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Page 1-26

Analysis of the Application of SIAPIK in the Preparation of Financial Reports Based on SAK EMKM to Improve the Accountability of the Salsa Beauty Salon UMKM

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ABSTRACT

Objective: *This study aims to analyze the application of the Financial Information Recording Application Information System (SIAPIK) in preparing financial reports based on the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) to improve accountability in the Salsa Beauty House Salon MSME.* ***Method:*** *This study examines how business actors utilize the SIAPIK application in the process of recording and preparing financial reports so that the resulting information is more systematic, accurate, and reliable. This study uses a qualitative approach with data collection techniques through observation and interviews with business actors.* ***Results:*** *The results show that Salsa Beauty House Salon has met the criteria for presenting financial reports according to SAK EMKM. However, there are still several obstacles in the recording process, especially related to the limited human resources who have the ability to prepare financial reports optimally using the SIAPIK application.* ***Novelty:*** *This study analyzes the application of the SIAPIK information system in preparing SAK EMKM-based financial reports to improve accountability in the Salsa Beauty House Salon MSME.*

INTRODUCTION

Business accountability is a highly crucial element in the continuity and development of a business, including Micro, Small, and Medium Enterprises (MSMEs). MSMEs play a vital role in the Indonesian economy, contributing not only to economic growth but also playing a key role in job creation, poverty reduction, and community welfare enhancement [1]. The existence of MSMEs provides a significant impact, both directly and indirectly, on local and national economies. However, despite the immense potential of MSMEs, implementing sound accountability among MSME actors still faces various challenges. One major hurdle is the difficulty in preparing financial reports that comply with applicable standards, as regulated in the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). This standard is designed to provide simple yet accurate and transparent guidelines for financial statement preparation. Unfortunately, many MSMEs still struggle to consistently understand and implement this standard, which can adversely affect their level of accountability [2][3].

A number of cases demonstrate that many MSME actors still face difficulties in adapting to digital accounting systems. One of the impacts is their inability to monitor profit and loss reports in real time. This is generally caused by the lack of understanding among MSME actors regarding the concept and application of digital accounting [4]. The limitation of human resources with basic accounting expertise acts as a barrier, and consequently, MSME actors struggle to manage cash flow, calculate profit or loss, and meet administrative requirements to secure financing due to the lack of valid financial documents. Although various digital recording applications have become available—such as SIAPIK, which was launched by Bank Indonesia—its utilization remains sub-optimal among MSMEs. Therefore, training and assistance are urgently needed to improve financial literacy and recording capabilities [5]. Continuous intervention from the government, financial institutions, and educational institutions is key to supporting MSMEs. With this capacity building, micro-business actors are expected to manage finances more professionally, expand their growth opportunities and market competitiveness, and enhance business accountability. Furthermore, many MSMEs do not compile financial reports on a regular basis, even though this recording is essential to monitor business operations, support business decision-making, and boost business accountability. Recent data reveals that approximately 70% of micro-businesses do not yet possess financial reports, primarily due to low education levels and a lack of understanding regarding the importance of such records [6][7].

The accountability of a business increases significantly when financial reports are prepared correctly and in accordance with applicable standards. For MSME actors, proper financial reports serve as a vital tool to make the right business decisions, avoid hidden losses, and control expenses to prevent exceeding business needs. With clear and measurable records, business actors can manage resources more efficiently, minimize waste, and plan business development more meticulously. Furthermore, solid accountability enhances business transparency [8][9]. This is crucial for building trust with external parties, such as financial institutions, investors, and business partners. This trust opens up greater opportunities for MSMEs to obtain much-needed access to financing to expand production capacity and business operations. Additionally, professional financial management positively impacts consumer trust, which plays an important role in strengthening loyalty and business reputation amid increasingly fierce market competition. Thus, proper preparation of financial reports is not merely an administrative obligation, but a strategic foundation for the long-term growth and sustainability of MSMEs [10]. Accountability can also be defined as the obligation of an organization or entity to account for its operational activities through transparent, informative, and verifiable reporting. Fundamentally, accountability encompasses various aspects, such as financial, legal, and ethical accountability, among other forms of responsibility. In this study, the focus is directed toward financial accountability, which entails the responsibility regarding the management and utilization of financial resources that must be executed in compliance with applicable provisions and regulations [8].

Improving MSME financial accountability through high-quality financial statement preparation that adheres to SAK EMKM is by no means simple. A number of factors cause difficulties in achieving optimal accountability. One of them is the limitation of skilled human resources in accounting, as many MSME actors lack sufficient knowledge to prepare financial reports according to standard rules [2]. Moreover, this situation is exacerbated by a lack of understanding of basic accounting concepts. On the other hand, limited access to adequate accounting devices and systems poses a substantial obstacle. Without the support of a reliable system, many MSMEs ultimately compile poor-quality financial reports, resulting in decreased accountability. Therefore, a simpler, more effective solution that aligns with actual field conditions is needed.

One applicable solution is the utilization of digital technology in the form of digital accounting. By leveraging this technology, MSME actors can record and report their financial transactions more accurately, quickly, and transparently. Digital accounting also allows MSME actors to access and monitor their financial reports in real time, facilitating more precise decision-making. Furthermore, using this technology can reduce potential human errors in bookkeeping and accelerate the generation of financial reports that meet SAK EMKM standards. In this way, the financial accountability of MSMEs can increase, ultimately strengthening their business sustainability and growth [11][12].

Accountability is a crucial aspect of business survival, including on a micro-scale where a good level of accountability can be observed from how regularly business actors prepare financial reports in compliance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). Financial reports compiled under these standards not only reflect the responsibility of business management but also enhance the trust of external parties, such as investors, business partners, and financial institutions. However, preparing standard-compliant financial reports remains a challenge for many MSME actors due to limited understanding and technical skills [13]. For this reason, utilizing accounting-based digital platforms serves as a highly relevant solution. These platforms are designed to facilitate automatic, efficient financial recording in line with applicable standards, including SAK EMKM [14][15]. The digitalization of accounting not only simplifies transaction recording but also helps MSME actors generate more accurate, structured financial reports that are ready for evaluation or financing applications. Supported by such technology, MSMEs can enhance their professionalism and competitiveness amid intense business competition.

The implementation of digital accounting stands as a strategic step in improving the quality of financial management in Micro, Small, and Medium Enterprises (MSMEs). Digital accounting can be deployed through various platforms that provide supporting features for systematic financial statement preparation aligned with accounting standard provisions. One platform that stands out and has been specifically tailored for MSMEs is the SIAPIK application (Financial Information Recording Application Information System), launched by Bank Indonesia. This application serves as a solution to answer common challenges faced by MSMEs, such as low financial literacy, a lack of orderly transaction records, and limitations in standard-compliant financial statement preparation [16][17].

SIAPIK is designed with reference to SAK EMKM, which is a simplified financial reporting standard specifically for MSMEs. With intuitive and user-friendly features, SIAPIK enables MSME actors to record daily transactions, categorize types of expenses and income, and automatically generate financial reports such as income statements and statements of financial position. This is tremendously helpful for MSMEs to compile financial reports quickly, neatly, and structurally—even for business actors without an accounting background. The use of the SIAPIK application fosters transparency and accountability in business management. Well-structured financial reports will increase business credibility in the eyes of external parties, such as banking institutions, investors, and business partners. In other words, SIAPIK acts not only as a recording tool but also as a vehicle to strengthen the position of MSMEs within the digital economic ecosystem and formal financing networks [18].

The SIAPIK application is a system-based application developed by Bank Indonesia to assist Micro, Small, and Medium Enterprise (MSME) actors in conducting financial recording in a more structured and easily understood manner. The presence of this application aims to encourage MSMEs to maintain a robust financial administration system as an essential step toward supporting business growth. Through neat recording, business actors can clearly ascertain the financial condition of their business and use it as a foundation for future business decisions. Financial reports hold a vital role in a business because they serve as a benchmark to assess business performance, determine profit or loss, control cash flow, and plan business development strategies. Therefore, every MSME should perform routine financial recording so that business operations can be monitored properly. However, in reality, many MSME actors have not implemented financial recording optimally. This is influenced by various factors, such as human resource constraints, a lack of understanding regarding accounting, and the perception that financial recording is complex and time-consuming. Grounded in these issues, the SIAPIK application emerges as a practical solution for MSMEs to arrange bookkeeping and financial reports according to standards, but through a simpler and user-friendly process. With this application, MSME actors can record daily transactions, monitor business financial conditions, and automatically generate financial reports. This is expected to increase the awareness and capability of MSMEs to manage finances professionally so that their businesses can grow better and sustainably.

SIAPIK itself has been engineered in such a way as to make it easier for MSME actors to build better financial records for their businesses. SIAPIK is also customized to SAK EMKM standards, where the application already incorporates several financial report outputs, such as income statements and cash flow statements, which vastly helps MSME actors analyze how their business is running. The generated outputs are complete and comply with SAK EMKM, making SIAPIK a solution to the biggest financial recording problem faced by MSMEs. Through easily understood methods, SIAPIK does not require specialized financial personnel to operate, rendering it more flexible for use by MSME business actors.

The application of digital accounting in compiling MSME financial reports naturally encounters various practical challenges. Many MSME actors have not prepared adequate financial reports, reflecting a low awareness of the importance of good financial recording that complies with the standard designated for MSMEs, namely SAK EMKM, even though a business's level of accountability heavily depends on how financial reports are precisely prepared and managed [19]. Nevertheless, among the many MSMEs that have not implemented the standard, there are positive examples of business actors who are starting to adapt to proper accounting standards. One example is an MSME in Sidoarjo, the Salon Rumah Cantik Salsa, which implements digital accounting through the SIAPIK application launched by Bank Indonesia to make it easier for MSME actors to compile financial reports that conform to SAK EMKM [20][21]. This application is specifically designed to help MSMEs prepare financial reports systematically and according to standards, thereby significantly increasing business accountability. The utilization of digitalized accounting like SIAPIK is an important step in driving the professionalism of MSME actors. With structured and transparent financial reports, MSMEs can monitor their financial condition more accurately and strengthen their position to access financing and build trust with business partners and consumers [22].

The application of digital accounting plays an important role in improving business accountability because it allows the financial statement preparation process to become more efficient, structured, and compliant with applicable regulations. In practice, digital accounting helps MSMEs generate financial reports faster, more neatly, and aligned with standard accounting rules, such as SAK EMKM [23][24]. One implementation example can be seen at Salon Rumah Cantik Salsa, a beauty MSME located in Sidoarjo. This salon has utilized the SIAPIK application, a digital financial recording platform developed by Bank Indonesia specifically to help micro-business actors compile standard financial reports, although many obstacles still remain, particularly regarding the human resources they possess. The use of the SIAPIK application should ideally be highly beneficial in recording daily transactions, generating profit and loss statements, and preparing comprehensive financial reports. The application is designed to be user-friendly for MSME actors, even those without an accounting background, yet in practice, multiple obstacles still arise, particularly regarding human resources who find it difficult to adapt to these features. SIAPIK features are customized to MSME needs, allowing for simple financial statement preparation that still satisfies correct accounting principles. The adoption of digital accounting like SIAPIK not only enhances efficiency in financial recording but also fosters business transparency and accountability [20][25]. With neat, standard-compliant financial reports, MSMEs like Salon Rumah Cantik Salsa can easily access financing and boost business credibility. Therefore, digitalizing financial recording is an essential step that other MSMEs need to adopt to upgrade business governance, strengthen competitiveness, and ensure sustainable business growth.

This study is based on the Diffusion of Innovation Theory, a grand theory that explains how an innovation is introduced, understood, and eventually adopted by individuals or organizations. This theory states that the innovation adoption process occurs through five stages: knowledge, persuasion, decision, implementation, and confirmation. Each stage portrays the development of understanding and the level of user acceptance toward the innovation offered. In the context of this study, the theory is relevant to explain how MSMEs begin adopting digital innovation, specifically in the form of digital accounting, as an effort to improve business accountability and performance. The process of digital accounting adoption in MSMEs can be understood through these stages, starting from the introduction of the innovation, the emergence of conviction regarding its benefits, the decision to use it, the implementation of technology in business activities, to the provision of confirmation through evaluating its usage results. Thus, the Diffusion of Innovation Theory provides a robust conceptual baseline to analyze how digital innovation can influence MSME financial management practices and increase their business accountability [26].

The presence of MSMEs implementing digital accounting serves as a sign that MSME actors are aware of the importance of standard financial reports amidst the large number of MSMEs that do not compile financial reports according to SAK EMKM. This adds value to the advancement of MSMEs in Sidoarjo, a concrete example being Salon Rumah Cantik Salsa, a beauty micro-business located in Sidoarjo. To improve its business accountability, this salon has adopted SAK EMKM-based financial recording standards. By applying these standards, Salon Rumah Cantik Salsa can manage its finances in a more organized and transparent manner. The implementation of standard-compliant financial reports can also serve as a tool for the owner to make correct business decisions, such as fund management, investment, and business development. Moreover, sound accountability can enhance the trust of customers, business partners, and financial institutions that might become future sources of financing [27][28]. However, in practice, Salsa Salon also encounters constraints, particularly in human resources who struggle to adapt to the bookkeeping practices. Furthermore, despite utilizing digital technology for financial statement preparation, many constraints persist regarding how to enter inputs for each transaction. Utilizing accounting-based digital applications undoubtedly facilitates the process of recording daily transactions and ensures that the prepared reports conform to SAK EMKM standards, where digitalization also minimizes recording error risks and accelerates the creation of accurate financial reports [29][30]. Additionally, implementing digital accounting supported by the SIAPIK application allows financial reports to be compiled according to applicable standards, thereby helping to raise the business's level of accountability.

Compiling standard-compliant financial reports stands as a major factor in significantly increasing micro-business accountability. Specifically, using the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) provides a clear and structured framework for MSME actors to manage their finances transparently and accurately [31][32]. With financial reports compiled under this standard, business actors can easily monitor financial conditions, control expenditures, and make sound business decisions. A tangible example of this implementation can be found at Salon Rumah Cantik Salsa, a beauty MSME located in Sidoarjo. The salon has implemented financial statement preparation based on SAK EMKM, increasing its business accountability. To streamline the recording and reporting process, Rumah Cantik Salsa also utilizes digital technology in the form of a digital accounting application. Utilizing digital devices for financial recording not only helps organize and accelerate administrative processes but also supports the preparation of reports that match the prevailing standard. Implementing digital-based accounting in financial reporting delivers various benefits, including minimizing error potentials, accelerating report generation, and easing access to financial information whenever needed. With an orderly and open recording system, Salon Rumah Cantik Salsa can boost trust from customers, partners, and financial institutions, opening wider opportunities for future business expansion.

Based on several previous studies, it is known that the majority of MSMEs have not implemented financial statement preparation referencing the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), even though various digital accounting technologies are available to support the process. The results of these studies generally indicate that MSME actors do not fully understand or utilize formal accounting standards and do not use digital accounting to compile financial reports [33][34][35]. Nevertheless, contrasting findings were obtained from a study conducted on an MSME in the food sector, specifically the Sinar Mulya restaurant. In that study, it was discovered that the business actor was able to compile financial reports matching SAK EMKM provisions by utilizing digital accounting [36]. The discrepancy between the results of that study and previous ones forms an important baseline for researchers to delve deeper into the application of SAK EMKM in the financial statement preparation of other MSME sectors. Therefore, the researcher is interested in exploring how financial statement preparation practices are conducted by an MSME in the beauty service field, specifically at Salon Rumah Cantik Salsa. This study aims to determine the extent to which the business actor understands and applies accounting standards in the recording and reporting process, and whether there is an influence from utilizing digital technology to ease the preparation of reports matching SAK EMKM. Consequently, this study is expected to provide a more comprehensive overview of accounting standard implementation in the MSME sector, as well as identify factors that influence the level of compliance with SAK EMKM.

The novelty value of this study lies in its focus on the use of digital accounting by one of the MSME actors in Sidoarjo, namely Salon Rumah Cantik Salsa. Unlike most other MSMEs that still rely on manual financial recording—such as using notebooks or simple spreadsheet applications like Microsoft Excel—this salon has harnessed digital technology to create financial reports. Specifically, Salon Rumah Cantik Salsa uses the SIAPIK application (Financial Information Recording Application System), which is an official application developed and launched by Bank Indonesia to support financial literacy and inclusion in the MSME sector. Using this SIAPIK application allows business actors to conduct financial recording in a more systematic, accurate, and standard-compliant manner, especially regarding the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). This application not only simplifies the financial administration process but also assists MSMEs in compiling financial reports that can be used to access financing from formal financial institutions. Additionally, this study can provide insights for other MSME actors to adopt similar technologies to enhance the quality of their financial recording and reporting [20].

This study aims to examine in depth the implementation of digital accounting through the SIAPIK application in compiling financial reports that refer to the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) to increase accountability at the MSME Salon Rumah Cantik Salsa. The selection of Salon Rumah Cantik Salsa as the research object is based on its uniqueness compared to other MSMEs in the beauty service sector, particularly in the Sidoarjo region. While most MSMEs still depend on manual financial records or do not possess financial reports at all, this salon has adopted the SIAPIK application, a digital financial recording system developed by Bank Indonesia. The reason for choosing this topic is also driven by the fact that only a small portion of MSMEs compile financial reports according to applicable standards, even though standard financial records can play a major role in boosting the accountability and credibility of the business. Through this study, it is hoped that a broader understanding will be gained regarding the importance of digitalization in MSME accounting processes, alongside providing contributions in the form of recommendations for other business actors who wish to manage their business finances professionally and according to standards. In this study, the researcher will examine: "How is the Application of SIAPIK in Preparing Financial Reports Based on SAK EMKM to Increase the Accountability of the MSME Salon Rumah Cantik Salsa?".

METHODOLOGY

Research Type

This study uses a descriptive qualitative approach, which aims to describe and analyze phenomena comprehensively within a natural context, without manipulating the variables under study [37][38]. This approach was chosen because it aligns with the research objective, which focuses on an in-depth exploration of the SAK EMKM-based financial statement preparation process using the SIAPIK application issued by Bank Indonesia. Furthermore, this study also aims to understand the impact of using this tool on the financial accountability of the MSME Salon Rumah Cantik Salsa. The descriptive qualitative approach enables the researcher to explore the experiences, perceptions, and challenges faced by business actors directly, presenting data accurately and authentically in accordance with field realities. Thus, this method is relevant to provide a deeper understanding of the process and impact of implementing a SAK EMKM-based accounting system in improving financial transparency and accountability at the MSME Salon Rumah Cantik Salsa.

Research Location

This research will be conducted at Salon Rumah Cantik Salsa, located at Jl. Aryo Bebangah No. 63, RT 19, RW 02, Bangah Village, Sidoarjo.

Data Type and Source

This study uses primary data as its main source, obtained directly through interviews and observations with designated sources, namely the salon owner and salon administrative staff. Observations were conducted to gain a deeper overview of the financial statement preparation process based on SAK EMKM by utilizing the SIAPIK application developed by Bank Indonesia. Through direct observation, the researcher can ensure that the obtained data truly reflects actual field conditions. In addition, interviews were conducted with the salon owner and administrative staff to dig up information regarding the implemented financial statement preparation practices. All data gathered from both techniques were then processed and analyzed to generate precise and relevant findings aligned with the research objectives.

Table 1. Key Informants.

NO	INFORMAN	POSITION
1	KL	Salon Owner
2	RM	Salon Administrative Staff

Source: Primary data processed by the researcher, 2025

The table above shows the list of informants used as data sources in this study. The selected informants consist of the salon owner and administrative staff because both hold vital roles in business operations and financial administration management. The salon owner was chosen for information regarding policies, decision-making, and overall business development. Meanwhile, the administrative staff was selected because they are directly involved in recording activities, data management, and daily administrative tasks. With the selection of these informants, the obtained data is expected to be more accurate, relevant, and capable of fully supporting the research needs.

Data Collection Techniques

In this study, data collection techniques utilize primary methods, namely interviews and observations. The researcher directly visited the research location to conduct observations, aiming to study the actual conditions at Salon Rumah Cantik Salsa. Source triangulation was applied in this study, which is a data validity testing technique performed by comparing information obtained from interviews with field observation results. Through this approach, the researcher can ensure the consistency, accuracy, and reliability of the data, as each finding is verified across two different, complementary sources. Thus, source triangulation helps strengthen the validity of the overall research results. Furthermore, data collection through observation was done by directly observing the salon's conditions to assess whether the application of SIAPIK has run according to procedure. Meanwhile, interviews were conducted to acquire deeper information regarding the SIAPIK implementation process at Salon Rumah Cantik Salsa, enabling an analysis of the extent to which this system's application affects the enhancement of salon accountability, or lack thereof. In-depth interviews were also held with the salon owner and administrative staff involved in accounting records at the salon. The interview questions focused on how the implemented financial statement preparation process operates, referencing SAK EMKM and the utilization of the SIAPIK application as a digital accounting system. The data obtained through these observations and interviews were then analyzed to produce findings that form the baseline for research conclusions.

Data Analysis Techniques

The data analysis technique applied in this study consists of three stages, designed to generate a precise and accurate analysis. These stages are utilized by the researcher to ensure the drawn conclusions match the collected data. The data analysis techniques used include:

a. Data Reduction: Data reduction is a vital stage in qualitative research because it functions to select and simplify data so it becomes more focused and aligned with analysis needs. This step is necessary considering that gathered data is usually quite vast, thus needing sorting and processing. Consequently, only truly important and relevant information is used as a foundation in the research analysis process.
b. Data Display: After passing through the reduction stage, data is then organized and displayed in a more structured manner, whether in the form of written descriptions, figures, or charts. In qualitative research, data display is generally done through descriptive explanations, where analysis results are delivered narratively to give a clear and profound picture of the research findings.
c. Conclusion Drawing and Verification: After going through the reduction and display stages, the researcher will provide conclusions and verification for the analyzed data. These findings can be explanations related to the financial statement preparation process at Salon Rumah Cantik Salsa using SAK EMKM-based digital accounting.

RESULTS AND DISCUSSION

This study aims to analyze the application of SIAPIK in the SAK EMKM-based financial statement preparation process as an effort to increase accountability at the MSME Salon Rumah Cantik Salsa. The research approach used is a qualitative approach, with data collection techniques in the form of in-depth interviews to obtain raw data that is subsequently processed into a descriptive analysis. This approach was chosen so the researcher could comprehensively understand the accounting conditions and practices taking place at Salon Rumah Cantik Salsa. In this study, the researcher involved two respondents deemed to possess relevant information regarding SIAPIK implementation, namely the business owner and one staff member involved in operational activities and financial recording. Through the interviews, the researcher obtained a number of answers and empirical information that serve as the baseline for further analysis. The collected data were then interpreted to portray deeply how SIAPIK is applied, the extent of its conformity with SAK EMKM standards, and how it contributes to improving the MSME's accountability.

In this study, the researcher prepared a number of interview questions structured according to the research focus. These questions were designed to unearth information regarding three main aspects: how the SIAPIK application is applied in the financial recording and management process at Salon Rumah Cantik Salsa, how the quality of financial reports generated through SIAPIK aligns with SAK EMKM standards, and what the impact of SIAPIK implementation is on increasing MSME accountability.

SIAPIK Application at Salon Rumah Cantik Salsa

Salon Rumah Cantik Salsa has adopted the SIAPIK application as the primary medium for financial recording. The business owner stated that "the SIAPIK application greatly helps me in compiling financial reports so they are certainly more systemized." This statement shows that the owner views SIAPIK as easier to use and more suited to business operational needs compared to the manual recording methods previously applied. With the use of the SIAPIK application, the financial recording process becomes more systematic and organized, and the generated reports match accounting standards. This makes it easier for the owner to monitor daily transactions and ensure all financial activities are well-documented. Additionally, this application provides ease in compiling accounting documents, such as transaction journals, income statements, and statements of financial position. The automated features in SIAPIK help minimize recording errors and increase work efficiency. Thus, the resulting financial reports become more accurate, complete, and account-ready, supporting quality improvement in financial management at Salon Rumah Cantik Salsa.

The application of the SIAPIK application not only accelerates the preparation of standard-compliant financial reports but also improves data security compared to manual recording methods. The business owner stated that "in terms of security, SIAPIK is far safer because there are passwords and access restrictions, so not everyone can open or alter financial data." This security system ensures that only parties with specific authority can access and modify financial reports. Compared to manual recording using Excel, SIAPIK is deemed to have a higher security level. In manual records, financial data is relatively easy to copy, modify, or access without permission. Conversely, SIAPIK provides a controlled access system so that data leakage or manipulation risks can be minimized. Besides protecting data, SIAPIK also helps the owner of Salon Rumah Cantik Salsa conduct precise financial analysis. The generated reports, such as periodic income statements and statements of financial position, offer a clear view of the business's financial condition. The business owner stated that "with complete and neat reports, it is easier for me to see business developments and determine future decisions." Hence, the presence of SIAPIK supports more effective business management and enhances overall financial accountability.

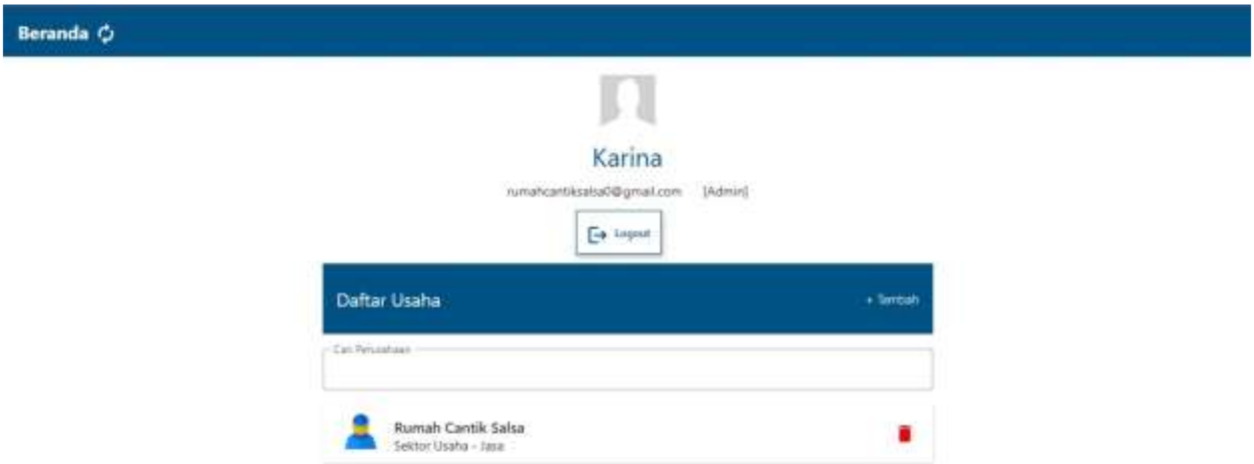
Based on the explanation regarding the application of SIAPIK at Salon Rumah Cantik Salsa, it can be determined that this practice aligns with the Diffusion of Innovation theory, where business actors use innovation continuously to enhance the quality of their business operations. This ongoing innovation is not only in the form of product development but also in the development of management aspects, particularly in business financial management. The application of SIAPIK becomes a form of innovation adoption that can increase effectiveness and efficiency in running a business. Furthermore, using SIAPIK at Salon Rumah Cantik Salsa demonstrates an evolution in applying the Diffusion of Innovation theory regarding systematic and orderly financial recording [26]. Through structured recording, business actors will obtain accurate financial information to support sound business decision-making. Thus, the application of SIAPIK serves not only as a form of technological innovation but also acts as a strategic effort to repair and upgrade management quality. Based on the analysis results, this study's findings match previous research examining the same topic regarding Micro, Small, and Medium Entities (EMKM). Although there are differences in the applications used, the financial recording systems applied in each entity proved to equally assist in the financial statement preparation process. The recording system is capable of supporting the preparation of financial reports presented according to the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). This similarity in research results shows that utilizing the right recording system, regardless of application differences, holds an important role in improving the quality and conformity of EMKM financial reports with prevailing standards. Hence, it can be concluded that applying an adequate financial recording system is a major supporting factor in helping MSMEs arrange more orderly, accurate financial reports that match SAK EMKM provisions [29].

Utilizing SIAPIK in salon business management provides a number of benefits, especially in improving the quality of financial information. Generated reports become more precise, well-arranged, and easier to examine. Furthermore, the recording process becomes more practical because the SIAPIK system provides automated features to generate reports. The business owner simply inputs each occurring transaction, and the system processes it into a complete report ready for evaluation. Alongside this efficiency, SIAPIK offers various features designed according to MSME needs in compiling standard-compliant financial reports. All existing features are interconnected, so the process from recording to report preparation can run consistently and follow applicable accounting flows. With this integration, the resulting financial reports are aligned with SAK EMKM standards, making SIAPIK an accurate and effective solution to increase professional financial management at Salon Rumah Cantik Salsa. The schema of the SIAPIK application as a business financial report recording application is as follows:

Source: Primary data processed by the researcher, 2025

Figure 1. Login screen with username and password.

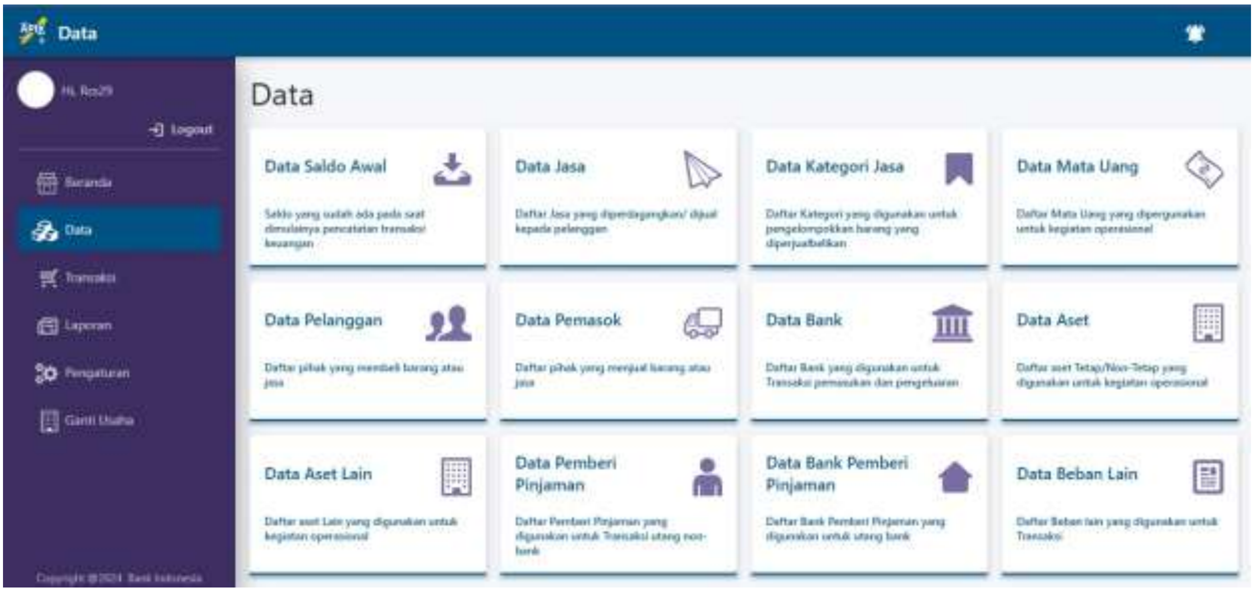
Figure 1 shows that every user intending to log into the system is required to log in using an email and password. This mechanism is applied as a security measure so application access can only be gained by authorized users. With this login system, financial data stored inside the application can be better protected in confidentiality and minimize misuse risks by irresponsible parties. Moreover, using an email and password also helps users manage their accounts securely and structurally.



Source: Primary data processed by the researcher, 2025

Figure 2. Entry display.

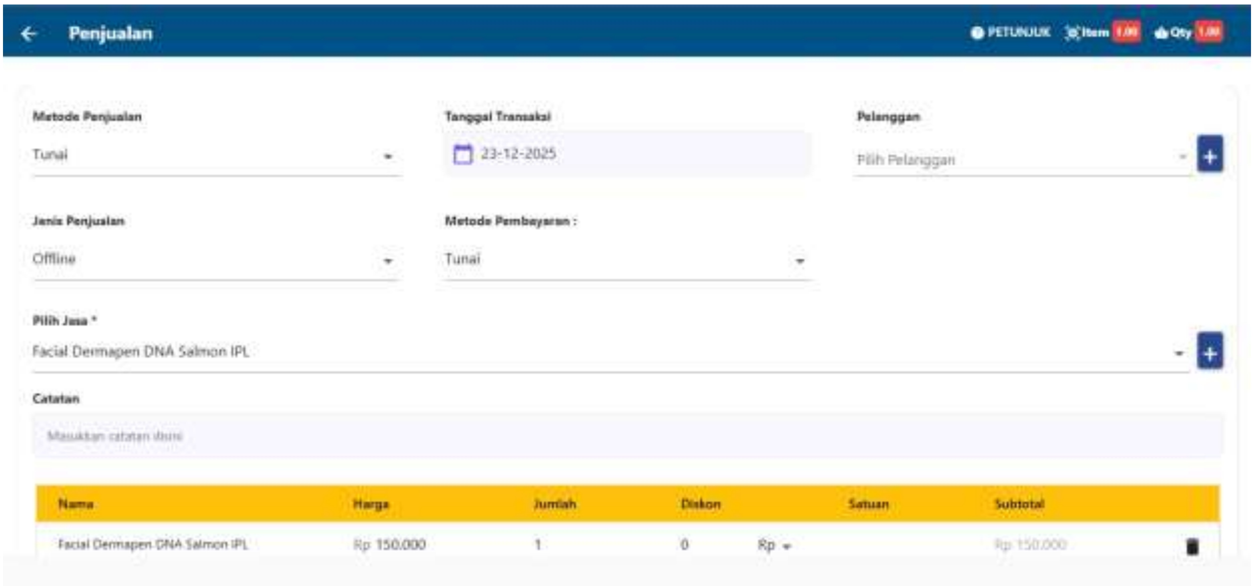
Figure 2 shows the home page after a user successfully logs into the SIAPIK application. This page displays the user profile as the identity of the account owner currently using the application. This feature functions to ensure that the account used matches its owner, making application use clearer, safer, and verified. Additionally, displaying the profile helps users manage account information during SIAPIK application use.



Source: Primary data processed by the researcher, 2025

Figure 3. Data display.

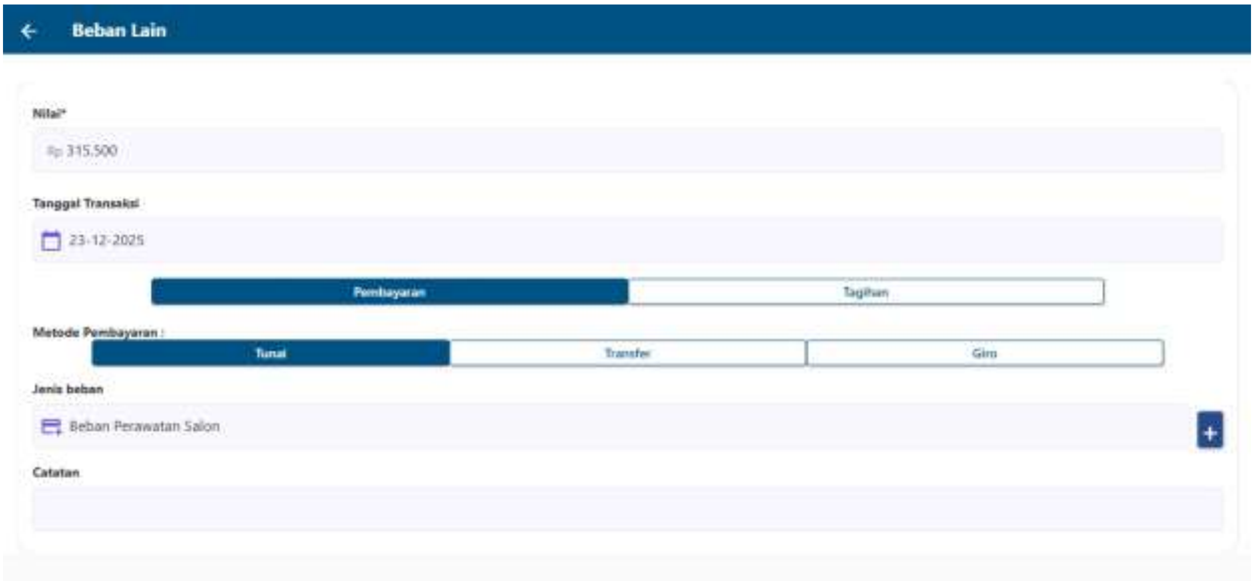
Figure 3 shows the SIAPIK application page displaying various features available to users. This page serves as the initial stage in the financial recording process because through the main menu, users can select features matching business needs. The diverse features provided ease users in accessing transaction recording menus, financial report management, and other practical administrative needs. Thus, the main homepage functions as the navigation center in using the SIAPIK application.



Source: Primary data processed by the researcher, 2025

Figure 4. Example of sales transaction input.

Figure 4 shows the sales input page in the SIAPIK application, used to record every sales transaction occurring within a certain period. On this page, several important columns are available, such as transaction date, transaction nominal, and transaction description. This feature aims to ensure all sales data is recorded completely and systematically. The inputted data will then be processed by the system to yield accurate financial statement outputs and help users monitor their business development.



Source: Primary data processed by the researcher, 2025

Figure 5. Example of expense transaction input.

Figure 5 shows the expense or cost input page in the SIAPIK application used by Salon Rumah Cantik Salsa. This page functions to record every expense transaction categorized as a cost within a specific period. In this menu, several main columns are available, such as transaction date, nominal amount, and transaction description. This feature aims to allow all expense data to be recorded completely, neatly, and structurally. Subsequently, entered data will be processed by the system to generate accurate financial reports and help users monitor business conditions and progress.

Preparation of Financial Reports Accordant to SAK EMKM at Salon Rumah Cantik Salsa

In practice, many MSME actors have not implemented SAK EMKM standards in financial statement preparation. However, research results at Salon Rumah Cantik Salsa show that the business's financial system has utilized the SIAPIK application, ensuring that generated financial reports match SAK EMKM provisions. The business owner conveyed that "by using SIAPIK, the resulting financial reports already follow standards and are easier to understand." Implementing SIAPIK ensures every financial transaction is recorded routinely every day, allowing financial reports per period to be compiled completely, neatly, and systematically—particularly regarding income statements. Consistent daily recording turns financial reports into an essential reference in evaluating comprehensive business conditions. The business owner also stated that "from the income statement, I can see if there is a decrease or increase in profit compared to the previous period." If the income statement shows a profit drop, the business owner can analyze the causes and immediately take required corrective steps. Thus, using SIAPIK not only ensures compliance with SAK EMKM accounting standards but also supports data-driven decision-making and upgrades financial performance and accountability at Salon Rumah Cantik Salsa.

In compiling financial reports, Salon Rumah Cantik Salsa uses the SIAPIK application to record all its business transactions, moving from the transaction input process to producing financial reports as outputs. The business owner expressed that "SIAPIK helps me obtain clear and standard-compliant financial reports, making it easier to see business growth." Additionally, human resource limitations are the main reason for using a practical, fast, and easy-to-operate recording system. In this case, SIAPIK is deemed a precise solution to support more efficient financial management. The owner also revealed that "the application is simple and not hard to use, so it is very helpful despite limited human resources." In execution, financial recording is carried out by staff and the salon owner, who both have access to the SIAPIK application. Staff are responsible for inputting all daily transactions routinely, whereas the owner roles in analyzing financial reports and making decisions based on available data. If staff encounter issues in the recording process, they consult with the owner. With this division of duties, the financial recording system can run in a more controlled and accurate manner, enabling the owner to continuously monitor and evaluate the financial performance of Salon Rumah Cantik Salsa effectively.

Based on the description of SIAPIK, especially its implementation at Salon Rumah Cantik Salsa, it can be understood that the practice runs parallel with the Diffusion of Innovation concept, where business actors continuously update to improve business quality. This innovation is apparent not only in operational activities but also in managerial aspects, specifically financial management. Applying SIAPIK at Salon Rumah Cantik Salsa becomes a manifestation of implementing that theory in an effort to repair financial management through a more orderly recording system. With neatly arranged bookkeeping, business actors can obtain more precise financial information to serve as a baseline for better decision-making.

Based on the analysis results, this study's findings demonstrate alignment with previous research discussing similar topics regarding EMKM. Even though each previous study utilized different recording applications, both found that recording systems hold a vital role in supporting the financial statement preparation process. With a structured recording system, EMKM actors can record transactions more neatly and orderly, facilitating the financial data processing phase. Furthermore, this study's results reinforce that using financial recording applications provides convenience in compiling financial reports that match the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) [29]. Report outputs generated through the application are considered to have met prevailing standard provisions, upgrading the quality of EMKM financial reporting. Thus, applying a proper financial recording system or application becomes an important factor in raising accuracy, orderliness, and reliability in EMKM financial reports.

In the financial statement preparation process, routine evaluations conducted monthly or at certain periods are highly crucial. Salon Rumah Cantik Salsa consistently conducts evaluations to assess its business condition by utilizing financial report outputs as the main baseline, particularly balance sheets and income statements. The business owner conveyed that "from financial reports, specifically profit and loss, I can see which parts need to be fixed or improved." Therefore, income statement analysis becomes the main focus so business management strategies can be adjusted based on accurate data. Applying SAK EMKM in financial statement preparation is considered highly helpful in the analysis process, especially when combined with using the SIAPIK application. The owner also stated that "with SIAPIK and SAK EMKM, reports become clearer and easy to analyze." Through integration between accounting standards and easy recording systems, the financial bookkeeping process becomes more accurate, efficient, and accountable. This directly brings positive impacts toward performance improvement at Salon Rumah Cantik Salsa and the quality of generated financial reports. SIAPIK outputs can be explained through the example of the 2024 financial reports:

Rumah Cantik Salsa Laporan Laba Rugi dan Saldo Laba Per Desember 2024 Tahun Berjalan	
Keterangan	*Rupiah*
PENGHASILAN	
Penjualan	Rp229,965,000
Penghasilan Lain	Rp0
Jumlah penghasilan	**Rp229,965,000**
BEBAN	
Beban Tenaga Kerja	Rp77,000,000
Beban Sewa	Rp12,000,000
Beban Transportasi	Rp0
Beban Bahan Bakar	Rp0
Beban Listrik	Rp6,036,000
Beban Air	Rp1,357,500
Beban Telepon	Rp1,151,000
Beban Penyusutan	Rp7,924,374.84
Beban Umum dan Administrasi	Rp0
Beban Lain	Rp80,990,500
Beban Bunga	Rp0
Jumlah beban	**Rp186,459,374.84**
Laba (Rugi)	**Rp43,505,625.16**
Saldo Laba (Rugi) Awal	**Rp0**
Penarikan Oleh Pemilik	**Rp0**
Saldo Laba (Rugi) Akhir	**Rp43,505,625.16**

Source: Primary data processed by the researcher, 2025

Figure 6. Income statement.

Figure 6 shows the output results of all transactions previously inputted into the SIAPIK application. The output is presented in the form of an income statement that gives an overview of Salon Rumah Cantik Salsa's financial condition during a specific period. Through this report, users can discover the amount of revenue obtained, costs or expenses incurred, and the final result in the form of business profit or loss. The income statement is systematically structured and displays monthly periods, facilitating the business owner in monitoring financial developments periodically. Furthermore, this report can be used as a basis to evaluate business performance and make future business decisions.

Rumah Cantik Salsa
Laporan Posisi Keuangan(Neraca)
Per 2024

Keterangan	*Rupiah*
ASET	
Kas	Rp192,430,000
Tabungan/Dompet Elektronik	Rp0
Giro	Rp0
Deposito	Rp0
Piutang Usaha	Rp0
Beban Dibayar Dimuka	Rp0
Aset Tetap	Rp40,440,625
Akumulasi Penyusutan	-Rp7,924,374.84
Aset Lain	Rp0
Jumlah Aset	**Rp224,946,250.16**
KEWAJIBAN	
Utang Bank	Rp0
Utang Usaha	Rp0
Kewajiban Lain	-Rp12,000,000
Utang Beban	Rp0
Pendapatan Diterima Dimuka	Rp0
Utang Non Bank	Rp25,000,000
Jumlah Kewajiban	**Rp13,000,000**
MODAL	
Saldo Laba	Rp43,505,625.16
Modal	Rp168,440,625
Jumlah Modal	**Rp 211,946,250.16**
Jumlah Aset	**Rp224,946,250.16**
Jumlah Kewajiban dan Modal	**Rp224,946,250.16**

Source: Primary data processed by the researcher, 2025

Figure 7. Statement of financial position.

Figure 7 shows the output results of all transactions previously inputted into the SIAPIK application. The output is presented in the form of a statement of financial position that provides a picture of Salon Rumah Cantik Salsa's financial condition at a specific period. Through this report, users can find out the amount of assets, liabilities, and capital owned by the business. The statement of financial position is systematically arranged and presented monthly, making it easier for the business owner to monitor financial conditions regularly. Moreover, this report can be used as a baseline to evaluate business performance and make future business decisions.

Rumah Cantik Salsa Laporan Arus Kas Per 2024	
Keterangan	*Rupiah*
PENERIMAAN KAS DAN SETARA KAS	***Rp18,955,000***
Kegiatan Usaha	Rp18.955,000
Penerimaan Pinjaman	Rp0
Tambahan Modal	Rp0
PENGELUARAN KAS DAN SETARA KAS	***Rp15,267,800***
Kegiatan Usaha	Rp14,267,800
Pelunasan Pinjaman	Rp1,000,000
Penarikan Modal	Rp0
Kenaikan	**Rp 3,687,200**
Saldo Awal	**Rp 188,742,800**
Saldo Akhir	**Rp 192,430,000**

Source: Primary data processed by the researcher, 2025

Figure 8. Cash flow statement.

Figure 8 shows the output results of all transactions previously inputted into the SIAPIK application. The output is presented in the form of a cash flow statement that gives an overview of Salon Rumah Cantik Salsa's financial condition at a certain period. Through this report, users can find out the amount of cash receipts and cash disbursements during one current period. The cash flow statement is systematically compiled and presented monthly, easing the business owner in monitoring financial movements regularly. In addition, this report can be used as a basis to evaluate business performance and assist future business decision-making.

Accountability at Salon Rumah Cantik Salsa

Accountability is a crucial aspect of business management, both for MSMEs and large-scale companies. At Salon Rumah Cantik Salsa, all financial transactions—ranging from cash, purchases, sales, to accounts payable—are recorded orderly and according to applicable procedures. The business owner conveyed that "all transactions are recorded and the evidence is neatly stored so it can be re-checked." Furthermore, all transaction receipts are archived systematically to ease tracking and financial report auditing in every period. This orderly archiving allows the business owner to conduct financial monitoring and evaluation more effectively, ensuring every financial activity can be accounted for properly. Implementing the SIAPIK application, which generates financial reports matching SAK EMKM standards, also upgrades the quality and reliability of the salon's financial reports. The business owner also stated that "with clear and standard-compliant reports, the business's financial condition is easier to monitor." With structured and reliable financial reports available, the business owner find it easier to monitor financial conditions, make proper decisions, and maintain overall business transparency and accountability. This shows that integration between digital recording systems through SIAPIK and applying SAK EMKM accounting standards plays an important role in boosting professional financial management in MSMEs, specifically at Salon Rumah Cantik Salsa.

In financial statement preparation activities at Salon Rumah Cantik Salsa, the main role in conducting analysis and evaluation rests on the business owner in each period. On the flip side, staff are responsible for running daily transaction recording by ensuring all financial data is documented completely and precisely. The business owner mentioned that staff focus on transaction recording, while she conducts checks and analysis on the generated financial reports. This division of duties makes financial management more organized and helps the owner make decisions based on trustworthy data. Furthermore, the owner also implements a separation between personal finances and business finances. She emphasized that this separation is crucial so financial reports become clearer and accountable. This step roles in maintaining trust and increasing report transparency and accountability. With a strict separation, business financial conditions can be monitored more objectively without mixing with personal needs. This optimizes the analysis and evaluation process and supports more precise decision-making for the continuity of Salon Rumah Cantik Salsa.

Based on in-depth interview results, the business actor, who is simultaneously the owner of Salon Rumah Cantik Salsa, explained that every financial report and operational report generated is always analyzed periodically. Analysis activities are not limited to seeing income and expense amounts, but also reviewing revenue developments, operational cost levels, and business capital usage effectiveness. According to the informant, report evaluation results are highly important because they provide a real picture of the running business condition. Further, the owner conveyed that information obtained from the reports is then used as a baseline in strategic decision-making. For instance, decisions related to adding treatment service types, service price adjustments, new beauty equipment procurement, to salon material inventory management are done by considering previous report analysis results. With routine evaluations, the business owner can discover business weaknesses and opportunities faster, making taken decisions more targeted. From these interview results, it can be concluded that Salon Rumah Cantik Salsa has utilized business reports as a tool for business control and planning. The habit of analyzing reports periodically shows the owner's awareness of the importance of financial information in maintaining business continuity and development.

Based on the analysis conducted, this study's findings run parallel with previous research discussing similar topics regarding EMKM. Although different applications were used in prior research, both studies show similarities that applying application-based financial recording systems can assist EMKM actors in managing transactions more orderly and systematically [29]. This makes the recording process easier and more structured. Additionally, the presence of the recording system also impacts increasing financial data accuracy, so generated report outputs are more valid and accountable. With an adequate system, EMKM actors are capable of compiling financial reports matching prevailing standards, increasing transparency and professionalism in financial reporting. Thus, applying financial recording applications becomes an important factor in raising financial management quality in MSMEs.

Based on financial report results generated through the Financial Information Recording Application Information System (SIAPIK), it can be determined that its preparation has followed provisions in the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). This is reflected in the types of reports presented, the presentation structure, and component completeness, such as statements of financial position and income statements that match applicable standards. Besides that, reports generated by SIAPIK are compiled simply so they are easy to understand, matching SAK EMKM characteristics intended for MSME actors. Using historical cost measurement baselines and neatly structured financial information presentation shows that SIAPIK is capable of acting as a reliable recording tool, producing accountable reports useful as a baseline in economic decision-making.

Increasing Accountability at Salon Rumah Cantik Salsa via SIAPIK in Financial Statement Preparation

Utilizing SIAPIK in financial statement preparation delivers a number of benefits for Salon Rumah Cantik Salsa. The applied recording system has followed SAK EMKM standards, ensuring generated reports are not only well-arranged and neat but also easier to analyze. With these standards, the business owner can quickly discover the business's financial condition, including assessing profit-loss and financial positions at every period, which ultimately supports precise data-driven decision-making. Beyond easing analysis, SIAPIK makes the recording process more efficient and consistent. Every business transaction—moving from cash receipts, purchases, sales, to debt—is automatically recorded in the system, minimizing manual recording error risks. This neat and systematic recording also helps the owner trace transactions, check financial reports, and ensure no data is missed or wrongly inputted. Overall, cohesiveness between SIAPIK and SAK EMKM delivers positive impacts in raising professional financial management in MSMEs. Generated reports become more accurate, structured, and periodically analyzable, helping not only business performance monitoring but also reinforcing accountability, efficiency, and decision-making quality at Salon Rumah Cantik Salsa. Thus, using SIAPIK can be viewed as an important step in building a more modern, orderly, and accountable financial system.

CONCLUSION

Fundamental Finding: The application of the SIAPIK application has been proven to improve financial statement preparation and accountability at Salon Rumah Cantik Salsa. By recording business transactions in a structured and systematic manner, SIAPIK produces financial reports that comply with SAK EMKM standards, enabling accurate monitoring and evaluation of the business's financial condition. **Implication:** The integration of SIAPIK with accounting standards enhances transparency, facilitates transaction tracking, reduces recording errors, and strengthens the credibility of financial reports. Consequently, the system supports more informed decision-making and promotes greater professionalism in financial management. **Limitation:** This study focuses on the implementation of SIAPIK in a single MSME, namely Salon Rumah Cantik Salsa, which may limit the generalizability of the findings to other types of businesses or organizational settings. **Future Research:** Future research should examine the implementation of SIAPIK across different MSME sectors, compare its effectiveness with other digital accounting applications, and evaluate its long-term impact on financial performance, compliance, and business sustainability.

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