



## **ANALYSIS OF THE APPLICATION OF ACCOUNTING STANDARDS TO SMALL AND MEDIUM ENTERPRISES OF DODOL ENTREPRENEURS IN HULU SUNGAI SELATAN DISTRICT**

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### **Abstract**

*In terms of financial records, the government has established the preparation of financial reports for MSMEs, namely SAK EMKM (Standards for Financial Accounting for Micro, Small and Medium Entities). Financial reports are generated through a procedure that is commonly referred to as the accounting cycle. This study aims to describe the application of accounting standards to small and medium enterprises of dodol entrepreneurs in Hulu Sungai Selatan Regency. The research method used is descriptive analysis with a qualitative approach. The research subjects consisted of seven MSME dodol entrepreneurs in Hulu Sungai Selatan Regency. Data collection techniques using observation, interviews and documentation. Test the validity of the data in this study using triangulation. The data analysis techniques used are data reduction, data display, and verification or drawing conclusions. The results of the study show that MSME dodol entrepreneurs in Hulu Sungai Selatan Regency have not yet implemented it accounting standards as a whole up to the reporting stage accountability in a period, business actors only do Keeping proof of transactions and recording ordinary journals. This is due to by several obstacles, including the lack of knowledge of business actors regarding accounting records, the assumption that between owners and employees are close relatives, and because the educational background of dodol business actors related to accounting is very low.*

**Keywords :** *Accounting, Financial Statements, MSMEs*

## **I. Introduction**

Micro, small and medium enterprises (MSMEs) are one of the economic activities carried out by the majority of Indonesian people. MSMEs have an important and strategic role for the country's economic growth, both developing and developed countries. In Indonesia, MSMEs are one of the factors supporting the economy which is quite large. In addition, the MSME sector is also one of the sectors that can improve the economy for the community itself.

The great contribution that has been made by these SMEs need to be considered to develop and maintain the existence of MSMEs. Because in reality these MSMEs have weaknesses that often occur in financial management and financial reporting that are not well organized.

Based on initial observations made on dodol business actors in Hulu Sungai Selatan Regency, it turned out that the recording was not in accordance with good and correct financial accounting standards. Failure to record accounting results in errors in the recording.

In terms of financial records, the government has established the preparation of financial reports for MSMEs, namely SAK EMKM (Standards for Financial Accounting for Micro, Small and Medium Entities). According to Lestari in (Omega & Mardiana, 2020) SAK EMKM Entity Financial Statements consist of at least: (1) Statement of Financial Position, which includes accounts in the form of cash and cash equivalents, receivables, inventories, fixed assets, trade payables, bank loans and equity. (2) Profit and Loss Report, which includes accounts in the form of income, financial expenses, and tax expenses. (3) Notes to the Financial Statements, which contain a statement that the financial statements have been prepared in accordance with SAK EMKM, a summary of accounting policies and additional information as well as details of certain accounts that describe important and material transactions so that it is useful for users to understand the financial statements.

Financial reports are generated through a procedure that is commonly referred to as the accounting cycle, which is a series of procedures starting with recording the beginning of the transaction and ending with the preparation of financial statements. The accounting recording cycle has several activities including evidence of transactions to make a report, recording in a journal, posting to a ledger, compiling a trial balance, recording adjusting journals, making financial reports and finally closing journals (Sastroatmodjo & Purnairawan, 2021).

The lack of knowledge of dodol business actors regarding accounting records can result in records that do not reflect the actual financial condition of the business. This is in line with Musmini's research in (Andriani et al., 2014) which states that the consequences of not using accounting records are that business owners cannot know their financial position and performance, not only that business owners will also find it difficult to calculate taxes because financial reports are a source of data for calculating taxes. Other research shows that many MSMEs do not last long due to improper financial management so that companies will experience losses and result in bankruptcy (Fatwitawati, 2018).

Based on the problems above, researchers want to implement accounting standards for MSME actors in terms of managing finances. The accounting taught is accounting that is adjusted to the applicable financial accounting standards, namely SAK EMKM. Based on previous research, it shows that most MSME actors in Madiun City have not implemented SAK EMKM in compiling financial reports. In addition, MSME actors still experience obstacles in implementing SAK EMKM (Kirowati & Amir, 2019). Other research also states that the implementation of Micro, Small and Medium Entity Financial Accounting Standards (SAK EMKM) at Jewelry S Celuk Sukawati in the recognition and measurement of asset, liability and equity accounts is in accordance with SAK EMKM, but in the presentation and reporting of accounts -the account is not in accordance with SAK EMKM, this is because Jewelry S Celuk Sukawati has not prepared a statement of financial position and notes on financial statements (M. D. Saputra & Putrayasa, 2020).

Based on the background of the problems above, the researcher proposes the formulation of the problem as follows:

1. How is the process of financial reports made by dodol business actors in Hulu Sungai Selatan Regency?
2. What are the obstacles to making financial reports on the dodol business in Hulu Sungai Selatan Regency?

The novelty of this study expands the description of accounting financial recording and reporting in accordance with SAK EMKM for MSMEs.

## **II. Research Methods**

The research method used is descriptive analysis with a qualitative approach. The research subjects consisted of seven MSME dodol entrepreneurs in Hulu Sungai Selatan Regency. The object of research is the records available to dodol entrepreneurs in Hulu Sungai Selatan Regency. Data collection techniques using observation, interviews and documentation. Test the validity of the data in this study using triangulation. The data analysis techniques used are data reduction, data display, and verification or drawing conclusions.

## **III. Results & Discussion**

### **Results**

1. Mrs. Hamdanah's Dodol Business

Mrs. Hamdanah's dodol business, also known as Mama Alfi's dodol, is a family business that has been passed down for generations. Effort Mrs. Hamdanah's dodol has a monthly turnover of around IDR 90,000,000.00 to IDR 100,000,000.00. And has 10 employees. This dodol business does not process financial reports in accordance with accounting standards. At this stage of recording the dodol business, there is no record of transactions and no record keeping. Furthermore, this dodol business also does not make

a summary like the cycle stage accounting as well as financial statements. The obstacles faced by this dodol business actor are that they do not record properly, namely due to laziness, lack of knowledge regarding accounting records and the assumption that employees are close relatives.

2. Mr. Hairil Anwar's Dodol Business

The lunthead business owned by Mr. Hairil Anwar is known as Ms. Aisyah's lunthead. This lunthead business has a turnover ranging from IDR 40,000,000.00 to IDR 45,000,000.00 and has six employees. This dodol business does not process financial reports in accordance with accounting standards. At this stage of recording the dodol business, it only stores evidence of sales transactions and does not make any records. Furthermore, this dodol business also does not make a summary like the cycle stage accounting as well as financial reports. The obstacles faced by this dodol business actor are that they do not record properly, namely due to laziness, lack of expertise in accounting and the assumption that employees are close relatives because they are neighbors.

3. Mr. Akhmad Kusairi Dodol Business

Akhmad Kusairi's dodol business or what is known as Harum Manis dodol is a hereditary lunthead business which is now managed directly by Mr. Akhmad Kusairi. Father's stupid business Akhmad Kusairi has a turnover ranging from IDR 21,600,000.00 to IDR 24,000,000.00. And has employees as many as five people. This dodol business does not process financial reports in accordance with accounting standards. At this stage of recording the dodol business, there is no record of transactions and only simple recording. Furthermore, this dodol business also does not make a summary like the cycle stage accounting as well as financial statements. The obstacles faced by this dodol business actor are that they do not record properly, namely due to laziness, lack of knowledge about accounting records and the assumption that employees are people around them so they do not feel the need for accounting.

4. Mrs. Kurnia's Dodol Business

Kurnia's dodol business is a family business that has been run and has been around for years and is managed directly by the dodol business owner namely Mother Kurnia. Kurnia's lunthead business has a turnover per month ranging from IDR 10,000,000.00 to IDR 15,000,000.00. And has three employees. This dodol business does not process financial reports in accordance with accounting standards. At this stage of recording the dodol business, it only stores transaction evidence related to sales and does not make any records. Furthermore, this dodol business also does not make a summary like the cycle stage accounting as well as financial statements. The obstacles faced by these dodol business actors are that they do not record properly, namely due to laziness, lack of

knowledge about accounting records because their educational background is not in the realm of accounting and assumes that employees are close relatives.

5. Ms. Maila's Dodol Business

Maila's dodol business is a family business that has been passed down for generations. Effort Mrs. Maila's dodol has a monthly turnover of around IDR 13,000,000.00 to IDR 19,000,000.00 per month. And has employees as many as eight people. This dodol business does not process financial reports in accordance with accounting standards. At this stage of recording the dodol business, there is storing evidence of transactions, but only proof of sales transactions and no recording whatsoever. Furthermore, this dodol business also does not make a summary like the cycle stage accounting as well as financial statements. The obstacles faced by dodol business actors are that they do not record properly, namely because they are lazy, there is no understanding in terms of recording and reporting in accordance with accounting, because their educational background is not in the realm of accounting and they assume that employees are people around them. are like close relatives.

6. Mrs. Raudatul Jannah's Dodol Business

Mrs. Raudatul Jannah's dodol business, also known as Mama Rachel's dodol, is a hereditary lunkhead business which is now managed directly by Mrs. Raudatul Jannah. Stupid business Raudatul Jannah's mother has a turnover ranging from IDR 28,000,000.00 to IDR 33,000,000.00 per month. And has employees as many as ten people. This dodol business does not process financial reports in accordance with accounting standards. At this stage of recording the dodol business, there is no record of transactions and no record keeping. Furthermore, this dodol business also does not make a summary like the cycle stage accounting as well as financial statements.

7. Mrs. Rusimah's Dodol Business

Mrs. Rusimah's lunkhead business, also known as Madu Kasirat Raisa's dodol, is a hereditary lunkhead business that is now managed directly by Mrs. Rusimah. Mrs. Rusimah's dodol business has a turnover ranges from IDR 40,000,000 to IDR 45,300,000. And has seven employees. This dodol business does not process financial reports in accordance with accounting standards. At this stage of recording the dodol business, there is no record of transactions and no record keeping. Furthermore, this dodol business also does not make a summary like the cycle stage accounting as well as financial statements. The obstacles faced by these dodol business actors are that they do not record properly, namely due to laziness, lack of understanding of accounting recording and reporting and the assumption that employees are close relatives.

## **Discussion**

Accounting is made to make it easier to manage income, compile business plans, and find out the financial position of a business by preparing reports finance. Here's the process recording made by dodol entrepreneurs:

1. Process of Financial Statements (Accounting Cycle) in Accordance with Accounting Standards

In cycles accounting, the recording stage consists of evidence/transaction documents, recording of transactions in the general journal, and posting to the books big. As for the second stage, namely the summary stage consists of a trial balance, adjustments, adjusted trial balance, and working Paper . And for the reporting stage that is in accordance with SAK EMKM at least it consists of a profit/loss report, balance sheet, and notes to financial statements.

- a. Recording Stage

- 1) Proof of transaction

The results of the findings on dodol entrepreneurs in Hulu Sungai Selatan Regency, the researchers found that some of them did storage of transaction evidence or transaction documentation. Thus This is in line with opinion (Nasution, 2018) something A transaction is said to be valid or correct if it is supported by evidence valid documents, such as receipts, invoices, and other evidence.

From the findings found by researchers and theories stated that prior to the financial recording stage done, proof of transaction is required. On the findings of researchers find evidence of transactions in the dodol business actors such as notes, even though not all of them keep this means that the dodol business actors keep proof of transactions, although not all of them.

- 2) General ledger

The next step is after the dodol entrepreneur saves the proof of the transaction is the recording of transactions in a journal or book daily but only one person does the daily recording. In (D. Saputra, 2018) journal is a tool for record corporate transactions carried out online chronological (in order of time of occurrence) with shows the accounts that should be debited and credited along with amount of rupiah each. Saputra's opinion is not far off different from (Wardayanti, 2016) a journal is a book daily place to record all transactions that occur in company systematically and chronologically, recording carried out based on the evidence mentioning the accounts that in debit and credit.

In this stage, the researchers found that many dodol business actors in Hulu Sungai Selatan Regency had not yet kept records. Of all those who became informants, there was only 1 dodol business actor who kept records but was not in accordance with journal entries in general.

### 3) Ledger

In (Suparlan, 2006) something to pay attention to book-entry (posting) to that ledger in a Journal entries that give rise to accounts that are debited and accounts that are credited must be transferred completely, both accounts are debited and credited accounts. Not much different from Suparlan, in a statement (Nasution, 2018) estimates that have been recorded in the diary, steps The next step is to separate or classify according to kind. Classify estimates by type of estimate This is called compiling a ledger. Number of ledgers owned by the company depending on the number of types estimates arising from company transactions because each type has its own size.

At this stage, researchers get the findings that dodol entrepreneurs do not do posting to ledger. It has been mentioned above that general ledger is a collection of interrelated accounts connected and form a separate unit.

## b. Summary Stage

### 1) Trial balance

Every time you make a ledger, then the next step in completing the accounting cycle is to make a balance sheet balance. At the end of each accounting period, for example every month. the equality between the debit and credit columns needs to be proven. Prove this by making a trial balance. above agree with opinion (Hariyani, 2016) where is the balance sheet balance is a collection of balances that exist in each ledger accounts and amounts from the debit column and column credit must be the same. Trial balance is part of series of stages in the accounting cycle, the trial balance compiled after the ledger creation process and only transfer the total balance of each account to a list that it contains four columns which is called the trial balance.

### 2) Adjustment

According to (Hariyani, 2016) adjusting journal entries are journal entries that are made for adjust or correct ledger balances to into correct balances so that they can compile correct financial reports. Post that needs to be repaired or adjusting entries are made such as: prepaid expenses, revenue received in advance, expenses accrued paid, accrued revenues, and depreciation.

At this stage, the researcher did not find any records similar as mentioned above. So the adjusting entry is not needs to be made, because the business owner has no transactions prepaid expenses, unearned revenue, accrued expenses, revenues accrued to be received, and depreciation.

### 3) Adjusted Trial Balance

Prepare an adjusted trial balance in the following way Find the ledger account balances after posting the journal adjustments are made. The adjusted trial balance is from adjusting journal entries in the previous stage. Numbers in this column is obtained by adding or Subtract the numbers in the journal column adjustment (D. Saputra, 2018).

In this stage the researcher found the findings, that Entrepreneurs do not record trial balance customized. Because, in the previous stage, namely the adjusting journal stage, dodol entrepreneurs also did not do it correctly the reason is not having similar transactions and because there is no record from the initial stage.

### c. Reporting Stage

The financial report is a crucial stage or stage that most important part of the entire accounting cycle or process. Reports are made by the owner to account for all transactions in one preode. According to SAK EMKM (2016) in (Mubarok & Mesta, 2019) components of financial statements for micro, small and medium entities consist of: statements of financial position, income statements, and notes to financial statements.

#### 1) Balance Sheet/Financial Position Report

The balance sheet is a list of assets, liabilities and equity at a specific date which is usually at the end of the month or at the end of the year. Not very different from reporting income The balance sheet is a financial report that describes financial condition on a particular date (D. Saputra, 2018).

There are two forms of trial balance, namely: contro form (T form) and stefel form (report form). the sonto form is the form The balance sheet consists of two sides, namely the left side and the right side. Where the asset position is on the left side while the liability position and equity are on the right side. While the stefel shape is balance sheet with the positions of assets, liabilities and equity arranged sequentially from top to bottom (starting from assets, liabilities, and ends with equity).

Dodol entrepreneurs also report balance sheets, because managers do not have the expertise or knowledge regarding the preparation of this balance sheet.

#### 2) Income statement

According to (D. Saputra, 2018) the income statement is a summary revenues and expenses during a specified period of time. Not very different from Saputra, The income statement can be prepared in the form of options, namely: direct (single-step) or gradual (multiple-step) form. Income statements with a single-step form are more frequent used because of the simplicity of presentation, because of



the form direct more emphasis on total revenue and total expenses as a determinant of net profit/loss (Hery, 2015).

Dodol entrepreneurs have not yet submitted a report profit and loss. Dodol entrepreneurs do not understand and do not know how to prepare a profit/loss report.

### 3) Notes to Financial Statements

The notes to the financial statements include the following: a statement that the financial statements have been prepared in accordance with SAK EMKM; overview of accounting policies; and additional information and certain account details that explain important and material transactions so that it is useful for users to understand the financial statements.

Dodol entrepreneurs do not make notes on financial statements because they do not understand and do not know how to make them.

## 2. Obstacles Faced by Dodol Entrepreneurs in Making Financial Reports in Accordance with Accounting Standards

In the findings and results from the interviews, observations, and documentation that the researchers found on the application of accounting standards in recording and reporting to dodol business actors in Hulu Sungai Selatan Regency that the researchers found was not being implemented recording and reporting in accordance with accounting. On recording and reporting that is not implemented in accordance with accounting standards in this matter It is undeniable that there are several obstacles that are the cause of not carrying out accounting-compliant financial recording and reporting, namely:

### a. Lack of knowledge of business actors regarding online recording accountancy

According to (S, 2015) human resource problem (HR) is what causes the development process to run So far, this has not been supported by labor productivity adequate. Investment in human resources is a cost that must be sacrificed either in the form of money, time, or opportunity to build better human capital in the future. While human capital is term often used by economists for education, health, and other human capacities that can increase productivity if these things are improved. High productivity will spur the rate of output growth higher in aggregate. Qualified human resources gives a very good effect when used best.

This is closely related to the management of dodol business actors because human resources are very important effect on implementation recording and reporting related to implementation or not the implementation of this.

### b. Assume that employees are close relatives and people around

This assumption can be detrimental to the business owner, according to Keesing in (Isabella et al., 2013) “The kinship system is a relationship based on the relationship model seen as existing between a father and a child and between a mother and child”.

This is the same as can lead to a relationship not transparent and so fraud is in opinion (Widaryanti, 2007) non-transparent relationship may create a special relationship or collusion and give opportunities for corruption.

Existing management of dodol business have a sense of kinship in accordance with the above opinion which is where it has an impact that makes recording and reporting is not done because it is very high close. This of course causes a loss to the dodol business itself.

#### c. Educational Background of Dodol Entrepreneurs

This matter in accordance with the (Risal & Kristiawati, 2020) application recording of financial statements is influenced by several factors, include: level of education, accounting training, understanding accounting and business scale. This is also aligned according to Wahyono (2012) in (Auliah & Kaukab, 2019) the higher the education level of a person then it will further improve the ability to present financial reports in accordance with applicable regulatory standards, because the level of education affects how the system accounting in financial reporting.

In the findings the researchers found that some of Dodol entrepreneurs in Hulu Sungai Selatan Regency have the same education with regard to accounting management is very low even do not know at all the appropriate recording and reporting with accounting rules. In this case it is very clear that one's education in presenting financial reports is very influential, namely on Dodol entrepreneurs in Hulu Sungai Selatan Regency still don't using records in accordance with accounting standards.

## IV. Conclusion & Suggestion

### Conclusion

Based on the results of the research and discussion presented at spreviously, it can be concluded as follows:

1. Standard implementation accounting carried out by dodol business actors is still not implemented. The dodol business actors only keep the proof of the transaction, not all and *only a few do*the recording is still very simple, that is, only money comes in. Dodol business actors also do not have proper financial reports *in accordance with SAK EMKM* includes profit/loss reports, statements of financial position (balance sheet), and notes to

financial statements. Dodol business actors still have not implemented a financial reporting process in accordance with accounting standards as a whole up to the stage of accountability reporting in a period.

2. The absence of application of accounting standards and preparation of financial reports in accordance with SAK EMKM for dodol business actors or dodol entrepreneurs is due to several obstacles, including the lack of knowledge of business actors regarding accounting records, the assumption that between owners and employees are close relatives, and because of their background. The educational background of dodol entrepreneurs with regard to accounting is very low.

### **Suggestion**

1. For the government, especially the local government as a material reference for the improvement of human resources and should conduct training related to recording and reporting especially to dodol deep entrepreneurs record and prepare appropriate financial reports with accounting standards in order to obtain more accurate results.
2. Entrepreneurs should record or bookkeeping in accordance with the stages of the accounting cycle in order to be able to know performance and financial position more accurately and can be used as an evaluation of business development. Entrepreneurs should record regularly so that it is well organized. Besides keep records simple, preferably business actors as well conduct separate and more structured recording and reporting. It would be nice if the entrepreneur keeps records online computerized, because the results obtained are more accurate.
3. Researchers are advised to follow up on this research should be used as further material or literature in research further relating to the internal accounting process preparation of financial reports on business actors.
4. For further researchers can develop this research with:
  - a. Development of learning resources regarding the accounting cycle for facilitate the preparation of financial reports.
  - b. Development of learning resources regarding factors that not affect the implementation of the implementation of the accounting cycle in businessmen.

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