

ANALYSIS OF THE KNOWLEDGE AND ABILITY OF MSME ACTORS IN THE PREPARATION OF FINANCIAL STATEMENTS IN THE PANGALENGAN DISTRICT AREA

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Abstract

In improving the economy and reducing the number of unemployed, MSMEs have a very large influence. However, there are still many problems that must be faced by MSMEs, one of which is a problem in financial management, especially in the use of knowledge and skills in preparing financial reports. The knowledge and ability of MSME actors is suspected to be a problem in this study. The purpose of this study is to determine the knowledge and ability of MSME actors towards the preparation of financial statements. This research method uses a quantitative approach with research that is survey research, namely by distributing questionnaires to respondents or MSME actors in the Pangalengan District. The objects in this study are MSME actors in the Pangalengan District with the number of respondents as many as 38 SMEs that meet the characteristics of SMEs. In this study, data collection was carried out by distributing questionnaires which were then analyzed using the multiple linear regression method. The results of the study prove that the knowledge and abilities of MSME actors affect the preparation of financial statements.

Keywords: *Knowledge and ability to prepare financial statements*

Introduction

Micro, Small and Medium Enterprises (MSMEs) are businesses engaged in various fields which include trading businesses, service businesses, agricultural businesses, industrial businesses, etc. In Indonesia, MSMEs have a positive influence on the economy which can reduce poverty and unemployment. MSMEs are a collection of the largest economic actors in Indonesia and can be a factor for economic growth after the economic crisis.

In addition, MSMEs can also be a large enough job opportunity for workers in Indonesia. So that our awareness is needed to improve MSME units to create community welfare. With the influence of MSMEs on the Indonesian economy, MSMEs get more attention from the government to further develop their units which are expected to be more independent, active, creative and innovative in developing their business. Behind it all, it is possible that there will be obstacles or challenges that are often faced by MSME actors, especially in knowledge, abilities, and preparation of financial reports. According to Suhairi (2004) the weakness of MSMEs in preparing financial reports is due to low education, lack of understanding of Financial Accounting Standards (SAK), and training in preparing financial reports. For MSME actors, compiling financial reports in accordance with SAK is not an easy thing. Muchid (2015) which states that the obstacles faced by MSMEs are in terms of low education, lack of knowledge, and information technology.

Several previous researchers regarding the knowledge and ability to prepare financial statements were mostly carried out on MSMEs, such as the research conducted by Yuli and Sigit (2018) who conducted research on the owner's perception and accounting knowledge of MSME actors on the preparation of financial statements whose research results concluded that MSME actors in the Krian and Pasuruan areas have made financial reports, although they are fairly simple with knowledge that is appropriate to their level of education. However, MSME actors still find it difficult to prepare financial reports properly. Another study that explains the application of accounting records to MSMEs was carried out by Liza and Ruswan (2020) who conducted research on identifying the level of knowledge of MSMEs towards the preparation of simple financial reports whose research results showed that MSME actors in the Medan Labuhan subdistrict had not yet implemented the preparation of simple financial reports. due to the ignorance and misunderstanding of MSME actors towards the preparation of financial statements. In addition, research conducted by Siti (2014) on the ability to prepare financial reports for SMEs whose research results show that the ability to prepare financial reports owned by SMEs is relatively low.

According to S Mulyawan (2015) financial statements are a testing tool for the work of the bookkeeping

department used to determine or assess the company's financial position. Based on the background described above, the formulation of the problem in this study is as follows:

1. How is the knowledge of MSME actors towards the preparation of financial reports in the Pangalengan District?
2. How is the ability of MSME actors to prepare financial reports in the Pangalengan District?
3. How is the knowledge and ability of MSME actors towards the preparation of financial reports in the Pangalengan District?

Literature Review

Financial Statements

Financial statements are basically the result of an accounting process that can be used as a tool to communicate between financial data or the activities of a company and the parties with an interest in the data or activities of the company. According to the Indonesian Accounting Association (IAI) based on PSAK 1 paragraph 10 (2012), financial statements are a structured presentation of the financial position and financial performance of an entity. According to SAK ETAP (IAI, 2013), the purpose of financial statements is to provide information on an entity's financial position, an entity's financial performance, and an entity's cash flow statement that is useful for a large number of users in making economic decisions by anyone who cannot request financial statements. Specifically to meet these information needs. In meeting its objectives, the financial statements also show accountability to internal and external parties. The internal parties in question are divided into 3 parties, namely the management, shareholders or investors, and employees. Meanwhile, external parties are creditors and the government. The types of reports in SAK ETAP include balance sheets, income statements, statements of changes in equity, cash flow statements and notes to financial statements that contain a summary of the main accounting policies and other explanatory information.

MSMEs (Micro, Small, and Medium Enterprises)

Law of the Republic of Indonesia Number 20 of 2008 explains the notion of Micro, Small and Medium Enterprises (MSMEs). Micro Business is a business in the economic field that is related to how an action and decision is made from a household (personal) or small company unit.

Small Business is a business in the commercial economic business field which is held by a private person or a business field that is not part of a subsidiary, namely in the medium or large economic field with the conditions of the small business criteria stated in the applicable law.

Medium Business is a business in the commercial economic field where the company holder is formed by individuals and who are not part of the subsidiary or are not related to small scale businesses or large businesses with the provisions of the criteria of the applicable law.

There are 3 types of businesses that can be carried out by MSME actors in terms of generating business profits, namely Manufacturing, Trade/Goods and Services.

The law explains that MSMEs have criteria for several types of business which are measured by the level of assets and turnover they have. The criteria for the types of Micro, Small and Medium Enterprises are as follows:

| Type of Business | Criteria | |
|--------------------|---------------------------------|----------------------------------|
| | Assets | Turnover (1 Year) |
| Micro | < Rp.50 Million | < Rp. 300 Million |
| Small | Rp.50 Million – Rp.500 Million | Rp. 300 Million – Rp.2,5 Billion |
| Medium Enterprises | Rp.500 Million – Rp. 10 Billion | Rp. 2,5 Billion – Rp. 50 Billion |

Meanwhile, the Central Statistics Agency (BPS) classifies them into four based on the number of workers they have, namely:

| Industry | Workforce of Between |
|----------------|----------------------|
| Home Industry | 1 – 4 People |
| Small Industry | 5 – 9 People |
| Large Industry | 10 – 99 People |
| Big Industry | >100 People |

Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP)

SAK ETAP is a financial accounting standard intended for non-public entities. The non-public entities in question are those that do not have substantial public responsibilities and do not issue general purpose financial statements for external users, in this second criterion are owners who are not directly involved in managing the business, creditors, and government institutions.

SAK ETAP aims to create flexibility in its application and is expected to provide easy access for ETAP to funding from banks. SAK ETAP is an SAK that stands alone and does not refer to general SAK, Most of them use the historical cost concept to regulate transactions carried out by ETAP, a simpler form of arrangement in terms of accounting treatment and relatively unchanged for several years. SAK ETAP is a Financial Accounting Standard for Entities Without Public Accountability, meaning that SAK ETAP is intended for entities whose financial statements are not accountable to the public at large. Usually SAK ETAP is applied by small and medium enterprises, because they do not trade their shares in the capital market.

SAK ETAP was ratified on May 19, 2009 in Jakarta, by 18 members of the Financial Accounting Standards Board which subsequently applies to the preparation of financial statements as of January 1, 2011. The ETAP criteria above can be distinguished from a publicly responsible body, i.e. if:

1. The agency that submits the registration statement or the agency that submits the signed registration statement to the Capital Market Supervisory Agency (BAPEPAMLK) or the supervisory agency that aims to issue securities in the capital market.
2. Legal entities that control assets as trustees of a large group of people, such as banks, insurance institutions, brokerage companies or securities traders, pension funds, mutual funds and investment banks.
3. Institutions with substantial public obligations SAK ETAP can be used if the competent authority issues an arrangement that allows users of SAK ETAP. Usually, entities that are not publicly accountable are MSMEs, so users of SAK ETAP will cover most entities in the MSME category.

The purpose of financial statements is to provide information about an entity's financial position, financial performance and cash flow statements that is useful to a wide range of users in the preparation of financial statements.

Knowledge and Ability to Make Financial Reports

Royani (2017), in general, knowledge is everything that is known regarding what is seen or information heard throughout his life. In a broad sense, the word knowledge only means providing information, but auditors use the word in a narrower sense, namely to convey financial information about the company in financial statements. Reported information provided in the annual financial statements must be understandable to persons who have sufficient knowledge of business activities and accounting, and are willing to study the information with reasonable care.

MSME actors are expected to have the ability to process the recording in the preparation of financial statements. The recording process refers to collecting transaction data chronologically, then grouping and categorizing it into accounts to make it more concise, and summarizing the categorized information into the form of reports desired by users (Soemarso, 2004).

Knowledge of annual financial statements also demonstrates an understanding of the importance of financial statements for users. Because the most important reports in business processes are financial statements. Because through the annual financial report, creditors can see the development of business processes and predict future business processes. Therefore, small and medium business owners need to develop habits and hone their skills in preparing financial reports in order to develop their business.

MSME actors are expected to be able to prepare financial statements in accordance with financial accounting standards, have more knowledge and expertise in transferring capital to develop businesses and become accounting data to determine capital expenditures and profits. Therefore, to achieve successful business performance, it is necessary to record transactions, manage finances and manage credit from the balance sheet.

Framework

The Effect of Knowledge of MSME Actors on the Preparation of Financial Statements

Knowledge of financial statement preparation shows an attitude of awareness of the importance of financial statements and the role of the financial statements themselves for MSME actors. Because financial statements can be useful as a performance report of the business being run. With the financial statements, creditors can see the development of the business being carried out and can estimate business performance for the future. Therefore, MSMEs must have habits as a way to find out about current and future business development. The higher the understanding of MSME actors regarding the preparation of financial reports, the higher the quality of the financial reports produced.

The Influence of the Ability of MSME Actors on the Preparation of Financial Statements

Basically, financial reports are a communication tool for financial data and parties with an interest in financial data or business activities carried out. In preparing financial reports for MSME actors, there is an

applicable standard, namely SAK ETAP

SAK ETAP is a Financial Accounting Standard for Entities Without Public Accountability, meaning that SAK ETAP is intended for entities whose financial statements are not accountable to the public at large. According to SAK ETAP, financial statements include balance sheets, income statements, statements of changes in equity, cash flow statements and notes to financial statements that contain a summary of the main accounting policies and other explanatory information. In the preparation of these financial statements, the ability of MSME actors is needed in their preparation in order to improve the quality of the financial reports produced. However, according to research conducted by Siti (2014) which concluded that the ability to prepare financial reports owned by SMEs is relatively low. Therefore, further research is needed to determine the ability of MSME actors in the Pangalengan District to prepare financial reports. To make it easier to understand the knowledge and ability of MSME actors towards the preparation of financial statements, it can be described as follows:

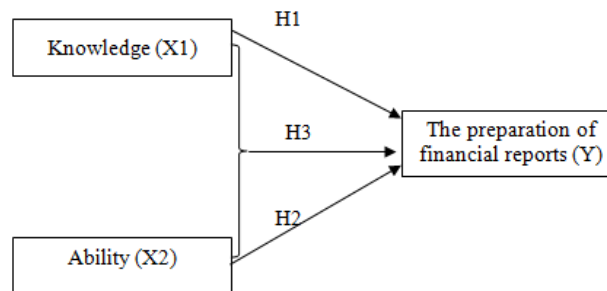


Figure 1 Framework

Hypothesis

Based on the description above, the hypotheses proposed in this study are as follows:

H1: Knowledge of MSME Actors Affects the Preparation of Financial Statements in the Pangalengan District

H2: The Ability of MSME Actors Affects the Preparation of Financial Statements in the Pangalengan District

H3: Knowledge and Ability of MSME Actors Affect the Preparation of Financial Statements in the Pangalengan District

Research Methods

Population and Sample

In this study, the population was taken from MSME actors in the Pangalengan District with a sample of 38 respondents, the sampling technique used was cluster random sampling, namely the sampling method based on certain areas with questionnaires.

Tabel 1
MSME Samples

| No | Type of Business | Business Name | No | Type of Business | Business Name |
|----|------------------|-------------------|----|---------------------|------------------------|
| 1 | Online shop | Idellstore | 20 | Percetakan | Desu Fotocopy |
| 2 | Kuliner | Coffee4wheels | 21 | Pedagang | Toko Bu Erin |
| 3 | Kedai Kopi | Casa Local Coffee | 22 | Pedagang Sayuran | |
| 4 | FnB | New Normal Eatery | 23 | Pedagang | Warung Bu Nyai |
| 5 | Online Shop | Kalanibags | 24 | Percetakan | R. Yosang ATK |
| 6 | Coffee Shop | Kawitan Coffee | 25 | Pedagang Sayuran | Warung Bu Odeh |
| 7 | online Shop | Amelia Scraft | 26 | Toko Alat Pertanian | Alam Tani Sejati |
| 8 | Konveksi | Atva Bags | 27 | Warung Kelontong | Toko Rista |
| 9 | Pakaian | Clo.thing | 28 | Toko Obat | Bernard Tani |
| 10 | Makanan Cemilan | Cemilan Bu Sri | 29 | Koperasi | Koperasi LJB |
| 11 | FnB | Ku.kies | 30 | Warung Kelontong | Toko Widya |
| 12 | Tekstil | D'Viela | 31 | Toko Mainan | Akeio |
| 13 | Warung Kelontong | Bringka | 32 | Toko | Toko Yasmin |
| 14 | Warung Kelontong | Warung Abah | 33 | Toko Mainan | Sehati Toys |
| 15 | Warung Kelontong | Warung RT | 34 | Counter HP | Aditya Cell |
| 16 | Toko Ban | | 35 | Warung Kelontong | |
| 17 | Glosir Sembako | Toko Aang | 36 | Toko Pakaian | Tobuki dan Toko Mukena |
| 18 | Konter | Wates Komunika | 37 | Pedagang | |
| 19 | Glosir Sembako | R. Yosang | 38 | Warung Kelontong | Toko Gemilang |

Method of collecting data

In this study, the method of data collection is done by using the questionnaire method. The questionnaire used in this study is a structured questionnaire (structured questionnaire) this means that the answers to the questions asked have been provided. The source of the data needed in this research is primary data, where the data is obtained and processed by themselves directly from the MSME actors in the Pangalengan District. Primary data sources come from 38 respondents who were selected as research samples.

Data analysis method

In this study, the data analysis method used is multiple linear regression using SPSS (Statistical Product and Service Solution). The data analysis technique used in this research is quantitative analysis using multiple linear analysis, validity test, and reliability test.

Research Result And Discussion**Characteristics of Respondents**

Respondents who were sampled in this study were MSME actors in the Pangalengan District as many as 38 respondents, the samples in this study were as follows:

Table 2
Characteristics of Respondents

| Gender | Frequency | Percentage |
|---------------------------|------------------|-------------------|
| Man | 16 | 42,11% |
| Woman | 22 | 57,89% |
| Amount | 38 | 100,00% |
| Level of Education | | |
| SD | 2 | 5,26% |
| SMP | 3 | 7,89% |
| SMA/SMK | 24 | 63,16% |
| Perguruan Tinggi | 9 | 23,68% |
| Amount | 38 | 100,00% |

Source : processed reseach data

From the research data that we get, the characteristics of respondents consisting of gender and education level show that there are 22 female respondents (57.89%) compared to 16 male respondents (42.11%). With the majority of SMA/SMK education levels as many as 24 people (63.16%) more than other education levels.

Description of research variables

In this study, there are 2 independent variables, namely Knowledge and Ability and 1 dependent variable, namely the Preparation of Financial Statements. The following describes the descriptive statistics of each variable.

Table 3
Respondent Answer Score (Knowledge)

| Statement | Min | Max | Answer Distribution | | | | | Mean |
|-----------------|-----|-----|---------------------|---|----|----|----|------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| P1 | 2 | 5 | 0 | 2 | 6 | 28 | 2 | 3,79 |
| P2 | 2 | 5 | 0 | 1 | 4 | 29 | 4 | 3,95 |
| P3 | 2 | 5 | 0 | 1 | 8 | 19 | 10 | 4,00 |
| P4 | 2 | 5 | 0 | 1 | 10 | 23 | 4 | 3,79 |
| P5 | 2 | 5 | 0 | 2 | 15 | 17 | 4 | 3,61 |
| P6 | 1 | 4 | 1 | 7 | 19 | 11 | 0 | 3,05 |
| Overall Average | | | | | | | | 3,70 |

Source : processed reseach data

The overall average value on the knowledge variable is 3.70, indicating that the respondents answered agree to the knowledge in the preparation of financial statements. With the highest statement score of 4.00 on statements regarding the usefulness of financial statements which are tools used by management in facing business competition. This shows that the level of confidence of SMEs in the knowledge of the usefulness of financial statements can affect the sustainability of their business and increase interest in preparing financial reports.

Table 4
Respondent Answer Score (Ability)

| Statement | Min | Max | Answer Distribution | | | | | Mean |
|-----------------|-----|-----|---------------------|----|---|----|---|------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| P1 | 1 | 4 | 2 | 25 | 5 | 6 | 0 | 2,39 |
| P2 | 1 | 4 | 2 | 19 | 7 | 10 | 0 | 2,66 |
| P3 | 1 | 5 | 1 | 4 | 9 | 22 | 2 | 3,53 |
| P4 | 1 | 5 | 1 | 4 | 5 | 27 | 1 | 3,61 |
| P5 | 1 | 5 | 4 | 17 | 3 | 11 | 3 | 2,79 |
| Overall Average | | | | | | | | 2,99 |

Source : processed reseach data

The overall average value on the ability variable is 2.99, indicating that respondents tend to be able to prepare financial statements.

With the highest statement score of 3.61 on the statement regarding the absence of difficulties in understanding financial statements. This shows that the level of ability of MSME actors in understanding financial statements.

Table 5
Respondents Answer Score (Financial Statement Preparation)

| Statement | Min | Max | Answer Distribution | | | | | Mean |
|-----------------|-----|-----|---------------------|---|----|----|----|------|
| | | | 1 | 2 | 3 | 4 | 5 | |
| P1 | 2 | 5 | 0 | 3 | 4 | 25 | 6 | 1,89 |
| P2 | 2 | 5 | 0 | 4 | 6 | 19 | 9 | 2,24 |
| P3 | 1 | 5 | 1 | 8 | 23 | 3 | 3 | 1,71 |
| P4 | 1 | 5 | 1 | 7 | 8 | 19 | 3 | 1,68 |
| P5 | 2 | 5 | 0 | 6 | 2 | 22 | 8 | 2,18 |
| P6 | 2 | 5 | 0 | 8 | 5 | 21 | 4 | 1,82 |
| P7 | 2 | 5 | 0 | 5 | 2 | 19 | 12 | 2,58 |
| Overall Average | | | | | | | | 2,02 |

Source : processed reseach data

The overall average value of the variables in the preparation of financial statements is 2.02, indicating that respondents tend to have doubts about their knowledge and ability in preparing financial statements. With the highest statement score of 2.58 on the statement of collecting evidence of sales transactions and recording all

transactions that occur. This shows that the knowledge and ability of MSME actors in preparing financial reports tends to be low but they still record and collect evidence of sales transactions in their business.

Validity and Reliability Test

If a questionnaire is able to reveal something that has been measured by the questionnaire, then the questionnaire can be declared valid. Measurement of validity using correlation product moment by using technique Inter-Item Correlation at alpha (α) 5%. If the significance value is < 0.05 then the instrument is valid, if the significance value is > 0.05 then the instrument is declared invalid.

Reliability shows the consistency of a measuring instrument in measuring the same symptoms. To determine the reliability of a questionnaire, this study uses a measurement approach internal consistency reliability by calculating the alpha coefficient.

Table 6

| Variable | R Value Count | R Value table | Sig value. | Decision | Cronbach's Alpha | Decision |
|----------|---------------|---------------|------------|----------|------------------|----------|
| X1.1 | 0,798 | 0,320 | 0,000 | Valid | 82,40% | Reliable |
| X1.2 | 0,812 | 0,320 | 0,000 | Valid | | Reliable |
| X1.3 | 0,844 | 0,320 | 0,000 | Valid | | Reliable |
| X1.4 | 0,761 | 0,320 | 0,000 | Valid | | Reliable |
| X1.5 | 0,754 | 0,320 | 0,000 | Valid | | Reliable |
| X1.6 | 0,510 | 0,320 | 0,001 | Valid | | Reliable |
| X2.1 | 0,738 | 0,320 | 0,000 | Valid | 84,60% | Reliable |
| X2.2 | 0,776 | 0,320 | 0,000 | Valid | | Reliable |
| X2.3 | 0,766 | 0,320 | 0,000 | Valid | | Reliable |
| X2.4 | 0,829 | 0,320 | 0,000 | Valid | | Reliable |
| X2.5 | 0,814 | 0,320 | 0,000 | Valid | | Reliable |
| Y.1 | 0,817 | 0,320 | 0,000 | Valid | 94,10% | Reliable |
| Y.2 | 0,905 | 0,320 | 0,000 | Valid | | Reliable |
| Y.3 | 0,791 | 0,320 | 0,000 | Valid | | Reliable |
| Y.4 | 0,897 | 0,320 | 0,000 | Valid | | Reliable |
| Y.5 | 0,896 | 0,320 | 0,000 | Valid | | Reliable |
| Y.6 | 0,913 | 0,320 | 0,000 | Valid | | Reliable |
| Y.7 | 0,789 | 0,320 | 0,000 | Valid | | Reliable |

Source : processed reseach data

The table above shows that the statement items on the variables of knowledge (X1), ability (X2), and preparation of financial statements (Y) have a correlation value (Inter-Item Correlation) which $>$ from table r or sig value. $<$ Alpha 5% (0.05), so the statement items are valid and feasible to be analyzed. Similarly, the results of the reliability test presented above show that *Cronbach's Alpha* each reliability coefficient value $>$ 0.6 so that the instrument used is declared reliable.

Hypothesis test

Hypothesis testing is used to determine whether the proposed hypothesis is accepted or rejected by knowing the knowledge, ability and preparation of financial statements. The test results with multiple regression analysis can be seen in table 7.

Table 7

Analysis Results Multiple Linier Regression

| Model | Coefficient | t hit | Sig |
|-------------------|-------------|--------|-------|
| Constant | -2,857 | -0,738 | 0,466 |
| Knowledge (X1) | 0,876 | 3,712 | 0,001 |
| Ability (X2) | 0,600 | 3,033 | 0,005 |
| R square | 0,678 | | |
| Adjusted R Square | 0,660 | | |
| F count | 36,914 | | |
| Sig. | 0 | | |

Source : processed reseach data

The Effect of Knowledge on the Preparation of Financial Statements

Based on statistical calculations with SPSS, which is presented in table 7 presents a statistical test of t

knowledge variable having $t_{count} 3.712 > t_{table} 2.04841$. This shows that there is a positive influence of knowledge on the preparation of financial statements. In addition, the significance test of the constants and independent variables in the table also obtained a significance value of $0.001 < 0.05$ alpha (α). So it can be concluded that H1 is accepted, which means that knowledge partially has a positive and significant effect on the interest of MSME actors to prepare financial reports.

The Influence of Ability on the Preparation of Financial Statements

Based on statistical calculations with SPSS, which is presented in table 6 presents a statistical test of t knowledge variable having $t_{count} 3.033 > t_{table} 2.04841$. This shows that there is a positive effect of ability on the preparation of financial statements. In addition, the significance test of the constants and independent variables in the table obtained a significance value of $0.005 < 0.05$ alpha (α). So it can be concluded that H2 is accepted which means that the ability partially has a positive and significant effect on the interest of MSME actors to prepare financial reports.

The Effect of Knowledge and Ability on the Preparation of Financial Statements

Based on statistical calculations with SPSS, which is presented in table 6 presents the F statistical test with a calculated F value of $36.914 > F_{table} 3.34$ and a significance value of $0.000 < 0.005$ then H3 is accepted which means that knowledge and ability partially have a positive and significant effect on the interest of MSME actors to compile financial reports.

Conclusion

Based on the research that has been conducted on Knowledge and Ability Analysis of Financial Statement Preparation for MSMEs, it can be concluded that there are several MSME actors who have compiled financial reports but only with limited knowledge, but there are also MSME actors who do not compile and do not have knowledge related to the preparation of financial reports. However, MSME actors still feel comfortable with financial reports that are made according to their knowledge and abilities, compared to financial reporting standards that are generally made by large companies or businesses.

Suggestion

Suggestions in this study are that further researchers are expected to conduct an initial survey in determining respondents who will be research subjects so that when the data collection process takes place there are no constraints in obtaining information in accordance with the criteria, so that researchers can be more optimal in obtaining more or more detailed research data.

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