeeping clinics for handicraft MSMEs in Gianyar.

For future researchers, it is recommended to expand the sectoral and geographical coverage, compare the implementation of SAK ETAP and SAK EMKM, or combine qualitative and quantitative approaches to measure the impact of accountability levels and financial reporting quality on MSMEs' access to financing and business performance.

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