VOLUME 8 No 2 Nov 2026
E – ISSN: 2620 – 5815
DOI: 10.36985/v42jjs39

Jurnal Ilmiah AccUsi
https://jurnal.usi.ac.id/index.php/jia

ANALYSIS OF ACCOUNTING IMPLEMENTATION IN MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) CASE STUDY Mrs. KANTI FOOD STALL

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ABSTRACT

His study aims to analyze the implementation of accounting in Micro, Small, and Medium Enterprises (MSMEs), particularly at WarungMakan Bu Kanti, and to assess its compliance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). The research method used is qualitative with a descriptive case study approach. Data were collected through interviews, observations, and documentation involving the business owner and related parties. The results indicate that WarungMakan Bu Kanti has conducted financial recording; however, it remains simple and limited to daily income and expense records. The accounting practices implemented are not fully in accordance with SAK EMKM, as there is no systematic account classification, no complete set of financial statements, and no notes to the financial statements. This condition results in financial information that is less accurate and not optimal as a basis for decision-making.The main obstacles in implementing accounting include a lack of accounting knowledge, limited human resources, and minimal use of technology in financial recording. Therefore, it is necessary to improve understanding through training and assistance in implementing SAK EMKM-based accounting. Consequently, the quality of MSMEs' financial reports is expected to improve and better support decision-making and business sustainability

Keywords: Accounting Implementation, MSMEs, SAK EMKM, Financial Statements

ABSTRAK

Penelitian ini bertujuan untuk menganalisis penerapan akuntansi pada Usaha Mikro, Kecil, dan Menengah (UMKM), khususnya pada Warung Makan Bu Kanti, serta menilai kesesuaiannya dengan Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK EMKM). Metode penelitian yang digunakan adalah metode kualitatif dengan pendekatan studi kasus deskriptif. Pengumpulan data dilakukan melalui wawancara, observasi, dan dokumentasi yang melibatkan pemilik usaha serta pihak-pihak terkait. Hasil penelitian menunjukkan bahwa Warung Makan Bu Kanti telah melakukan pencatatan keuangan, tetapi pencatatan tersebut masih sederhana dan terbatas pada pemasukan serta pengeluaran harian. Praktik akuntansi yang diterapkan belum sepenuhnya sesuai dengan SAK EMKM karena belum terdapat klasifikasi akun secara sistematis, penyusunan laporan keuangan yang lengkap, serta catatan atas laporan keuangan. Kondisi ini mengakibatkan informasi keuangan yang dihasilkan kurang akurat dan belum optimal sebagai dasar pengambilan keputusan. Kendala utama dalam penerapan akuntansi meliputi kurangnya pengetahuan mengenai akuntansi, keterbatasan sumber daya manusia, serta minimnya pemanfaatan teknologi dalam pencatatan keuangan. Oleh karena itu, diperlukan peningkatan pemahaman melalui pelatihan dan pendampingan dalam penerapan akuntansi berbasis SAK EMKM. Dengan demikian, kualitas laporan keuangan UMKM diharapkan dapat meningkat sehingga mampu mendukung pengambilan keputusan dan keberlanjutan usaha.

Kata Kunci: Penerapan Akuntansi, UMKM, SAK EMKM, Laporan Keuangan

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I. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the Indonesian economy, both in creating employment opportunities and in increasing the income of the population. One MSME sector that continues to thrive is the traditional culinary business, such as "warung makan" (local eateries). These businesses are generally managed independently, with limited capital and relatively simple management systems. Nevertheless, they hold significant potential if managed more professionally particularly regarding financial aspects. Financial record-keeping is often unsystematic, and in some cases, no records are kept at all. This is due to the low level of understanding of accounting, limited human resources, and the assumption that financial recording is not important for small businesses. As a result, entrepreneurs experience difficulties in controlling finances and balancing their businesses.

Financial management is a crucial factor in determining the success of a business. In this context, accounting serves as a tool for recording, categorizing, and presenting financial information that can be used as a basis for decision-making. Implementing sound accounting practices helps business owners gain a clear understanding of their financial situation such as the total revenue generated, expenses incurred, and the resulting profit or loss.

In reality, however, many MSME (micro, small, and medium-sized enterprise) owners have yet to implement adequate accounting practices. Financial records are often kept in an unsystematic manner, and some businesses maintain no records at all. This is due to a limited understanding of accounting, a lack of human resources, and the misconception that financial record-keeping is unimportant for small businesses. Consequently, these business owners struggle to monitor their finances and maintain the balance of their operations

To address these issues, the Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK EIMKM) have been developed, which aim to simplify the conduct of UIMKM in preparing financial reports in a simple, relevant, and understandable manner. With this standard, it is hoped that business actors will be able to implement a better accounting system so that they can improve business performance and sustainability.

Mrs. Kanti food stall is a micro-enterprise in the culinary sector that operates in a traditional manner. In managing its business, the financial recording system employed remains simple and does not yet fully incorporate accounting principles in accordance with established standards. Given this context, an intuitive approach was adopted to examine the application of accounting at Mrs.kanti food stall. This situation has the potential to create financial management issues, such as a lack of clarity regarding earned profits, difficulties in controlling costs, and an insufficient basis for making business decisions.

This study aims to analyze the financial recording system currently in place and the extent to which it aligns with applicable accounting principles, specifically SAK EMKM. Consequently, the findings of this research are expected to provide insights and recommendations that will be useful for business owners in improving the financial management of their enterprises.

II. LITERATURE REVIEW

Accounting is the process of measuring, recording, and reporting economic information that can be used by decision - makers. The nature of accounting reflects the fundamental characteristics of financial reporting practices and systems. In general, accounting possesses several key attributes that establish it as an essential discipline (Ma'rifat, Suiraharta, 2024). Accounting can be defined as the art of measuring, communicating, and interpreting financial activities. Etymologically, the term is derived from the verb "to account," which means to calculate. In a broader sense, accounting is the process of identifying, measuring, and communicating economic information to enable users of that information to make informed judgments and decisions. From a procedural perspective, accounting consists of the steps of recording, classifying, and summarizing financial transactions in monetary terms, followed by an analysis of the results (Ma'rifat & Suiraharta, 2024). Accounting is an intuitive process of collecting, identifying, classifying, and recording transactions and events related to finance, so that it

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can produce financial information or financial reports that can be used by interested parties. The Financial Accounting Standards Board (2017) defines accounting as a service activity that functions to provide quantitative information that is then used to make economic decisions (Leistari & Kalalo, 2023).

Accounting is defined as a method of recording, categorizing, and calculating financial transactions carried out systematically and sequentially to produce financial reports that are useful for stakeholders in the decision-making process. This recording activity is also referred to as "logging."This recording process is known as journalizing. The activity of grouping accounts into a general ledger must align with the transaction evidence for events that have occurred within the company, based on the supporting transaction documents (Sambo et al., 2023).

This recording process is known as journalizing. The activity of grouping accounts into a general ledger must align with the transaction evidence for events that have occurred within the company, based on the supporting transaction documents (Sambo et al., 2023). The daily accounting process related to accounting in the accounting office. Accounting activities include: Recording Recording is the activity of transferring and analyzing the company's financial transactions that occur in the form of documents in a journal with careful, precise and accurate accounting. Examples of purchase transactions are recorded in cash in the transaction journal (note) after being analyzed regarding the credit balance and then entered into the journal (Ma'rifat, Suiraharta, 2024). Classification Classification is the activity of selecting and collecting the same company's financial transactions that are written in the journal in one large book account.

Summary (summarizing) Summary is an activity to summarize financial transactions that have been classified into the main accounting account, then the balance is entered into the trial balance. Presentation (reporting) The intended presentation is starting from the adjustment journal, the adjustment journal, the main accounting journal, the balance sheet after the adjustment, and the reversal journal, then reconciling the financial statements consisting of the income statement, retained earnings statement (PT), balance sheet, capital/equity change statement, cash flow statement, and notes to the financial statements. Financial statement analysis is a systematic evaluation process of a company's financial statements with the aim of intuitively gaining a deep understanding of the entity's financial condition, operational performance, and potential risks and strategic opportunities. This process involves not only the reading of historical data, but also the interpretation of financial dynamics that reflect management's effectiveness in managing resources and creating added value for stakeholders.

Financial statements are a medium used to obtain information regarding a company's financial position. Typically, financial statements consist of a balance sheet, an income statement, a statement of changes in equity, and a cash flow statement. Through the cash flow statement, one can determine the funds required for conducting transactions, covering unexpected expenses, or capitalizing on speculative opportunities to generate profit. Financial reports are official documents that present information about the financial activities and financial conditions of an entity, whether it is a company, organization, or individual, during a specific period. Information recorded in financial statements encompasses various aspects such as revenue, expenses, assets, liabilities, and cash flows that reflect the financial dynamics of an entity. According to the Indonesian Institute of Accountants (IAI), financial statements are part of a comprehensive financial reporting process and include the statement of financial position (balance sheet), the statement of profit or loss and other comprehensive income, the statement of changes in equity, the statement of cash flows, and the notes to the financial statements. These statements are designed to meet the general needs of most users by providing relevant and reliable information about the reporting entity.

The quality of financial reports can be said to be good if the information presented in the financial reports can be understood, and meets the needs of users in making decisions, is free from misleading interpretations, material errors and can be relied upon, so that the financial reports can be compared with previous periods. In general, financial statements depict the impact of past events and are not required to provide non-financial information. The financial reporting standard used in

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Indonesia for Micro, Small, and Medium Enterprises (MSMEs) which has been effectively in force since January 1, 2018 is the Financial Accounting Standard for Micro, Small, and Medium Entities. This standard requires MSMEs to prepare three specific financial statements: the Statement of Financial Position, the Income Statement, and the Notes to the Financial Statements. Preparing financial statements in accordance with this standard will greatly assist MSME operators in Indonesia in compiling their financial reports with ease. The absence of financial statements within an entity can result in a lack of accounting information available to the users of such reports.

Financial statements can be considered of good quality if the information presented is understandable, meets the needs of users for decision-making, is free from misleading interpretations or material errors, and is reliable all while allowing for comparability with previous periods. In general, financial statements depict the effects of past events and are not required to include non-financial information. The financial reporting standard applicable in Indonesia for Micro, Small, and Medium Enterprises (MSMEs) effective since January 1, 2018 is the Financial Accounting Standard for Micro, Small, and Medium Entities. This standard requires MSMEs to prepare three specific financial statements: the Statement of Financial Position, the Income Statement, and the Notes to the Financial Statements. Preparing financial statements in accordance with this standard will greatly assist MSME owners in Indonesia in compiling their financial reports with ease. The absence of financial reports within an entity can result in a lack of accounting information available to the users of such financial reports.

Micro, Small, and Medium Enterprises (MSMEs) are the driving force behind Indonesia's economic development. In discussions regarding business and the economy specifically the commercial sector one frequently encounters the term "MSME," which plays a vital role in the broader economy. From a management perspective, these entities are closely linked to the economic lives of all segments of society, operating within the non-corporate economic sphere. As defined by Statistics Indonesia (BPS), MSMEs are categorized based on the number of employees within an enterprise. Due to the stable demand for their products and services, MSMEs represent significant market opportunities; the lower-middle-class population, despite having lower purchasing power, serves as the primary target market for the goods and services they produce. Limited capital is the most common challenge faced by MSMEs a hurdle that can impede both the expansion and progress of a business. Sufficient capital is essential for operating a business efficiently and enabling its growth.

MSME Criteria

In accordance with Law of the Republic of Indonesia Number 20 of 2008 concerning Micro, Small, and Medium Enterprises (MSMEs) specifically Chapter I, Article 1 the criteria for MSMEs are categorized into three (3) groups based on the amount of assets and turnover, as defined in Chapter IV, Article 6 of the same law (Alfianti, 2023):

1. Micro-enterprise is a productive business owned by an individual and/or an individual-owned business entity that meets the criteria for a micro-enterprise as stipulated in Law of the Republic of Indonesia Number 20 of 2008, with the following criteria (Alfianti, 2023):
   a. Possesses a net worth of at most IDR 50,000,000.00 (fifty million rupiah), excluding the land and buildings used for business operations; or
   b. Generates annual sales revenue of at most IDR 300,000,000.00 (three hundred million rupiah).
2. Small business is an independent, productive economic enterprise operated by an individual or a business entity that is neither a subsidiary nor a branch of a medium or large enterprise, and is not owned, controlled, or otherwise affiliated (directly or indirectly) with such enterprises. To qualify as a small business under Law of the Republic of Indonesia Number 20 of 2008, an entity must meet the following criteria (Alfianti, 2023):
   a. It possesses net assets (excluding land and business premises) valued at more than IDR 50,000,000.00 (fifty million rupiah) up to a maximum of IDR 500,000,000.00 (five hundred million rupiah); or
   b. It generates annual sales revenue of more than IDR 300,000,000.00 (three hundred million rupiah) up to a maximum of IDR 2,500,000,000.00 (two billion five hundred million rupiah).

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3. A medium-sized enterprise is an independent, productive economic venture carried out by an individual or a business entity that is not a subsidiary or branch of nor owned, controlled by, or affiliated (directly or indirectly) with—a small or large enterprise. According to Law of the Republic of Indonesia Number 20 of 2008, such an enterprise is defined by the following criteria (Alfianti, 2023):
   a. It possesses a net worth of more than IDR 500,000,000.00 (five hundred million rupiah) up to a maximum of IDR 10,000,000,000.00 (ten billion rupiah), excluding land and the buildings used for business operations; or
   b. It generates annual sales revenue of more than IDR 2,500,000,000.00 (two billion five hundred million rupiah) up to a maximum of IDR 50,000,000,000.00 (fifty billion rupiah).

Table 1. MSME Criteria Based on Assets and Turnover

No	Business Type	Assets	Turnover
1	Micro	Maximum 50 million	Maximum 300 million
2	Small	>50 million	500 million >300 million – 2.5 billion
3	Medium	>500 million	10 billion >2.5 billion – 50 billion

Source: Law Number 20 of 2008

The user is assumed to possess adequate knowledge as well as the willingness to study such information with reasonable diligence (Nurazizah & Zulkarnain, 2022). The SAK-EMKM (Financial Accounting Standards for Micro, Small, and Medium Entities) financial reports are as follows:

Profit and Loss Statement

The profit and loss statement includes items such as revenue, financial expenses, and tax expenses. An entity presents these items and components thereof within the profit and loss statement. Such presentation is relevant for understanding the entity's financial performance. The profit and loss statement includes items such as revenue, financial expenses, and tax expenses. An entity presents these items and components thereof within the profit and loss statement. Such presentation is relevant for understanding the entity's financial performance. This statement aims to illustrate an entity's ability to generate profit or incur a loss, thereby serving as a basis for both management and external parties to evaluate operational efficiency and financial performance, as well as to inform future economic decision-making. The following is an example of a profit and loss statement.

Table 2. Example of Profit and Loss Report Format (SAK EMKM)

Year	2021	2022
Revenue	XXX	XXX
Operating Revenue	XXX	XXX
Other Revenue Total Revenue	XXX	XXX
Expenses		
Operating Expenses	XXX	XXX
Other Expenses	XXX	XXX
Total Expenses	(XXX)	(XXX)
Profit/Loss before tax	XXX	XXX
Income Tax Expense	(XXX)	(XXX)
Profit/Loss after tax	XXX	XXX

Source: SAKEMKM

A statement of changes in equity or simply an equity statement is a type of financial report produced by a company to illustrate increases or decreases in its net assets and wealth over a specific period.

Table 3. Example Format for a Statement of Changes in Equity.

Capital as of December 31, 2021		**XXX**
Additional capital		
Net profit	XXX	

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Drawings	(XXX)	
Total		**XXX**
Capital as of December 31, 2022		**XXX**
Capital as of December 31, 2021		**XXX**
Additional capital		

Source: SAK EMKM

Framework

According to Suidaryono (2020), a conceptual framework serves as a model illustrating how a theory relates to various factors identified as significant issues. Micro, Small, and Medium Enterprises (MSMEs) such as the Mrs Kanti food stall eatery play a vital role in the economy; however, many have yet to implement an effective accounting system. Financial record-keeping in these businesses is typically simple, unstructured, and does not yet align with applicable accounting standards specifically, the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM).

In this study, the researcher will analyze the accounting practices employed by Mrs Kanti Food Stall, covering the entire process from recording transactions and classifying accounts to preparing financial statements. The results of this analysis will then be compared against the accounting principles outlined in the SAK EMKM (Financial Accounting Standards for Micro, Small, and Medium Entities) to determine the level of compliance. Should any discrepancies be found, the underlying causes such as a lack of accounting knowledge, limited resources, or the absence of an adequate recording system will be identified. Furthermore, this study provides recommendations for improvement, specifically the implementation of a simple accounting system that aligns with these standards, which can help enhance the quality of the business's financial management. Consequently, the conceptual framework of this study demonstrates that sound accounting practices influence the quality of financial reporting and business decision-making, ultimately supporting the sustainability and growth of Mrs kanti food stall.

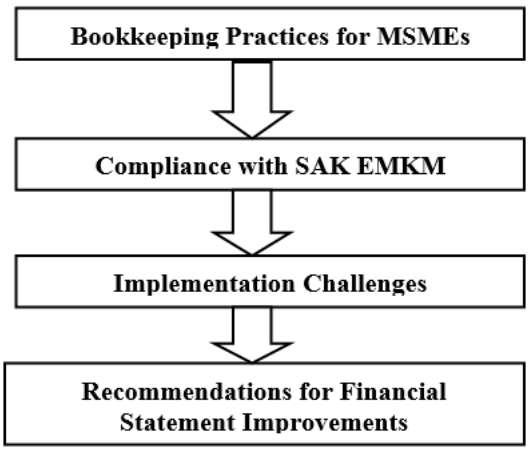


Figure 1. Conceptual Framework

III. RESEARCH METHODS

Research Location and Time

This research was conducted at Warung Makan Bu Kanti, located at Jl. Catur No. 11, Banjar, Siantar Barat District, Pematangsiantar City. The research site was selected based on the accounting practices implemented at Warung Makan Bu Kanti. The study was carried out from January 2026 to March 2026 a duration of approximately three months, starting from the formal approval of the research title and the issuance of the research permit. This period included one month for data collection and two months for data processing, which encompassed the preparation of the thesis and

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the direct supervision process. The research timeline covers the entire scope of the study, including data collection, data analysis, and the compilation of the research report.

Research Type and Design

The type of research employed in this study is qualitative research with a descriptive approach. Descriptive qualitative research aims to provide a systematic and factual description of the application of accounting at Warung Makan Bu Kanti (Fadjarajani, 2020). A case study approach is utilized because this research focuses on a specific object: Mrs.Kanti Food Stall. was chosen to enable the researcher to gain an in-depth understanding of the accounting practices implemented in the field.

Types and Sources of Data

The type of data used in this research is qualitative data, consisting of descriptive information regarding the application of accounting at Mrs.Kanti Food Stall.

The data sources used include:

a. Primary data, which is data obtained directly from interviews with relevant parties and observations of Mrs Kanti Food Stall
b. Secondary data, which is data obtained from the financial documents of Mrs Kanti Food Stall relevant scientific articles or journals, books, and other such sources.

Data Collection Methods

The method used for collecting data and information as a basis for writing this seminar paper is field research. The techniques employed to gather data include:

a. Interviews: A data collection technique involving the direct posing of questions and engaging in a Q&A session with the owner of the *warung* (small shop/stall) to obtain the information required for this seminar paper.
b. Observation: A data collection technique involving the direct observation of the subject and the data being studied.
c. Documentation: A data collection method involving the examination of financial records and documents belonging to Ibu Kanti's business that are relevant to the subject under study.

Data Analysis Method

The data analysis method used in this research is descriptive qualitative analysis, which is carried out through the following stages:

a. Data Collection: gathering all data obtained from interviews, observations, and documentation.
b. Data Reduction: simplifying and selecting data that is relevant to the research focus.
c. Data Presentation: organizing the data into a narrative format to ensure it is easily understood.
d. Drawing Conclusions: formulating conclusions based on the results of the "Analysis of Accounting Implementation in Micro, Small, and Medium Enterprises (MSMEs): A Case Study of Mrs Kanti Food Stall."

IV. RESULTS AND DISCUSSION

Description of the Research Object

Food stall (eatery) is a form of micro, small, or medium-sized enterprise (MSME) within the culinary sector, typically managed by a single owner or a small team. It is a common type of culinary business that often offers a variety of dishes. While "warung makan" may vary in size, appearance, and concept, they are fundamentally places where people come to enjoy food and beverages.

In its operations, "Mrs Kanti food stall" maintains financial records, though these remain simple and do not yet fully adhere to established accounting standards, such as the SAK EMKM (Accounting Standards for Micro, Small, and Medium Enterprises). These records generally consist of daily income and expense transactions, lacking any systematic classification of accounts. Consequently, this research focuses on analyzing the application of accounting practices at the eatery to determine the extent to which such practices have been implemented and their alignment with the standards applicable to MSMEs. "Warung makan" as MSMEs play a significant role in the local economy by creating employment opportunities and contributing to regional economic development. Furthermore, they often serve as community hubs within their local neighborhoods.

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Mrs kanti food stall is a small, home-based business (UMKM) that serves homemade-style dishes, specifically "mie sayur" (vegetable noodles) and "gado-gado" (Indonesian vegetable salad with peanut sauce). These dishes are prepared using a family recipe known for its delicious flavor. The stall is located at Jl. Catur No. 11, Banjar, in the West Siantar District of Pematangsiantar City. Mrs Kanti conceived the idea of selling these homemade-style meals with the help of her son, who assists in preparing food and beverage ingredients, managing customer service, and procuring raw materials. The business has been in operation since 2017, with the stall set up next to the terrace of her home.

Mrs Kanti food stall has one employee, while the second-generation owner also handles preparing orders, serving food to customers, and managing the cash register. The eatery offers dishes such as "mie sayur" (noodle soup with vegetables) and "gado-gado" (Indonesian vegetable salad with peanut sauce), along with a variety of hot and cold drinks all at prices considered quite affordable for the generous portion sizes. Food items are generally priced between IDR 10,000 and IDR 15,000 per portion, while drinks range from IDR 2,000 to IDR 5,000.

Based on the research findings obtained through interviews, observation, and documentation it is evident that Mrs Kanti food stall maintains financial records, though in a very rudimentary form that does not yet comply with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). The current record-keeping is limited solely to tracking cash inflows and outflows, with no preparation of comprehensive financial statements.

According to interviews with the business owner, Mrs Kanti, the financial records are kept in a simple manner, serving only to track daily income and expenses. Mrs Kanti stated that,

"We do keep financial records, but only by tracking daily income and expenses, just to see whether or not we're making a profit."

This statement indicates that the record-keeping currently in place is quite basic and does not extend to the preparation of formal financial statements, such as an income statement or a statement of financial position. It also suggests that the business owner does not yet fully grasp the importance of maintaining accounting records that adhere to professional standards. Furthermore, an interview with Bang Odi, who assists with business operations, reveals that the current recording system is very simple and lacks structure. He noted:

"Usually, we just calculate our total sales minus the capital invested; that's how we determine the outcome. There are no formal reports, like those used in accounting."

The statement clarifies that the financial recording process at Mrs Kanti food stall does not yet utilize a proper accounting system; instead, it relies solely on simple calculations of revenue and expenses. Furthermore, there is no clear separation between business financial records and personal finances. This was also noted by Bu Santi, an employee who assists with operational activities, who stated:

"Only cash inflows and outflows are recorded; there are no other reports, such as an income statement or a balance sheet."

Based on data triangulation incorporating interviews, observations, and documentation it can be concluded that the financial recording at Warung Makan Bu Kanti still employs a simple, cash-based method. Records are limited to cash inflows and outflows, with no preparation of comprehensive financial statements in accordance with SAK EMKM (Accounting Standards for Micro, Small, and Medium Entities). This situation stems from the business owner's limited understanding of accounting, coupled with the belief that simple record-keeping is sufficient to meet the business's information needs. In reality, however, more thorough, standardized record-keeping is essential for accurately assessing the business's financial position and serving as a basis for decision-making.

In conclusion, the financial record-keeping at Mrs Kanti food stall is not yet optimal and requires improvement to align with established accounting standards.

Current record-keeping is limited to daily income and expenses. Income is recorded based on food and beverage sales, while expenses are tracked based on the procurement of raw materials and operational requirements. However, this process does not extend to the subsequent stages of account

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classification, journalizing, posting to the general ledger, preparing a trial balance, or compiling financial statements.

These findings indicate that the financial record-keeping practices at Mrs Kanti fdo notood stall fully adhere to fundamental accounting concepts. In accounting theory, the discipline is defined as the process of identifying, measuring, recording, classifying, summarizing, and reporting financial transactions to generate information useful for decision-making. Consequently, the current recording of daily income and expenses represents only the initial stage of the accounting process and cannot yet be considered a complete accounting system.

Theoretically, accounting serves not merely as a record of transactions, but also as a tool for providing financial information to both internal and external parties. For business owners, accounting information can be used to determine the scale of revenue, expenses, profit, assets, liabilities, and business capital. Consequently, if record-keeping is limited solely to cash inflows and outflows, the resulting information is insufficient for a comprehensive assessment of a business's financial condition.

This situation aligns with the background section of the thesis, which notes that many MSME (micro, small, and medium enterprise) owners still perceive financial record-keeping as overly complex and unnecessary; as a result, they either maintain only rudimentary records or keep no records at all. This makes it difficult for business owners to monitor cash flow, ascertain their actual profit, and plan for business expansion.

These research findings are consistent with the study conducted by Alfianti Dwi Safitri Nur (2023) on "Mr Andi food stall." That study found that while MSMEs are aware of accounting, they have yet to implement it correctly in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) largely due to limited knowledge and the common belief that simple record-keeping is sufficient. Consequently, the record-keeping practices at “Mrs Kanti food stall" follow a pattern similar to those of other MSMEs: records are maintained, but they have not evolved into a structured accounting system.

Based on this discussion, it can be concluded that the financial record-keeping practices at "Mrs kanti food stall " remain at the level of simple administrative documentation. While these records help the business owner track daily cash flow, they are insufficient for generating the comprehensive financial information needed to accurately assess business performance.

When analyzed against the SAK EMKM framework, the current record-keeping practices do not meet the established requirements. SAK EMKM mandates that an entity prepare a full set of financial statements, comprising a statement of financial position, an income statement, and notes to the financial statements. "Mrs Kanti food stalls," however, has not yet prepared such a complete set of reports. The existing records serve merely as a tool for monitoring daily cash flow, rather than as financial statements that could support broader decision-making processes.

In terms of information quality, the financial recording practices currently in place do not yet meet the characteristics of high-quality financial statements—namely, being relevant, reliable, comparable, and understandable. This is due to a lack of detailed record-keeping, incomplete transaction documentation, and the absence of a consistent recording system.

Nevertheless, the simple recording practices employed by Mrs Kanti food stall remain beneficial, particularly in helping the business owner monitor the daily cash position. This indicates that, while not yet compliant with formal standards, these recording efforts serve as an initial step toward effective business financial management.

Based on this analysis, it can be concluded that the financial recording practices at Warung Makan Bu Kanti do not yet align with established accounting principles, specifically the SAK EMKM (Accounting Standards for Micro, Small, and Medium Entities). This is attributable to limited understanding, the lack of a structured recording system, and a reliance on rudimentary financial management habits.

Therefore, improvements in financial recording practices are necessary such as categorizing transactions, separating business finances from personal finances, and preparing simple financial

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VOLUME 8 No 2 Nov 2026
E – ISSN: 2620 – 5815
DOI: 10.36985/v42jjs39
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statements in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). By implementing these improvements, the resulting financial information is expected to be more accurate and useful for business decision-making.

The research findings indicate that the financial recording and reporting at Mrs Kanti food stall do not yet comply with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). This is evident from the absence of the minimum required financial statements, which consist of a statement of financial position, an income statement, and notes to the financial statements. Furthermore, Mrs Kanti food stall has not clearly separated personal finances from business finances.

Under SAK EMKM, financial statements are prepared to provide information regarding an entity's financial position and financial performance. The minimum financial statements required by SAK EMKM include a statement of financial position, an income statement, and notes to the financial statements. The statement of financial position is used to outline assets, liabilities, and equity. The income statement is used to show revenue and expenses over a specific period. Meanwhile, the notes to the financial statements are used to explain accounting policies and provide other relevant supplementary information.

Compared to these requirements, Mrs Kanti food stall has yet to meet the criteria for financial reporting as stipulated by SAK EMKM (Financial Accounting Standards for Micro, Small, and Medium Entities). Its current record-keeping fails to reflect the business's assets, liabilities, and equity. Furthermore, business profit has not been calculated through a systematic classification of revenues and expenses. Consequently, the financial information generated cannot be optimally utilized as a basis for decision-making.

This discrepancy is also linked to the failure to implement the "business entity" concept. Under this concept, business finances must be kept separate from the owner’s personal finances. Such separation is essential to ensure that financial statements accurately reflect the state of the business, rather than the owner’s personal financial situation. When personal and business finances remain intermingled, it becomes difficult for the business owner to objectively determine net profit, business equity, and the overall progress of the enterprise.

These findings align with the thesis, which indicates that Mrs Kanti food stall has not optimally implemented SAK EMKM, as it has yet to prepare a complete set of financial statements specifically a statement of financial position, an income statement, and notes to the financial statements. The thesis further asserts that the lack of separation between personal and business finances serves as an indicator that accounting principles have not been properly applied .

The results of this study are consistent with the research conducted by Nurazizah and Zulkarnain (2022) on the MSME "Mochi Lampion" in Sukabumi. That study indicated that the MSME had implemented certain recording processes such as journalizing and preparing specific reports but had not yet fully adopted the SAK EMKM (Financial Accounting Standards for Micro, Small, and Medium Entities). In that case, an income statement had been prepared, but a statement of financial position and notes to the financial statements had not been fully developed. In contrast, "Mrs Kanti food stall" is at an even more rudimentary stage, as it has yet to prepare any formal financial statements.

The findings reveal several factors that hinder the implementation of SAK EMKM-based accounting at "Mrs Kanti food stall." These factors include the business owner's limited understanding of accounting, a lack of human resources, minimal use of technology, and the prevailing belief that simple record-keeping is sufficient for running the business.

The first factor is the business owner's lack of understanding regarding accounting. While business owners recognize the importance of recording income and expenses, they often fail to realize that these records should be developed into formal financial statements. This indicates that the core issue is not a complete absence of record-keeping, but rather a lack of understanding on how simple records can be transformed into useful accounting information. In theory, accounting plays a crucial role in providing financial data to support decision-making. If business owners do not grasp the

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benefits of accounting, they tend to view financial record-keeping merely as an administrative task rather than as a tool for business control and development. Consequently, they are unable to accurately determine their business profit, identify major cost drivers, assess capital requirements, or track the business's progress over time.

The second factor is limited human resources. "Mrs Kanti food stall" (Bu Kanti's Eatery) does not have dedicated staff to handle bookkeeping or financial reporting. This is a common situation in micro-enterprises, where the owner manages most business activities personally. Owners often focus their attention primarily on operational tasks such as purchasing raw materials, cooking, serving customers, and managing daily sales leaving financial record-keeping a low priority.

The third factor is the minimal use of technology in financial recording. Relying on manual record-keeping makes it difficult to compile financial data quickly and systematically. In contrast, using simple accounting applications could help MSME owners categorize transactions, calculate profit and loss, and maintain financial records in a more organized manner. The thesis bibliography includes references regarding the implementation of accounting through applications like "Book stall" for MSMEs; therefore, the technological aspect could serve to strengthen the discussion and recommendations of the research.

The fourth factor is the prevailing belief that simple record-keeping is sufficient. Business owners often feel that as long as the business remains operational and generates revenue, tracking daily income and expenses is adequate. This mindset leads to the perception that implementing the SAK EMKM (Financial Accounting Standards for Micro, Small, and Medium Entities) is not a critical necessity. In fact, financial statements can help business owners gain a clearer view of their business's condition specifically in determining profit, controlling costs, and planning for business expansion.

V. CONCLUSION

Based on the research findings and discussion regarding the application of accounting at Mrs Kanti food stall, the following conclusions can be drawn:

1. Financial recording practices at Mrs Kanti food stall are still conducted in a simple, manual manner. Records are limited to daily income and expenses and do not encompass a complete transaction recording process based on the accounting cycle. Mrs Kanti food stall has not implemented account classification, journal entries, the maintenance of a general ledger, or the periodic preparation of financial statements.
2. The financial recording and reporting at Mrs Kanti food stall do not yet comply with the SAK EMKM (Accounting Standards for Micro, Small, and Medium Entities). This is evidenced by the absence of the minimum required financial statements, which consist of a statement of financial position, an income statement, and notes to the financial statements. Furthermore, business finances and personal finances have not been fully separated, meaning the business entity concept has not been optimally applied.
3. Factors hindering the implementation of SAK EMKM-based accounting at Mrs Kanti food stall include the owner's limited understanding of accounting, a lack of human resources, minimal use of technology for financial recording, and the perception that simple record-keeping is sufficient for operating the business.

Based on the research findings, the following recommendations are proposed:

1. For Mrs Kanti food stall
   It is recommended to begin implementing more systematic financial record-keeping, in line with the principles of simple accounting based on SAK EMKM (Accounting Standards for Micro, Small, and Medium Entities). The business owner can start by categorizing accounts, separating personal finances from business finances, and preparing basic financial statements, such as an income statement and a statement of financial position. Furthermore, utilizing digital financial recording applications could serve as a solution to simplify financial management.
2. For other MSME (Micro, Small, and Medium Enterprise) owners

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It is hoped that MSME owners will enhance their understanding of the importance of accounting in business management. Implementing sound accounting practices will help in assessing the business's financial condition, improving efficiency, and facilitating better decision-making.

3. For future researchers
   It is suggested that future research cover a broader scope for instance, by examining more than one MSME or employing a quantitative approach to measure the level of accounting implementation in greater depth. Additionally, future studies could explore the role of technology in the application of accounting within MSMEs.

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