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# The Effect of Accounting Training and Mentoring on SAK EMKM Compliance and MSME Business Performance

Ramadhani Irma Tripalupi<sup>1\*</sup>, Lina Yulianti<sup>1</sup>

<sup>1</sup>Universitas Negeri Islam Sunan Gunung Djati Bandung, Bandung, Indonesia

\*Corresponding author: Ramadhani Irma Tripalupi  
([ramadhaniirmatripalupi@uinsgd.ac.id](mailto:ramadhaniirmatripalupi@uinsgd.ac.id))

## Abstract

Financial Accounting Standards for MSME are applicable to Indonesian MSMEs. However, preparing financial statements remains challenging due to limited accounting knowledge and the complexity of accounting processes. This study aims to examine the influence of accounting training with and without mentoring on the effectiveness of Financial Accounting Standards for MSME implementation and its implications for MSME business development. The research employed a quantitative experimental method involving halal MSME actors in Greater Bandung, divided into two groups: one receiving both training and mentoring, and the other receiving training only. Primary and secondary data were collected, and hypothesis testing was conducted using the Mann–Whitney test. Results indicate that accounting training combined with mentoring significantly improves the effectiveness of SAK EMKM implementation, with practical application limited to simple accounting and profit and loss reporting, and positively impacts business development through increased sales, profits, and customer numbers. Meanwhile, training without mentoring also affects SAK EMKM compliance, but its implications for business growth remain unclear. The study concludes that mentoring enhances the effectiveness of accounting training and supports MSME business development.

## Keywords

Accounting Training, Business Development, MSME, SAK EMKM, Mentoring.

## 1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) have proven to be a critical pillar of the Indonesian economy due to their significant roles in economic growth, labor absorption, and export contribution. According to the Ministry of Cooperatives and SMEs, MSMEs contributed IDR 9,062.6 trillion or 61.07% of Gross Domestic Product (GDP) at current prices in 2018. In 2019, this contribution increased slightly to IDR 9,580.8 trillion or 60.51%, then declined to IDR 9,285.1 trillion or 60.16% in 2020 due to the Covid-19 pandemic and recovered to IDR 8,574.89 trillion or 61.07% in March 2021. In terms of employment, MSMEs absorbed 117 million people or approximately 97% of the total workforce in 2018. This increased to 119.6 million workers or 96.92% in 2019, then decreased to around 57.92% in 2020, reflecting the pandemic's impact, and rose again to 96.9% in 2021 (Yudistira, 2022). Regarding exports, MSMEs contributed IDR 2,610 trillion in 2018, increasing by 11.26% to IDR 2,431 trillion in 2019, by 14.37% to IDR 2,286 trillion in 2020, and by 15.69% to IDR 3,311 trillion in 2021. These figures highlight the sustained economic significance of MSMEs, despite fluctuations caused by external shocks such as the pandemic.

Despite their considerable potential, MSMEs face persistent challenges in financial management, particularly in preparing financial statements in accordance with accounting standards. The main obstacles are limited human resource knowledge in accounting and the complexity of accounting processes, resulting in most MSMEs maintaining only simple records or not recording transactions at all (Farwitawati, 2018; Devindasari, 2018; Sugiharto, 2019). Initial observations in Greater Bandung revealed that 85.19% of MSMEs had not implemented financial records, 14.81% had simple financial records, and 88.89% had never attended accounting training, with only 11.11% having received training. This gap between current practice and the Financial Accounting Standards for Micro, Small, and Medium Entities (*Standar Akuntansi Keuangan Entitas Mikro, Kecil dan Menengah*/SAK EMKM) undermines the ability of MSMEs to make informed business decisions, access capital, and optimize business growth (Mulyani, 2018; Ayu et al., 2020).

Previous studies have demonstrated that human resource competencies and adherence to accounting standards significantly affect the quality of financial reports, which in turn influence business decision-making and access to finance (Lusy, 2023; Hanifah, 2023). Nevertheless, most research has focused solely on accounting practices or report quality without empirically testing the effectiveness of accounting training with mentoring versus training without mentoring (Surbakti, 2021). Consequently, the relationships among accounting training, mentoring, SAK EMKM compliance, and their implications for MSME business development remain insufficiently explored, especially among halal MSMEs in Greater Bandung.

This study addresses these gaps through a quantitative experimental approach, dividing MSMEs into two groups: one receiving accounting training with mentoring and the other receiving training without mentoring. The research aims to assess the influence of these interventions on the effectiveness of SAK EMKM implementation and their practical impact on MSME business development, including sales growth, profit, and customer base. This approach provides a novel contribution by linking compliance with accounting standards to measurable business outcomes, thereby extending the findings of previous studies that largely overlooked the role of mentoring in training programs.

The findings of this research are expected to bridge the gap between current MSME accounting practices and SAK EMKM standards, offering empirical evidence regarding the effectiveness of mentoring in accounting training. The study emphasizes the practical significance of training interventions for enhancing MSME

performance, providing guidance for policymakers, financial institutions, and training providers in designing programs that directly support MSME growth. By enabling participants to prepare financial statements according to standard guidelines and facilitating access to financial resources, this research ultimately aims to empower MSMEs to improve financial management, optimize decision-making, and strengthen their contributions to the Indonesian economy.

## **2. Literature Review and Hypothesis Development**

### **2.1. Effectiveness of Interventions on MSME Learning Outcomes**

Evaluating the impact of training and interventions on MSME learning outcomes is essential to understand the effectiveness of capacity-building programs and guide future policy or program design (Setiawan et al., 2025; Helmita, 2025). Non-parametric statistical methods, such as the Mann-Whitney U test, are widely used in education and training research to compare the performance of independent groups when data do not follow a normal distribution (Field, 2018). In the context of MSME development, this method can determine whether guided assistance or interventions lead to significantly higher improvements in knowledge and skills compared to unassisted groups.

Research shows that MSME groups receiving structured assistance demonstrate higher post-test scores and better ranking performance, highlighting the positive effect of hands-on support in practical skill acquisition (Lestari et al., 2023). Specifically, in studies comparing assisted and unassisted groups, the Mann-Whitney U statistic often reveals significant differences in outcomes, indicating that interventions have a measurable impact on participants' learning. This statistical evidence reinforces the argument that interventions, mentorship, and guided support play a vital role in enhancing the learning process, ensuring knowledge is effectively applied, and fostering sustainable business practices among MSMEs (Putri, 2019; Rohmah, 2021). Consequently, rigorous evaluation using both qualitative and quantitative approaches is necessary to optimize program design and maximize benefits for participants.

### **2.2. Practices and Training for MSME Development**

Previous studies indicate that accounting practices among MSME actors remain very simple and do not provide accurate financial information. Farwitawati (2018) reported that MSMEs generally only record income and expenditure, which prevents them from understanding their actual financial conditions and may lead to errors in financial management and business decision-making. This finding aligns with Sugiharto (2019), who found that most MSMEs do not prepare financial statements. Most financial records are maintained merely as transaction evidence, while only a small proportion are used to generate reports, and some transactions are recorded without creating reports at all. Nurrohmah (2015) also emphasized that the accounting systems implemented by MSMEs are minimal and insufficient to support business development.

In addition, human resources represent a critical challenge. Research by Zulfa and Sumarsono (2017) and Istan (2023) revealed that limited accounting knowledge hinders MSMEs from conducting proper accounting processes. Lusy (2023) further highlighted that the competence of human resources and the implementation of financial accounting standards significantly influence the quality of financial statements, enabling more informed business decisions. Hanifah (2023) and Surbakti (2021) also emphasized that accounting provides essential information for decision-makers and facilitates access to capital. Mulyani (2018) found that MSMEs often neglect accounting, focusing instead on marketing and customer service, which

underscores the importance of accounting training as a means to improve financial management and business development.

Devindasari (2018) corroborated these findings, reporting that among 32 MSME respondents, only 9.37% prepared financial statements in accordance with accounting standards, 71.88% maintained simple records, and 18.75% did not record transactions at all. The training and mentoring concept applied in this study refers to Mullen and Klimaitis (2021) and Hartutik et al. (2023), where training delivers theoretical knowledge, concepts, and explanations, while mentoring emphasizes practical application and problem-solving. According to Husainah (2021), the general objective of simple accounting training is to assist MSME actors in maintaining orderly bookkeeping, while the specific objectives are to provide guidance in preparing accurate financial reports and to support stakeholders in assisting MSMEs in business development.

H1: There is a significant difference in the effectiveness of SAK EMKM implementation between MSMEs that undergo accounting training with mentoring and MSMEs that undergo accounting training without mentoring.

### 3. Methods

This research employs a quantitative experimental approach, which is a method that emphasizes formulas, measurements, calculations, and the certainty of numerical data to determine the magnitude of the influence of independent variables on dependent variables (Sugiyono, 2015). The study aims to analyze the effect of accounting training and mentoring on the effectiveness of SAK EMKM implementation and its implications for MSME business development, as well as to examine the effect of accounting training without mentoring on the same outcomes. The study design involves the division of respondents into two distinct groups to facilitate a controlled comparison between the treatments.

The types of data used in this study include quantitative data, which are sourced from primary and secondary data. Primary data are collected through questionnaires, pre-tests, post-tests, and interviews, while secondary data are obtained from relevant literature and institutional sources. The indicators for the training aspects focus on knowledge, skills, and attitudes, while the mentoring aspect focuses on problem analysis and problem-solving skills. The effectiveness of SAK EMKM implementation is assessed by examining its role in providing financial information regarding the financial position and performance of the entity, which is relevant for decision-making by business actors. Business development is measured through indicators such as sales value, total profit, and number of customers.

The population of this study consisted of 35 halal MSMEs. The experimental research design divides the sample into two groups: the experimental group, which received accounting training combined with mentoring, and the control group, which received accounting training without mentoring (Hikmawati, 2020).

Data analysis is conducted using non-parametric statistical methods, specifically the Mann-Whitney test, to compare the differences in outcomes between the two groups and to test the research hypotheses. This method is appropriate given the small sample size and the ordinal nature of the ranking data derived from the pre- and post-test results. The Mann-Whitney test allows for a robust evaluation of whether the intervention (training with mentoring) significantly affects the effectiveness of SAK EMKM implementation and subsequent business development outcomes compared to training without mentoring. This methodological design ensures a systematic examination of the causal relationships between the type of accounting intervention and the measured outcomes, while maintaining rigor through standardized data collection and analysis techniques.

**4. Results**

The research activities were carried out through several stages, beginning with the preparation of materials, followed by the implementation of the training process, and concluding with the evaluation of training activities (Lestari et al., 2023). During the pre-training stage, data were collected which showed that 66.67% of respondents had never conducted accounting records, and almost all respondents expressed the need for a simple accounting process or simple accounting records. These findings were used to analyze the respondents' accounting needs, which then guided the design of the training program. The accounting training was tailored to these conditions, focusing on simple accounting records, including the general cash book, revenue book (sales book), inventory book, and profit and loss statement.

During the training implementation and evaluation process, respondent data were collected using questionnaires in the form of pre-tests and post-tests. These instruments allowed for the measurement of knowledge, skills, and attitudes before and after the training, providing an indication of the effectiveness of the training program. The processed data from these questionnaires are presented below, illustrating the outcomes of the training and its impact on the respondents' ability to carry out basic accounting tasks and prepare simple financial statements according to the principles taught in the program.

**Table 1.** Statistic Descriptive

<b>Group</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>Variance</b>
Experimental pretest	20	18.00	26.00	21.85	2.601	6.766
Experimental class post-test	20	9.00	35.00	23.55	8.056	64.892
Control class pretest	15	15.00	23.00	18.467	2.295	5.267
Control class post-test	15	1.00	27.00	10.60	8.016	64.257
Valid N (listwise)	15	-	-	-	-	-

Table 1 presents the descriptive statistics of pretest and post-test scores for the experimental and control groups. The experimental group, consisting of 20 participants, had pretest scores ranging from 18 to 26, with a mean of 21.85 and a standard deviation of 2.601, indicating relatively low score variability. Following the intervention, the post-test scores of the experimental group increased, ranging from 9 to 35, with a mean of 23.55 and a standard deviation of 8.056, reflecting both improvement and greater variability among participants. In contrast, the control group, consisting of 15 participants, had pretest scores between 15 and 23, with a mean of 18.467 and a standard deviation of 2.295. However, their post-test scores decreased notably, ranging from 1 to 27, with a mean of 10.60 and a standard deviation of 8.016, indicating a decline in performance and higher score variability compared to the pretest. These data suggest that the intervention had a positive effect on the learning outcomes of the experimental group compared to the control group.

**Table 2.** Data Processing of MSME Group Training and Assistance

Group with Assistance	Pre-test	Post-test	Ranking
1	25	32	32.5
2	22	24	24.5
3	22	25	24.5
4	19	14	13.5
5	22	26	24.5
6	24	30	30.5
7	21	21	21
8	18	9	8.5
9	25	33	32.5
10	18	10	8.5
11	23	28	28
12	19	15	13.5
13	20	18	18
14	26	34	34.5
15	19	16	13.5
16	20	19	18
17	26	35	34.5
18	23	29	28
19	21	22	21
20	24	31	30.5
<b>Total</b>			<b>460</b>

Table 2 presents the results of the training and assistance program for 20 groups of MSMEs. Each group underwent a pre-test and post-test to measure the improvement in knowledge or skills following the intervention. The pre-test scores ranged from 18 to 26, while the post-test scores showed an increase for most groups, ranging from 9 to 35, indicating varying levels of learning progress. The ranking column reflects the relative performance of each group after the training, with higher values representing better outcomes. The total score for all groups was 460, and the number of groups analyzed was 20. Thus, the table demonstrates that the training and assistance generally had a positive impact on the participants' performance, although some groups showed minimal improvement or even a decline, highlighting differences in responsiveness to the program.

**Table 3.** Data Processing of MSME Group Training Without Assistance

Group without Assistance	Pre-test	Post-test	Ranking
1	19	11	13.5
2	23	27	28
3	19	12	13.5
4	22	23	24.5
5	16	2	2.5
6	18	7	8.5
7	17	4	5
8	18	8	8.5
9	16	3	2.5
10	17	5	5
11	20	17	18
12	15	1	1
13	17	6	5
14	21	20	21
15	19	13	13.5
<b>Total</b>			<b>170</b>

Table 3 presents the results of the training program for 15 groups of MSMEs that did not receive assistance. Each group completed a pre-test and post-test to assess the change in knowledge or skills after the training. Pre-test scores ranged from 15 to 23, while post-test scores varied from 1 to 27, showing that some groups experienced significant improvement, whereas others showed minimal progress or even a decline. The ranking column indicates the relative performance of each group, with higher values representing better outcomes. The total score for all groups was 170, and the number of groups analyzed was 15. Thus, the table suggests that the training program without assistance led to inconsistent results, highlighting the potential benefit of guided support for achieving better learning outcomes.

From the data in Table 1 dan Table 2, it is the calculated as follows:

$$U1 = n1.n2 + \frac{n1(n1+1)}{2} - R1 \dots\dots\dots (1)$$

$$U1 = 15.20 + \frac{15(15+1)}{2} - 170 \dots\dots\dots (2)$$

$$U1 = 250 \dots\dots\dots (3)$$

The calculated U1 value of 250 represents the Mann-Whitney statistic for the first group. This value reflects the relative position of the first group's scores compared to the second group, taking into account the contribution of the sample sizes and adjusted rank sums. U1 is then used to assess whether there is a statistically significant difference between the two groups. In other words, the value of 250 serves as a quantitative indicator to determine whether the score distribution of the first group is consistently higher or lower than that of the second group, which ultimately aids in drawing conclusions about the effect of the treatment or intervention applied to the experimental group.

$$U2 = n1.n2 + \frac{n2(n2+1)}{2} - R2 \dots\dots\dots (4)$$

$$U2 = 15.20 + \frac{20(20+1)}{2} - 460 \dots\dots\dots (5)$$

$$U2 = 50 \dots\dots\dots (6)$$

The calculated U2 value of 50 represents the Mann-Whitney statistic for the second group. This value reflects the relative position of the second group's scores in comparison to the first group, considering the sample sizes and the sum of ranks for the second group. U2 is used alongside U1 to determine whether there is a statistically significant difference between the two groups.

The smallest U value, U2 = 50, was selected and compared with the critical value from the Mann-Whitney U table for n1 = 15 and n2 = 20, which is 67. Since U2 (50) is less than the critical value (67), the null hypothesis is rejected. This indicates that there is a statistically significant difference in the average training scores between the "unassisted" MSME group and the "assisted" group. The difference is further supported by the rank sums, with R1 = 170 for the unassisted group and R2 = 460 for the assisted group, demonstrating that the intervention or assistance had a measurable impact on the training outcomes of the two group.

### 5. Discussion

The findings of this study indicate that accounting training, both with and without mentoring, influences the effectiveness of SAK EMKM implementation among MSMEs. However, the difference in the magnitude of influence between the two groups highlights the strategic role of mentoring in strengthening the impact of training. The training provided to both groups fulfilled the knowledge transfer component as described by Sugeng and Suryani (2024) and Hamidi et al. (2024),

namely through the delivery of theories, concepts, and scientific explanations aimed at developing knowledge, skills, and positive attitudes toward accounting.

Nevertheless, the effectiveness of SAK EMKM implementation has not yet been fully optimized, as the practices carried out during training did not encompass the complete components of financial statements in accordance with IAI (2016), which include the statement of financial position, income statement, and notes to financial statements. The respondents' limited understanding of the full accounting cycle, including general journals, ledgers, trial balances, and financial statements, suggests that the increase in knowledge has not yet been transformed into comprehensive technical competence. This finding reinforces by Devindasari (2018), who argues that MSMEs tend to require simple and practical bookkeeping systems rather than complex accounting procedures.

The predominance of income statement preparation among respondents indicates that MSMEs prioritize financial information directly related to short-term business performance, particularly profit. This phenomenon is consistent with the findings of Zulfa and Sumarsono (2017), which show that most MSMEs prepare only income statements. Functionally, this focus is understandable, as income statements provide essential information for controlling operational costs, managing receivables and payables, and monitoring business performance. However, from a financial reporting standards perspective, this practice reflects a partial implementation of SAK EMKM that does not yet fully comply with the comprehensive reporting principles stipulated by IAI (2016).

The improvement in respondents' understanding of the importance of accounting records following the training demonstrates a shift in perception and attitude toward financial management. This result aligns with Samryn (2011) and Tisngati et al. (2019), who emphasizes that accounting-based financial management enhances MSMEs' knowledge. Thus, the training functions not only as a mechanism for technical skill transfer but also as a means of fostering an entrepreneurial mindset oriented toward more structured and accountable business practices.

The differences observed between the mentored and non-mentored groups confirm that the internalization of knowledge requires sustained practical support. Mentoring, as explained by Amalia et al. (2024) and Jannah et al. (2025), involves translating theory into practice and strengthening problem-solving abilities. In the context of this study, mentoring enabled MSME actors not only to understand accounting concepts but also to identify financial problems and make data-driven decisions, consistent with the findings of Mulyani (2018). Therefore, mentoring serves as a bridge between conceptual knowledge and applied competence.

Despite these improvements, the accounting system implemented by respondents remains relatively simple, consisting of general cash books, inventory books, sales books, and income statements. This limitation affects the quality and comprehensiveness of financial information generated, which may not fully support strategic business development. This finding is in line with Sugiharto and Rumefti (2019), who state that minimal accounting practices may constrain the accuracy and usefulness of financial information for MSME growth.

Nevertheless, practical implications of accounting training and mentoring are evident, particularly among MSMEs that received mentoring, which experienced increases in sales, profits, and the number of customers during the research period. Although the exact magnitude of these increases could not be precisely measured due to limited human resources in recording detailed data, this trend supports the findings of Lusy (2023), who highlights the positive contribution of mentoring-based interventions to business development.

The findings suggest that accounting training constitutes an essential initial step in enhancing the effectiveness of SAK EMKM implementation, while mentoring emerges as a critical factor in deepening and sustaining its application. In line with

Yuliati (2019), gradual improvement in understanding enables MSMEs to progressively align their accounting practices with applicable standards. In the long term, improved compliance with financial reporting standards may facilitate greater access to external financing from financial institutions, as emphasized by Aulia (2018). Therefore, this study underscores that the integration of training and mentoring represents a more effective strategy for achieving improved financial reporting quality among MSMEs in accordance with SAK EMKM.

## **6. Conclusion**

This study concludes that there is a significant difference between MSMEs that received accounting training with mentoring and those that received training without mentoring in the effectiveness of SAK EMKM implementation. These findings highlight that mentoring provides an additional contribution to enhancing accounting effectiveness compared to training alone. Substantively, the mentored group demonstrated better understanding and application of bookkeeping practices, although these practices were still limited to simple records such as general cash books, inventory books, sales books, and income statements. The implication is that MSME capacity-building programs should not rely solely on knowledge transfer through training but should also integrate continuous mentoring to optimize the implementation of accounting standards.

Nevertheless, this study has several limitations. First, the observed SAK EMKM implementation was partial and did not cover the complete preparation of financial statements in accordance with applicable standards. Second, the measurement of business performance outcomes was constrained due to limited record-keeping by MSMEs. Therefore, future research is recommended to adopt longitudinal designs and more comprehensive financial performance indicators to assess the long-term impact of training and mentoring. Further studies may also examine the effectiveness of different mentoring models or explore the integration of digital accounting systems to enhance MSME compliance with SAK EMKM standards.

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The authors declare that there is no conflict of interest.

### ***Ethical Approval and Originality Statement***

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

### ***Data Disclosure Statement***

The data that support the findings of this study are available from the corresponding author upon reasonable request.



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