

THE EFFECT OF FINANCIAL LITERACY, INTERNAL CONTROL SYSTEMS, AND ACCOUNTING INFORMATION SYSTEMS ON THE QUALITY OF MSME FINANCIAL STATEMENTS IN BANDUNG CITY

^{1*}Haifa Arrasyidah, ²Hj. Devyanthi Syarif

^{1,2} Universitas Indonesia Membangun

haifaarraysidah@student.inaba.ac.id¹, devyanthi.syarif@inaba.ac.id²

*Corresponding author: haifaarraysidah@student.inaba.ac.id

ABSTRACT

MSMEs struggle with capital, HR, responsibility, and the law. MSME stakeholders struggle with responsibility. MSMEs are booming. However, many MSME members manually record financial transactions. Some folks also don't track their finances. The authors used quantitative descriptive and verification methods for this investigation. Bandung City has 4,309 MSME actors that embraced SAK EMKM Financial Accounting Standards. Profit and loss statements and other financial data illustrate firm performance. Financial reports list assets and responsibilities. Financial reports aid business decisions. According to their financial accounts, Bandung City MSMEs can benefit from financial literacy. Bandung City's Financial Statements' Quality the Internal Control System barely affects MSMEs. Accounting information systems improve financial statements partially. Accrual accounting, financial literacy, and internal control mechanisms improve Bandung City SMEs' financial statements.
Keywords: Financial Literacy, Internal Control System, Accounting Information System, Quality of Financial Statements

INTRODUCTION

When it comes to economics, Indonesia is a nation full with promise. The proliferation of MSMEs (micro, small, and medium-sized businesses) up to this point is proof of this. There are about 64.2 million MSMEs in Indonesia, and they might contribute 61.944 percent to GDP, according to statistics from the Ministry of Cooperatives, Enterprises, Small and Medium Enterprises (KemenkopUKM). Nearly all workers (97%) identify as female. Access to capital, marketing, and competition are just a few of the obstacles that micro, small, and medium-sized enterprises (MSMEs) in Indonesia confront (Kementerian Pekenomian, 2023).

MSMEs are the foundation of the national economy that can sustain the Indonesian economy (Hertati et al., 2021: 83). The challenges faced by MSEs today are capital, human resources, law, accountability. Accountability barriers are one of the most common problems faced by MSME stakeholders. The growth of MSMEs is very large. However, there are still many MSME players who record their financial transactions manually. In fact, there are also those who do not record their financial transactions at all. "They directly use the money from their business for daily needs, such as snacks and their business financial reports are not recorded, according to which expenses and income must be recorded". Andri said on the sidelines of training and empowering MSMEs of Bandung BUMN houses in the digital realm with your profit at Bandung

Creative Hub. Without proper recording of expenses and income, MSME players will encounter obstacles, for example, it is difficult to apply for a loan to a bank (Pikiran-rakyat, Maret,2023).

The Micro, Small, and Medium Enterprises Cooperative Revolving Fund Management Agency (LPDB-KUMKM) and the Indonesian Accounting Association (IAI) signed a memorandum of collaboration to improve financial reporting and assist with cooperative financial reports. Financial Accounting Standards (SAK) for Indonesia are compiled and set by IAI. LPDB-Director Supomo, President of LPDB-KUMKM, said LPDB-KUMKM is working with IAI to strengthen cooperative financial reports. This collaboration will help IAI and LPDB-KUMKM prepare standardised cooperative financial reports. This collaboration is part of the IAI's memorandum of understanding with the Ministry of Cooperatives and SMEs (Kemenkop UKM) to standardise financial statements, promote accounting principles to KJA, and build capacity through accounting firm training and mentoring (ANTARA, Februari 2023)

The Financial Accounting Standards Board of the Indonesian Association in 2016 has issued and ratified the EMKM Financial Accounting Standards. SAK EMKM is a standard financial preparation report that can be used as a reference in preparing MSME financial reports. SAK EMKM is utilised by entities that cannot meet SAK accounting criteria. Financial Position, Income Statement, and Notes to Financial Statements comprise the entity's report

(IAI:2016). Less than 50% of Bandung MSME actors implement SAK EMKM to financial statements. Only 4,309 MSME actors out of 10,334 have implemented SAK EMKM, 41.69%, leaving 6,205 (58.3%) unimplemented.

Good financial management is crucial to MSME business success, yet many lack the skills to manage cash appropriately. Business actors often overlook financial report preparation methods and underestimate their quality. Accounting information systems, internal controls, and financial literacy impair financial statements. Based on expert-based theories and prior studies on MSME financial report quality, the researcher plans to study financial report quality to better understand its causes.

Financial Accounting

According to Irmawati, et al (2022: 2), financial accounting is the part of accounting that is concerned with the preparation of financial reports for external parties such as shareholders, investors, creditors and the government. Financial accounting is closely related to recording and measuring transactions and routine financial reporting of a company.

Financial Report

According to Cashmere (2021: 3), financial statements are the state of the company in the balance sheet on a certain date and in the income statement during a certain period. In addition, the company also knows the status of the company when the financial statements are analyzed.

Quality of Financial Statements

According to Suwardjono (2016: 28), the quality of financial statements is the final result of the process of accounting activities or financial transactions in a company. An organization's performance, as measured by its profit for the current year, is correlated with the accuracy of its financial reports. If the profit for the current year is a decent predictor of the future earnings for the company, then the financial reporting is considered high-quality. The accuracy of financial statements is based on the data used to create them. To ensure that all transactions are documented correctly, according to accounting rules, financial statement components are meticulously tracked.

Financial Literacy

According to Ismanto, et al (2019: 97), financial literacy refers to the knowledge and skills of individuals in financial management. The more complex banking products and services are, the more careful they must be in using these products and services in order to avoid large losses, large debts, financial traps, and good financial management. They have good literacy skills to make decisions and make long-term plans, and are more sensitive to economic events and conditions.

Internal Control System

According to Mulyadi (2021: 129), the internal control system is a structure, method and organizational system designed to protect company assets, test the accuracy and reliability of accounting information, maximize effectiveness and support regulations issued by policy makers.

Accounting Information System

Accounting information systems are defined by Tomney and Steinbart (2018: 10) as databases that can gather, organise, and analyse financial data for use in making informed business decisions. Everything from data and software to IT infrastructure and internal controls and security measures is part of this. So are staff processes and instructions.

METHODOLOGY

Population

Sugiyono (2022: 126) states that "population is a generalisation area consisting of objects or subjects that have certain qualities and characteristics that are applied by researchers to study and then draw conclusions". In light of this knowledge, 4,309 MSME participants from Bandung City who had used SAK EMKM to analyse financial reports made up the study's population.

Sample

Both in terms of size and composition, Sugiyono asserts that the sample reflects a subset of the population (2022: 127). Therefore, it is crucial that the sample accurately reflects the population as a whole. Using a nonprobability sampling approach, this investigation was conducted. Purposive sampling describes this approach to collecting data. There are a number of considerations to bear in mind while employing the purposive sampling method, according to Sugiyono (2022: 67). A total of 98 people were surveyed for this research.

Data Collection Techniques

According to Sugiyono (2022: 296), data collection techniques are the methods used to obtain the data and information needed for research. from its source, data can be divided into two parts, namely primary data and secondary data. The data collection techniques used by researchers in this study are:

1. Questionnaire Distribution (Questionnaire)

According to Sugiyono (2022: 199), a questionnaire is a data collection technique that is carried out by presenting a series of written statements to be answered ". The questionnaire will be given to MSMEs in Bandung City. This aims to obtain information regarding responses related to the research. The distribution of questionnaires was carried out in writing accompanied by alternative answers that had been provided by the researcher.

2. Literature study

According to Sugiyono (2022: 140), "literature studies are related to theoretical objects and other references that develop in the situation under study, this is because researchers will not be separated from scientific literature".

Hypothesis

According to Sugiyono (2022: 99), the hypothesis is a temporary answer to the formulation of research problems and the formulation of research problems is stated in the form of questions. The solutions provided are based solely on relevant theories and do not yet incorporate empirical facts gathered from data collection, hence this is seen as a temporary solution. Thus, research difficulties can still be theoretically addressed using the hypothesis rather than as an empirical answer.

Test t (Partial Test)

According to Sugiyono (2022: 228), the t test is known as the partial test, which is to test how the influence of each independent variable individually on the dependent variable. One way to conduct this test is to compare the t-count with the t-table, or to examine the significant column in each t-count separately.

Testing the hypothesis of this study to determine the significance of the effect of Financial Literacy (X1), Internal Control System (X2), Accounting Information System (X3) on the Quality of Financial Statements.

Test f (Simultaneous Test)

According to Sugiyono (2022: 234), the simultaneous test (f test) is used to determine whether all independent variables have the same effect on the dependent variable hypothesis testing using the simultaneous test called analysis of variance (ANOVA) aims to determine the joint effect of independent variables on the dependent.

Hypothesis testing in this study is to test whether there is an effect of Financial Literacy (X1), Internal Control System (X2), Accounting Information System (X3) on Financial Statement Quality (Y).

RESULTS AND DISCUSSION

Validity Test

In order to determine if a questionnaire is legitimate, Ghazali (2021: 51) states that one can utilise the validity test. When the questions in a questionnaire or instrument show what it can measure, we say that it is valid.

The sample size for this research was 98 people, and the rtable value was 0.198. The outcomes of the validity hypothesis tests for each study variable derived from the processed questionnaire are presented below:

Table 4.1
Validity Test Results

Variable	Item Number	rcount	rtable	Description
Financial Literacy (X1)	X1.1	0,775	0,198	Valid
	X1.2	0,842	0,198	Valid
	X1.3	0,884	0,198	Valid
	X1.4	0,876	0,198	Valid
	X1.5	0,896	0,198	Valid
	X1.6	0,290	0,198	Valid
Internal Control System (X2)	X2.1	0,779	0,198	Valid
	X2.2	0,777	0,198	Valid
	X2.3	0,755	0,198	Valid
	X2.4	0,716	0,198	Valid
	X2.5	0,431	0,198	Valid
	X2.6	0,670	0,198	Valid
Accounting Information System (X3)	X2.7	0,547	0,198	Valid
	X3.1	0,677	0,198	Valid
	X3.2	0,855	0,198	Valid
	X3.3	0,819	0,198	Valid
	X3.4	0,870	0,198	Valid
	X3.5	0,586	0,198	Valid
Quality of Financial Statements (Y)	X3.6	0,868	0,198	Valid
	X3.7	0,861	0,198	Valid
	Y.1	0,821	0,198	Valid
	Y.2	0,782	0,198	Valid
	Y.3	0,912	0,198	Valid
	Y.4	0,854	0,198	Valid
	Y.5	0,887	0,198	Valid
	Y.6	0,816	0,198	Valid
	Y.7	0,662	0,198	Valid
	Y.8	0,312	0,198	Valid

Source: Data processed using SPSS

The results of the tests conducted on the Accounting Information System (X3), Financial Literacy (X1), and Internal Control System (X2), as well as the Quality of Financial Statements (Y) are displayed in the table above. Verifies the validity of the questionnaire statement by demonstrating that rcount is higher than rtable.

Reliability Test

According to Ghazali, (2021:45), the reliability test is "a tool for measuring a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if a person's answer to a statement is consistent or stable over time.

With decision making as stated by Ghazali (2021: 46), namely "if the Cronbach Alpha coefficient > 0.60, the statement is declared reliable or a construct or variable is declared reliable. Conversely, if the Cronbach Alpha coefficient < 0.60 then the statement is declared unreliable".

Table 4.2
Reliability Test Results

Variable	Reliability Value	Critical Value	Description
Financial Literacy (X1)	0,898	0,60	Reliable
Internal Control System (X2)	0,871	0,60	Reliable
Accounting Information System (X3)	0,797	0,60	Reliable

Quality of Financial Statements (Y)	0,894	0,60	Reliable
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Source: Data processed using SPSS

We may utilise the data acquired from this questionnaire for further analysis because the results of the validity and reliability tests reveal that it is both valid and reliable.

Uji Normalitas

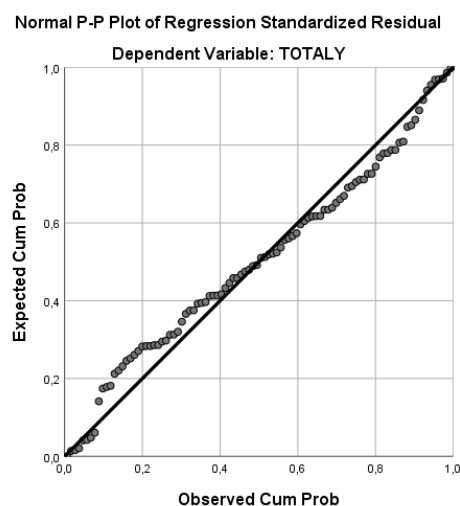


Figure 4.1

Plot Regression Standardized Residual

Source: Data processed using SPSS

The data points in the aforementioned P-P Plot of Regression Standardised Residual scatter about the diagonal, and their distribution tracks the line's direction. As the graph demonstrates, the regression model is practically applicable since it satisfies the normalcy assumption.

Statistical Normality Test

The results of the statistical normality test calculation seen based on the Kolmogorov-Smirnov test are as follows:

Table 4.3
Kolmogorov-Smirnov Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		98
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	3,51728820
Most Extreme Differences	Absolute	,089
	Positive	,066
	Negative	-,089
Test Statistic		,089
Asymp. Sig. (2-tailed)		,084 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Data processed using SPSS

The normality test using Kolmogorov-Smirnov (K-S) showed that the residual data processed had a normal distribution, as shown in the table above with a significance level of 0.84. This number is greater than 0.05, indicating that the data follows a normal distribution, according to the results.

Multicollinearity Test

The variance inflation factor (VIF) and tolerance value reveal the presence of multicollinearity. There is no multicollinearity if the VIF is less than 10. In contrast, multicollinearity is present in the data if the VIF value is greater than 10 (Ghozali, 2018: 110).

Table 4.4
Multicollinearity Test Results

No	Model	Collinearity Statistics	
		Tolerance	VIF
1	Financial Literacy	,411	2,434
2	Internal Control System	,587	1,703
3	Accounting Information System	,376	2,657

Source: Data processed using SPSS

As indicated in the table above, the corresponding tolerance values for Accounting Information System (X3), Financial Literacy (X1), and Internal Control System (X2) are 0.411, 0.587, and 0.376, respectively. Each of these results exceeds the threshold of 0.10. Concurrently, since the VIF values for Accounting Information System (X3), Financial Literacy (X1), and the Internal Control System (X2) are all below 10.00, we can conclude that multicollinearity does not exist.

Heteroscedasticity Test

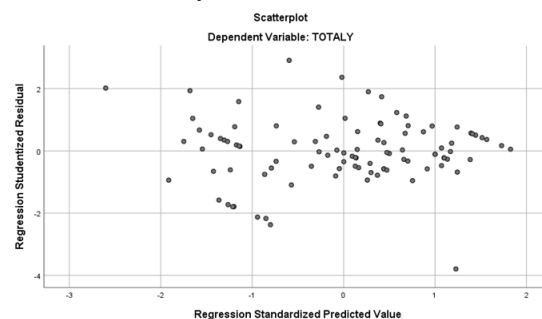


Figure 4.2

Heteroscedasticity test

Source: Data processed using SPSS

The distribution of points is characterised by randomness, lacking any discernible structure, with points scattered both above and below, or in the vicinity of, the number 0. The regression model does

not exhibit heteroscedasticity. In order to achieve a robust and optimal regression model.

Multiple Linear Analysis Test

Table 4.5
Multiple Linear Regression Analysis Results

Coefficients ^a			
Model	Unstandardized Coefficients		
	B	Std. Error	
1 (Constant)	10,994	2,134	
Financial Literacy	,304	,117	
Internal Control System	,135	,102	
Accounting Information System	,428	,101	

a. Dependent Variable: TOTALY

Based on the table above, the multiple linear regression equation is obtained as follows:
 $Y = 10,994 + 0,304 + 0,135 + 0,428$.

Multiple Correlation Analysis

Table 4.6
Results of Multiple Correlation Coefficient Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,764 ^a	,583	,570	3,57297

A correlation between financial literacy, an efficient internal control system, and accurate accounting information is suggested by the R-Square value of 0.583, as seen in the table above. The remaining 41.7%, or 58.3%, is due to other variables that were not taken into consideration.

Partial Test (t Test)

Tabel 4.7
Partial Test Results (t Test)

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	10,994	2,134		5,153	,000
Financial Literacy	,304	,117	,269	2,592	,011
Internal Control System	,135	,102	,116	1,332	,186
Accounting Information System	,428	,101	,457	4,215	,000

a. Dependent Variable: Financial Statement Quality

a. Dependent Variable: Financial Statement Quality

Source: Data processed using SPSS

1. The Effect of Financial Literacy on the Quality of Financial Statements

The significant value is $0.011 < 0.05$, and the tcount value of 2.592 for Financial Literacy is higher than the t table value of 1.986. Consequently, the quality of financial statements in Bandung City's MSMEs is influenced to some extent by financial literacy. The findings are consistent with those of Ayu Saldikawati, Ni Luh Gede Ana Pertiwi, and Rochmad Bayu Utomo (2023), who found that financial literacy positively affects report quality.

2. The Effect of the Internal Control System on the Quality of Financial Statements

The Internal Control System does not meet the statistical criteria for significance because its tcount value is 1.332 and its significance value is 0.186, both of which are higher than the 0.05 criterion. There is insufficient evidence to conclude that the influence of the Internal Control System on the accuracy of Bandung City's micro, small, and medium-sized enterprises' financial statements is unimportant. Although Agus Hermanto, Ammiruddin Kalbuadi, Farha, and Isra Dewi Kuntary Ibrahim (2022) found no effect of internal control on the quality of financial statements, the converse is true.

3. The Effect of Accounting Information Systems on the Quality of Financial Statements

With a tcount value of 4.215 and a significance value of 0.000 (less than 0.05), the Accounting Information System outperforms with a t table value of 1.986. Based on these findings, it appears that the Accounting Information System does have an influence on the financial statement quality of MSMEs in Bandung City. Confirming that the Accounting Information System affects the trustworthiness of financial accounts, Animah, Suryantara, and Astuti (2020) also discovered comparable results.

Simultaneous Test (F test)

Table 4.8
Simultaneous Test Results (F Test)

ANOVA ^a					
Model		Sum of Squares	df	Mean Square	F
1	Regression	1678,482	3	559,494	43,826
	Residual	1200,018	94	12,766	
	Total	2878,500	97		

a. Dependent Variable: Financial Statement Quality

b. Predictors: (Constant), Financial Literacy, Internal Control System, Accounting Information System

Source: Data processed using SPSS

The fcount value of 43.826 is greater than the ftable value of 1.66, as shown in the previous table, which has a significant value of $0.000 < 0.05$. To conclude that H_0 is correct and reject H_0 . Implementing accounting information systems (X3), internal control systems (X2), and financial literacy (X1) all at once improves the quality of financial statements issued by micro, small, and medium-sized enterprises (MSME) in Bandung City.

CONCLUSIONS

The accuracy of financial accounts prepared by micro, small, and medium-sized enterprises (MSMEs) in Bandung City was the subject of much discussion and study. Based on this evidence, we can conclude: There is a mild but noticeable relationship between financial literacy and the accuracy of financial statements for micro,

small, and medium-sized enterprises (MSMEs) in Bandung City. Results showed that financial statements for MSME were better when participants were financially literate.

When it comes to financial statements, MSMEs in Bandung City aren't very affected by the internal control mechanism. Due to insufficient communication and a lack of proactive pursuit of up-to-date information, several MSMEs are unable to meet their financial commitments and goals, which negatively impacts the quality of their financial statements.

Improved financial statements are a result of using accounting information systems by MSMEs in Bandung City. Accounting information systems in MSMEs can improve financial statements through faster service delivery, according to this study.

Organisations in Bandung City that are small and medium-sized have better financial statements because to financial literacy, an accounting information system, and an internal control system. The reliability of financial statements is impacted by accounting information systems, financial literacy, and internal control systems (0.583, 58.3%). Fourthly, 41.7% were due to other causes.

Based on the above conclusions, the suggestions that the author can convey are:
For UMKM

1. It is recommended that all MSME actors improve Financial Literacy so that MSME actors understand financial reports for a business.
2. Increase knowledge related to the Internal Control System so that MSMEs understand the importance of the Internal Control System for MSMEs.
3. Improve quality so that MSMEs have a good and organized Information System.
4. This research aims to provide evaluation material for MSMEs in Indonesia by analysing the elements that impact their internal control system. This research may help Indonesian MSMEs evaluate their financial reports. These reports should be accurate and follow Indonesian law.

For Future Researchers. Adding variables that imply other features not employed in this research model could further investigate MSME financial report quality determinants. Authors could also widen their studies, gather more samples, compare their findings from different places or units of analysis, and draw their own unique conclusions

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