

## Assistance in the Preparation of SAK EMKM-Based Financial Statements for MSMEs in Medan City

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### ABSTRAK

This community service aims to improve the ability of Micro, Small, and Medium Enterprises (MSMEs) in Medan City to prepare financial statements in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). The main problems faced include low understanding of accounting principles, inability to prepare standardized financial statements, and limited awareness of the importance of financial statements for business development and access to capital. This program involved 30 MSME actors from various business sectors in Medan City, selected based on their commitment to business development and willingness to fully participate in the mentoring program. Implementation methods include basic SAK EMKM training, workshops on preparing statements of financial position, income statements, and notes to financial statements, as well as intensive mentoring for 10 weeks. Evaluation results showed significant improvement in participants' abilities, with 87% of participants able to prepare simple financial statements in accordance with SAK EMKM after the program. The ability to separate personal and business finances increased from 32% to 91%, and understanding of financial statement components increased from 18% to 89%. The program also successfully established the Medan MSME Accounting Community as a forum for continuous learning and consultation among business actors.

## **INTRODUCTION**

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in the Indonesian economy, especially as labor absorbers and contributors to the national Gross Domestic Product (GDP). In the city of Medan as the capital of North Sumatra Province, MSMEs play an important role in driving the wheels of the regional economy and reducing the unemployment rate. Based on data from the Medan City Cooperatives and MSMEs Office, in 2024 there will be around 45,000 MSMEs operating in various sectors, including culinary, fashion, handicrafts, services, and processing of agricultural products (Medan City Cooperatives and MSMEs Office, 2024).

Despite making a vital economic contribution, most MSMEs in Medan City still face serious challenges in financial management, especially in the preparation of standardized financial statements. The Indonesian Institute of Accountants (IAI) has published the SAK EMKM as a simplified accounting standard and is specifically designed to meet the needs of small and medium-sized entities. SAK EMKM provides simpler guidelines than general SAK, by requiring only three components of financial statements, namely financial position statements, income statements, and notes on financial statements (IAI, 2016).

Research conducted by Siregar and Nasution (2024) found that around 72% of MSMEs in Medan City do not understand the SAK EMKM framework, and only 15% have prepared financial statements according to applicable standards. The inability to prepare adequate financial reports has a significant impact on MSMEs' access to banking financing, because financial institutions generally require financial statements as a requirement for applying for credit. This creates a vicious circle where MSMEs cannot develop due to limited capital, and cannot access capital because they do not have proper financial reports.

SAK EMKM has been authorized by the Indonesian Institute of Accountants (IAI) since 2016 and is effective from January 1, 2018. This standard is an answer to the needs of small entities that do not have significant public accountability but still require accountable financial reporting. With SAK EMKM, MSME actors are expected to be able to present financial reports that are useful for users such as investors, creditors, and business owners themselves in making economic decisions (Rudiantoro & Siregar, 2023).

However, the implementation of SAK EMKM in the field still encounters various obstacles. Hutapea and Sirait's (2023) research in North Sumatra shows that the main factors for the low adoption of SAK EMKM are the limitations of basic accounting knowledge, the perception that accounting standards are only relevant for large companies, and the absence of sustainable practical assistance. Meanwhile, Goh et al. (2025) emphasized the importance of a contextual and practice-based training approach in facilitating the adoption of accounting systems by MSMEs.

Based on the needs analysis carried out, the community service team identified several priority problems faced by MSMEs in Medan City, namely: (1) low understanding of the basic principles of accounting and SAK EMKM; (2) inability to prepare the components of financial statements according to standards; (3) the habit of mixing personal finance and business finance; (4) the absence of a structured and consistent transaction recording system; (5) lack of access to affordable accounting training and assistance; and (6) lack of networks or communities as a forum for sharing experience and accounting consulting.

This community service program aims to improve the ability of MSMEs in Medan City to prepare financial reports based on SAK EMKM. Specifically, this program aims to: (1) increase MSMEs' understanding of the basic accounting concepts and the SAK EMKM framework; (2) training MSMEs in compiling financial position reports, income statements, and notes on financial statements; (3) helping MSMEs build a structured daily transaction recording system; (4) facilitating the separation of personal and business finances; (5) forming an accounting MSME community as a forum for continuous learning; and (6) increasing MSMEs' access to banking financing through better quality financial statements.

## **MATERIALS AND METHODS**

### **Material**

This community service program uses various materials and equipment to support the implementation of training and mentoring, including:

#### **SAK EMKM Training Materials:**

1. The training module on the basic principles of MSME accounting includes basic accounting equations, accounting cycles, and account classification.
2. Introduction guide to SAK EMKM along with the required financial statement components.
3. Workbook for the preparation of financial position reports (simple balance sheet) according to SAK EMKM.
4. Workbook for preparing profit and loss statements for various types of MSME businesses.
5. Guidelines for the preparation of records on relevant financial statements for MSMEs.
6. Daily transaction recording template that can be adjusted to the type of business of each participant.
7. Guidelines for the separation of personal and business finances as well as petty cash management.

#### **Mentoring Materials:**

1. A case study of MSMEs that have successfully implemented SAK EMKM and obtained access to banking credit.

2. Examples of SAK EMKM financial statements for various types of businesses (culinary, fashion, services, trade).
3. A quick guide to handling common problems in MSME accounting records.
4. Material on the benefits of financial statements for business development and access to capital.

**Supporting Equipment:**

1. Laptops and projectors for presentation of training materials.
2. Physical and digital worksheets for financial report preparation exercises.
3. Stationery and administrative equipment for manual recording.
4. Visual media (posters, banners, flipcharts) for training sessions.
5. Examples of real business documents such as notes, receipts, and invoices for note-taking exercises.

The selection of materials and equipment is based on the identification of participant needs carried out at the initial analysis stage, taking into account simplicity, affordability, and ease of use by MSME actors with diverse accounting knowledge backgrounds.

**METHOD**

This community service program uses the Participatory Action Research (PAR) approach, which emphasizes the active involvement of participants in identifying problems, designing solutions, and evaluating outcomes (Siregar et al., 2025). This method was chosen to enable effective collaboration between the implementation team and MSME partners, ensuring that the solutions developed are relevant to the specific needs of each business actor.

**Determination of MSME Partners**

The selection of MSME partners is based on several criteria: (1) they have been running a business for at least one year with stable business continuity; (2) demonstrate commitment to improve financial management; (3) have the time and resources to implement the training results; (4) willing to participate in the program fully and consistently; and (5) representing various business sectors to enrich collective learning. Based on these criteria, 30 MSME actors from various sectors (culinary, fashion, handicrafts, services, trade) were selected in Medan City.

**Stages of Program Implementation**

The program is implemented through several stages:

**Needs Analysis and Problem Identification**

This stage begins with an in-depth survey and interview with MSMEs to understand the main challenges in financial management and financial report preparation. The survey used a structured questionnaire to measure the level of accounting knowledge, an ongoing financial recording system, and an

understanding of SAK EMKM. In-depth interviews were conducted with 20 selected MSMEs to gain a comprehensive understanding of their specific context and needs.

### **Program Planning**

Based on the needs analysis, the community service team designed a training program that included the development of basic accounting skills and the preparation of SAK EMKM financial statements. Planning includes material development, scheduling, selection of delivery methods, and preparation of evaluation instruments. The program is designed by considering the balance between theory and practice, as well as the specific needs of different types of MSMEs.

### **Program Implementation**

The program is carried out through a series of activities as follows:

#### **SAK EMKM Workshop (4 Sessions)**

1. Session 1: Introduction to the basic principles of accounting and an overview of SAK EMKM and its urgency for MSMEs.
2. Session 2: Preparation of financial position statements (assets, liabilities, and equity) in accordance with SAK EMKM.
3. Session 3: Preparation of income statement (income, expenses, and net profit/loss) according to SAK EMKM.
4. Session 4: Preparation of notes on financial statements and compilation of complete financial statements.

#### **Transaction Recording System Training**

1. Introduction of a simple journal-based daily recording system that meets the needs of MSMEs.
2. The practice of recording various types of transactions (sales, purchases, operational expenses, receivables, debts).
3. Guidelines for the separation of personal and business financial accounts.
4. Preparation of a chart of accounts that is tailored to the type of business of each participant.

#### **Intensive Mentoring and Consultation**

1. Intensive assistance for ten weeks to assist in the implementation of accounting systems in daily business.
2. Online consultations through WhatsApp Groups to address the challenges faced by participants.
3. Periodic evaluation of the financial records and reports prepared by the participants.
4. Session sharing experiences and best practices between participants.

#### **Financial Statement Review Program**

1. Review the financial statements of individual businesses with participants to identify shortcomings and potential improvements.
2. Simulation of credit applications to financial institutions based on the financial statements that have been prepared.
3. Giving awards to participants with the best quality financial statements as motivation.

### Evaluation and Follow-up

Evaluations are conducted to measure the effectiveness of the program, changes in participants' knowledge and skills, and the real impact on their accounting practices. Evaluation instruments include:

1. Pre-test and post-test to measure changes in accounting knowledge and SAK EMKM.
2. Observation of the implementation of the recording system and the quality of the financial statements prepared.
3. Interviews with participants to obtain qualitative feedback.
4. Focus Group Discussion (FGD) for comprehensive program evaluation.

Follow-up includes the establishment of an MSME learning community to ensure the sustainability of the program and collaboration between participants.

## RESULTS AND DISCUSSION

The community service program "Assistance in the Preparation of SAK EMKM-Based Financial Statements for MSMEs in Medan City" was successfully implemented by involving 30 MSMEs from various sectors. The following are the results and discussion of the implementation of the program:

### Needs Analysis Results

The needs analysis carried out in the early stages of the program identified several important findings regarding the condition of MSMEs in the city of Medan (Table 1).

**Table 1. Results of needs analysis and problem identification**

Aspects Analyzed	Temuan	Kebutuhan Mitra
<b>Basic Accounting Knowledge</b>	82% of MSMEs do not understand the basic principles of accounting. 78% cannot distinguish between assets, liabilities, and equity. 85% do not understand the concept of debit and credit. 90% do not know the accounting cycle.	Basic Accounting Training. Introduction of accounting equations. Simple transaction recording workshop. Account classification guide.

Aspects Analyzed	Temuan	Kebutuhan Mitra
<b>Understanding SAK EMKM</b>	72% of MSMEs do not know the existence of SAK EMKM. 88% do not understand the components of SAK EMKM's financial statements. 91% have never prepared formal financial statements. 80% think that financial statements are only for large companies.	Socialization of SAK EMKM and its benefits. Workshop on the preparation of financial position reports. Training in the preparation of income statements. A guide to notes on financial statements.
<b>Financial Recording System</b>	68% of MSMEs do not have regular financial records. 76% mix personal and business finance. 84% only recorded expenses without income. 79% have no documented proof of transaction.	Daily transaction recording training. Guidelines for the separation of personal and business finances. Simple cash book preparation workshop. Transaction proof storage system.
<b>Access to Capital</b>	73% of MSMEs have been denied credit applications because there are no financial statements. 81% do not know the financial statement requirements for business credit. 86% do not have adequate financial statements to file with banks. 70% do not understand the relationship between financial statements and creditworthiness.	Training in the preparation of bankable financial statements. Simulation of applying for credit to financial institutions. Guide to financial statement requirements for KUR. A case study of MSMEs that have successfully accessed credit.
<b>Support and Learning Network</b>	80% of MSMEs do not have access to accounting consulting. 87% are not members of the business learning community. 75% have difficulty finding affordable accounting training. 83% do not have a shared accounting experience network.	Establishment of an accounting MSME community. Provision of a continuous consulting platform. Affordable training and mentoring programs. Regular experience-sharing forums.

Based on the analysis of these needs, the community service team designed a comprehensive training program that was tailored to the specific needs of the participants.

## **Program Implementation**

### **Workshop SAK EMKM**

The SAK EMKM workshop was held in four sessions that focused on the basic concept of accounting, the preparation of financial position reports, income statements, and notes on financial statements. The material includes an introduction to the SAK EMKM framework, requirements for recognition and measurement of financial statement elements, as well as simplified presentation techniques according to standards.

The training is delivered with a practical approach, allowing participants to directly apply the material learned to the context of their respective businesses. In the financial position report preparation session, participants were guided to identify and classify assets (cash, receivables, inventory, fixed assets), liabilities (accounts receivable, bank debt), and equity (owner capital, retained earnings) according to the definition in the SAK EMKM.

The most enthusiastic session was the workshop on preparing income statements, where participants learned to identify income from business activities, classify operating expenses, and calculate net profit or loss for the current period. Many participants who are just realizing for the first time that their business is actually experiencing losses because they have never fully calculated all the cost components.

### **Transaction Recording System Training**

The transaction recording system training emphasizes practical skills that participants can apply immediately. The program introduces a daily recording system using a simple two-column journal that has been adjusted to the characteristics and needs of MSMEs. Participants learned to record various types of common transactions in their business, ranging from cash and credit sales, purchase of raw materials, payment of operational expenses, to transactions with third parties.

A significant challenge in this session was the habit of participants who had been mixing personal finance and business finance. The implementation team placed special emphasis on the importance of this separation, providing concrete illustrations of how financial mixing can obscure the true financial condition of a business and make it difficult to make informed business decisions.

The convenience and immediate benefits of a structured record-keeping system motivate participants to consistently implement it. Many report that with regular record-keeping, they can for the first time know exactly how much net income they are generating each month.

### *Image: Training Session on the Preparation of SAK EMKM Financial Statements*

#### **Intensive Mentoring and Consultation**

After the workshop, the community service team provided intensive assistance for ten weeks to assist participants in implementing accounting systems in their daily business activities. Assistance is carried out through field visits and online consultations through WhatsApp Group. During mentoring, the team helps participants overcome various challenges, such as difficulties in classifying specific transactions, compiling appropriate chart accounts, and interpreting the resulting financial statements.

One of the effective mentoring activities is periodic evaluation of participants' financial records and statements. The team reviews transaction logging, identifies potential errors, and provides suggestions for improvement. This helps participants to continue learning and improve the quality of their financial statements. WhatsApp Group is a very active consultation forum, where participants can ask questions, share experiences, and help each other solve problems.

#### **Financial Statement Review Program**

The program ended with a "Financial Statement Review" session, where each participant received an individual evaluation of the business financial statements they had prepared. Based on the financial statements that have been prepared, the team helps participants analyze the financial condition of the business, identify potential improvements, and formulate strategies to increase efficiency and profitability.

The session also included a simulation of applying for credit to financial institutions, where participants were guided to understand the financial statement requirements required by banks in the credit assessment process. Some participants even managed to get business credit approved after correcting their financial statements according to the guidelines provided during the program.

## **DISCUSSION**

### **Improved Accounting Understanding and Ability**

The results of the evaluation showed a significant transformation in the participants' accounting understanding and financial report preparation ability. The increase in basic accounting knowledge from 18% to 89% indicates the effectiveness of the training methods applied. This improvement includes not only theoretical knowledge but also practical implementation, with 87% of participants now able to prepare simple financial statements according to SAK EMKM independently.

This transformation is in line with the findings of Goh et al. (2025) which emphasize the importance of a practical and contextual training approach in improving the accounting competence of MSMEs. Their research shows that training programs with intensive mentoring components result in more

significant skill improvements than non-follow-up training. This is confirmed in our program, where a ten-week mentoring component has proven to be a key success factor.

The ability of participants to prepare financial position reports increased from 12% to 83%, while the ability to prepare income statements increased from 15% to 87%. This increase is very meaningful considering that the two reports are the main components required by SAK EMKM and the most needed in applying for credit to financial institutions.

### **Separation of Personal and Business Finance**

One of the most significant achievements of the program was the improvement of the ability to separate personal finance and business finance, which increased from 32% to 91%. The mixing of personal and business finances is one of the most common and impactful problems for MSMEs, as it obscures the true financial condition of the business and makes it difficult to make objective business decisions.

With a clear separation, participants can for the first time have an accurate picture of the financial performance of their business. Many participants reported a surprising "discovery" when they realized that most of the business income had been used for personal needs, so there was no capital accumulation for business development. This awareness encourages them to be more disciplined in managing finances and setting an owner's salary that is separate from the profits of the business.

### **Impact on Access to Capital**

This program has a significant impact on participants' access to capital opportunities. Before the program, only 14% of participants had adequate financial statements to be submitted to financial institutions. After the program, this figure increased to 79%, reflecting a very substantial increase in participants' readiness to access business credit.

Some participants successfully applied for and obtained approval for People's Business Credit (KUR) from partner banks after correcting their financial statements according to the guidelines provided during the program. This success not only provided immediate financial benefits to participants, but also provided tangible evidence of the importance of good financial reporting and motivated other participants to continuously improve the quality of their financial records.

These findings are in line with research by Rudiantoro and Siregar (2023) which shows that MSMEs that have financial statements according to standards have a 3.5 times higher probability of obtaining credit approval than those that do not. This confirms that investment in improving the quality of financial statements has real and measurable economic benefits for MSMEs.

### **Establishment of Medan Accounting MSME Community**

An important aspect of this program is the formation of the Medan Accounting MSME Community. The community serves as a platform for continuous learning and a forum for collaboration between participants, allowing knowledge and best practices to continue to evolve even after the formal program ends.

This community addresses one of the key challenges identified in the needs analysis, namely limited access to accounting consulting and learning networks. Through this community, participants can share information, experiences, and support each other in facing business and accounting challenges. The WhatsApp Group community has become very active, with members regularly sharing financial report results, asking about new record-keeping techniques, and providing feedback to each other.

This community approach is in line with the concept of social learning put forward by Bandura (1977), where learning occurs through observation, imitation, and reinforcement in the social context. In this community, participants can learn from each other's experiences, get inspiration from the successes of others, and get support when facing challenges. To ensure the sustainability of the community, the program has trained some participants with more advanced abilities to become "accounting champions" who can help other community members.

### **Implementation Challenges and Adaptation Strategies**

Although the program showed positive results, some significant challenges arose during implementation. The first challenge was the variation in basic accounting understanding between participants. Some participants had no basic accounting knowledge at all, while others had little experience from previous training or formal education.

To address these challenges, the community service team implemented a multi-level approach, starting with very basic materials and gradually progressing to more complex concepts. Participants who are more capable are also encouraged to help others through a peer-mentoring system. This strategy proved effective, with 89% of participants finally managing to understand basic accounting concepts.

The second challenge is the limited time of participants. As business owners who often concurrently perform various functions, participants find it difficult to allocate enough time for intensive training and consistent financial records. To address this, the program offers flexible schedules, including evening and weekend sessions, and provides easy-to-use note-taking templates.

The third challenge is the reluctance to change the long-standing habit of manual note-taking. Some participants were comfortable with the methods that were already used and doubted the need for a change to a more structured system. To overcome this resistance, the team used a persuasion approach that emphasized the concrete benefits of standardized financial statements, especially related to business credit access.

### **Socio-Economic Impact of the Program**

The program not only has an impact on the technical aspects of accounting, but also has a significant social and economic impact. Participants' increased confidence in financial management (from 28% to 84%) indicates empowerment that goes beyond technical skills. This confidence opens up opportunities for MSMEs to continue learning, make bolder decisions based on financial data, and develop their businesses in a more planned manner.

From an economic perspective, the improvement in the quality of financial statements has had a positive impact on the business performance of participants. Some participants reported increased profits after being able to identify and cut inefficient costs, which were previously undetected due to the absence of systematic recording. In addition, the ability to accurately calculate the cost of production allows for more precise and profitable selling prices.

From a social perspective, the formation of a community creates valuable social capital. Participants not only gain access to information and knowledge, but also build a supportive network that can help them meet business challenges. Some participants also reported business collaborations arising from community networks, such as co-purchasing raw materials to get better prices or co-developing products to expand market reach.

### **CONCLUSION**

The community service program "Assistance in the Preparation of SAK EMKM-Based Financial Statements for MSMEs in Medan City" has succeeded in improving the accounting skills and financial reporting quality of 30 participating MSMEs from various sectors in Medan City. Based on the results and discussions that have been described, the following conclusions can be drawn:

1. The program significantly improved participants' accounting knowledge and skills, with the percentage of participants who had a basic understanding of SAK EMKM increasing from 18% to 89%. This capacity building has a positive impact on the quality of the financial statements they compile and the overall financial management practices.
2. The ability of participants to compile the components of SAK EMKM's financial statements has increased substantially, with 87% of participants now able to prepare complete financial statements according to standards independently, including financial position reports, income statements, and notes on financial statements.
3. The separation of personal and business finances increased from 32% to 91%, which is an important foundation for more professional MSME financial management and more objective business decision-making.
4. Participants' readiness to access banking credit through adequate financial statements increased from 14% to 79%, with some participants successfully obtaining KUR approval after improving the quality of their financial statements.

5. The "learning by doing" approach with intensive mentoring has proven effective in facilitating accounting learning and the adoption of a standardized financial reporting system. This approach allows participants to directly apply the knowledge gained in the context of their own efforts.
6. The formation of the Medan Accounting MSME Community succeeded in creating a support network and continuous learning for participants, overcoming one of the main challenges, namely limited access to accounting consulting and learning networks.

## **SUGGESTIONS**

Based on the results of this program, some suggestions can be made for the development of similar programs in the future:

1. The local government needs to integrate SAK EMKM training in the MSME development program systematically and sustainably, not just as an incidental activity. Consistent policy support will encourage a good financial reporting culture among MSMEs.
2. The SAK EMKM training program needs to be combined with the use of digital technology to facilitate implementation. The development of a recording application that automatically generates financial reports according to SAK EMKM will greatly help MSMEs with limited human resources.
3. Financial institutions need to play an active role in socializing financial statement requirements to prospective MSME debtors and providing technical support in the preparation of financial statements as part of the financial literacy program.
4. Universities can play a more active role in assisting MSMEs through sustainable community service programs, by developing a long-term partnership model that ensures the sustainability of program impact.
5. Further research needs to be conducted to measure the long-term impact of the SAK EMKM training program on the financial performance and access to capital of MSMEs, in order to provide stronger empirical evidence for the development of policies to support MSMEs.

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