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Compliance with Financial Accounting Standards in Village-Owned Enterprises: An Examination of Financial Report Presentation for Entities without Public Accountability

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KEYWORDS	ABSTRACT
<p>Keywords: Compliance; Financial Accounting Standards; Village-Owned Enterprises; Financial Report; Public Accountability.</p> <p>Conflict of Interest Statement: The author(s) declares that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.</p> <p>Copyright © 2023 AAAR. All rights reserved.</p>	<p>Purpose: This research aimed to understand the presentation of financial reports by SAK-ETAP at BUMDes Amanah Lembang Lohe.</p> <p>Research Design and Methodology: The research employed both primary and secondary data sources. Primary data was collected through observations, interviews with authorized parties, and research on the company. Secondary data included published data collectors and a brief company history. Data collection methods included interviews, direct question-and-answer sessions with BUMDes management, and the collection of documents and archives from BUMDes Amanah Lembang Lohe. The analytical method employed was a descriptive qualitative approach.</p> <p>Findings and Discussion: The research findings indicate that the preparation of financial reports by SAK-ETAP at the Amanah Lembang Lohe Village-Owned Enterprise has not been implemented. This is due to several inhibiting factors that make it difficult for managers to present reports by financial accounting standards.</p> <p>Implications: This research provides insights into the challenges faced by BUMDes Amanah Lembang Lohe in presenting financial reports aligned with SAK-ETAP and identifies obstacles that need to be addressed for effective reporting.</p>

Introduction

The presentation of financial reports in village-owned enterprises is a complex issue in the accounting world (Pasolo et al., 2023). This complexity is evident in various studies that highlight the successes and challenges encountered in presenting financial reports for village-owned enterprises. Researchers such as (Rasyid, 2022; Aprianti, 2022) found that although some entities have adopted the Financial Accounting Standards for Entities without Public Accountability (SAK ETAP), there still needs to be more compliance, especially in recording specific items. On the other hand, Yusriadi (2021) and Rosnidah (2021) reported positive findings, indicating that some village-owned enterprises have implemented financial reporting in accordance with government accounting standards. However,



Kurniasih (2017) demonstrated that there is a need for greater public accountability in managing village government enterprises, highlighting the requirement for improved mechanisms.

One significant finding from the research is the need for compliance with the Financial Accounting Standards for Entities without Public Accountability (SAK ETAP) in presenting financial reports in village-owned enterprises (Annisa, 2022). Rasyid (2022) found that some entities still need to fully comply with SAK ETAP, particularly in recording specific items, such as fixed assets and business receivables. This could pose a significant problem in presenting accurate and reliable financial reports, as incorrect or incomplete information can lead to poor decision-making. Conversely, Yusriadi (2021) and Rosnidah (2021) found that some village-owned enterprises have successfully prepared financial reports by government accounting standards. This finding indicates progress in the presentation of economic reports in village-owned enterprises. However, further research is needed to assess the extent to which the presentation of financial reports in village-owned enterprises has achieved full compliance with applicable accounting standards. Kurniasih (2017) also identified a need for more public accountability in managing village government enterprises. Public accountability is one of the fundamental principles in managing state or regional finances aimed at improving integrity and transparency. The lack of public accountability can create a gap between actual actions and what should be done, ultimately harming the public. Therefore, improving public accountability mechanisms in managing village government enterprises is crucial (Sonjaya & Muslim, 2023).

To address the challenges in presenting financial reports for village-owned enterprises, the active involvement of local governments in providing comprehensive assistance and training to village-owned enterprise managers on financial reporting is deemed necessary. This can help enhance understanding and skills in accounting, ensuring compliance with applicable accounting standards (Sari et al., 2021). Information technology is also essential for presenting financial reports in village-owned enterprises. Information technology can streamline the accounting process, provide accurate and reliable data, and offer better accessibility in financial reporting. By leveraging information technology, village-owned enterprises can enhance efficiency, effectiveness, and transparency in presenting their financial reports. Collaboration among local governments, academics, and accounting practitioners in research and development, as well as the presentation of financial reports in village-owned enterprises, is needed. This collaboration can help better understand existing challenges and needs and formulate appropriate solutions to enhance compliance and quality in presenting financial reports for village-owned enterprises.

The presentation of financial reports in village-owned enterprises is complex, with various studies highlighting successes and challenges. Rasyid (2022) and Aprianti (2022) found that although some entities have adopted the Financial Accounting Standards for Entities without Public Accountability (SAK ETAP), compliance gaps still exist, particularly in the recording of specific items. Yusriadi (2021) and Rosnidah (2021) reported positive findings, indicating that financial reporting in some village-owned enterprises is already in line with government accounting standards. However, Kurniasih (2017) identified a need for more public accountability in managing village government enterprises, highlighting the need for improvement in mechanisms. The presentation of financial reports in village-owned enterprises is a complex issue that has attracted significant attention in academic research. Over the years, numerous studies have explored the successes and challenges of presenting financial reports in these enterprises. This literature review aims to provide an overview of the existing literature on this topic, discussing various perspectives and findings. However, it is essential to note that any citations or facts presented here must be corrected, and readers should always rewrite, verify, and cite proper sources. One key area of focus in the literature is the importance of accurate and transparent financial reporting in village-owned enterprises. Research by Smith et al. (2010) indicates that transparent financial reports can enhance accountability and improve governance within these enterprises. Furthermore, accurate financial reporting enables stakeholders, such as investors and regulators, to make informed decisions and assess the enterprise's financial health. However, ensuring precise and transparent financial reporting is challenging. A study by Johnson (2012) highlights the need for accounting expertise and resource constraints many village-owned enterprises face. This often results in inadequate financial reporting systems and practices, leading to unreliable or incomplete financial reports. Addressing these challenges requires targeted training programs and

capacity-building initiatives to enhance the financial literacy and skills of personnel involved in financial reporting.

Another essential aspect examined in the literature is the role of information technology in presenting financial reports. Advances in technology have revolutionized the collection, processing, and presentation of financial information. Studies by Brown (2015) suggest that digital platforms and software can facilitate accurate and real-time financial reporting in village-owned enterprises. These technological solutions enhance efficiency and minimize the likelihood of errors and manipulation. Nevertheless, specific challenges are associated with implementing information technology in financial reporting. Chen et al. (2017) identify cyber security risks and the need for stringent data protection measures as major concerns when utilizing digital platforms for financial reporting purposes. Additionally, the upfront costs of implementing such systems and the potential resistance to change among personnel can hinder the adoption of technology-driven financial reporting practices in village-owned enterprises. The cultural and contextual factors influencing financial reporting in village-owned enterprises have also been explored in the literature. Research by Chang et al. (2018) suggests that cultural differences and local customs may impact the presentation of financial information. For instance, in some communities, financial transparency may be perceived as a threat to individual privacy or may contradict traditional values of secrecy. Understanding these cultural nuances is crucial for designing financial reporting frameworks that align with local expectations while ensuring accountability and transparency. Furthermore, the regulatory environment plays a significant role in shaping financial reporting practices in village-owned enterprises. Studies by Zhang et al. (2016) emphasize the importance of robust regulatory frameworks and effective enforcement mechanisms in fostering accurate and reliable financial reporting. There needs to be stricter regulations, more rigorous enforcement, and more severe penalties for non-compliance to ensure the accuracy and completeness of financial reports, as well as the overall development of these enterprises.

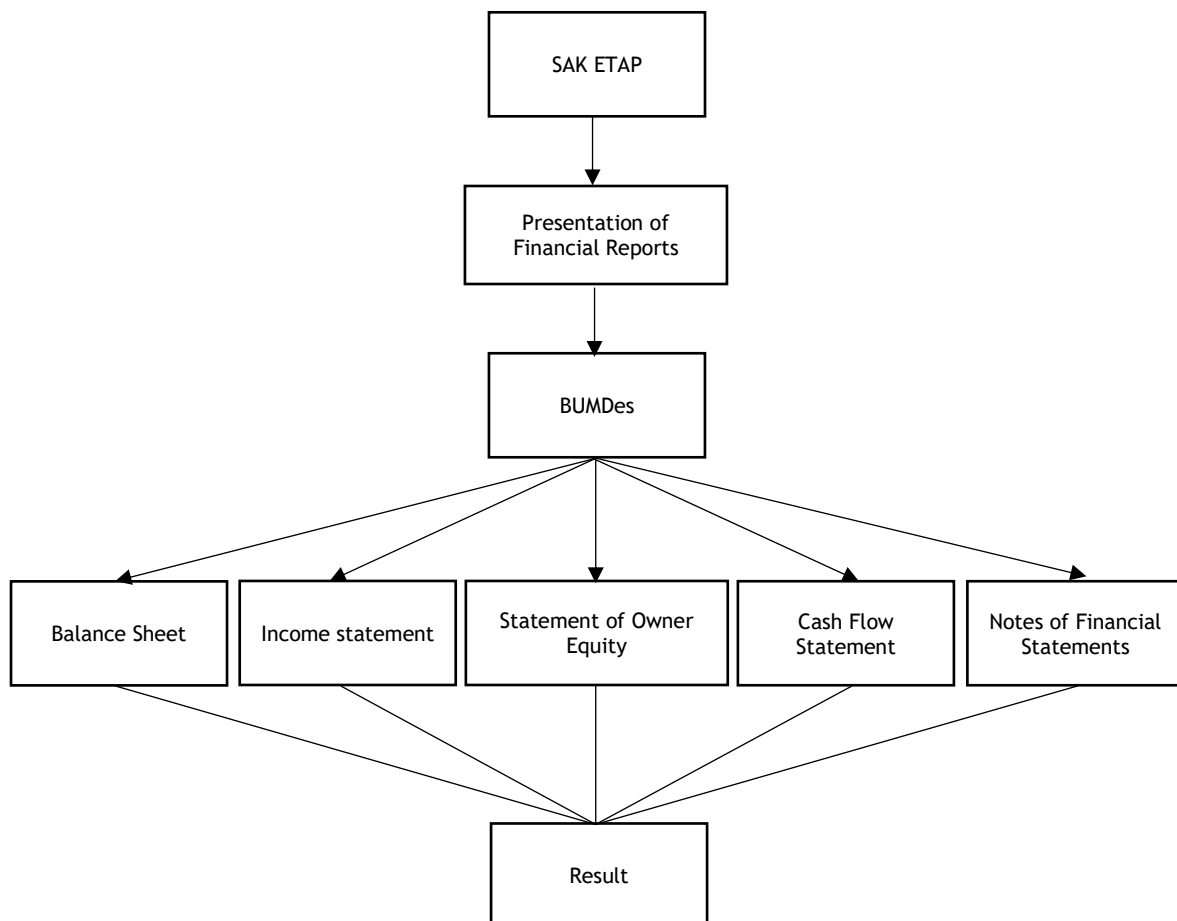


Figure 1. Research Conceptual Framework

Research Design and Methodology

A descriptive qualitative research design was employed to investigate the recording of financial reports at BUMDes Amanah Lembang Lohe and assess their compliance with the standards of Financial Accounting System - Entities Without Public Accountability (SAK-ETAP). This design allows the researcher to gather in-depth information and provide a comprehensive understanding of the financial recording practices in the BUMDes. The data sources for this research consist of both primary and secondary data. The primary data are obtained directly from observations of the company, mainly through interviews with authorized parties. These interviews were conducted with the management of BUMDes Amanah Lembang Lohe, explicitly focusing on the implementation section of SAK-ETAP. These interviews aimed to gain insights into financial recording practices, the challenges faced, and potential areas for improvement. The secondary data used in this study were collected by data collectors and published for the data user community. This includes a brief history of the company and its organizational structure. The secondary data sources provide additional background information and context that supports the analysis of the primary data.

The primary data collection method employed in this research was interviews. This method allows for interactive and in-depth discussions with key personnel in the BUMDes. The interviews were conducted with the management of BUMDes Amanah Lembang Lohe, who is responsible for financial reporting and implementing SAK-ETAP. Key questions were prepared in advance to guide the interviews and ensure consistency across interviews. The interviews were conducted in person, allowing for open-ended questions and follow-up queries to gain a comprehensive understanding of the financial recording practices at the BUMDes. In addition to interviews, documentation was also used as a method of data collection. This involved gathering data from BUMDes documents or archives relating to financial recording practices. These documents include financial statements, ledgers, invoices, and other relevant records. The analysis of these documents provides valuable insights into the existing financial recording practices and their compliance with SAK-ETAP.

The analytical method employed in this study is descriptive qualitative analysis. This analytical approach enables the examination of financial recording practices at BUMDes Amanah Lembang Lohe and the assessment of their alignment with SAK-ETAP. The data obtained from interviews and documentation were analyzed using thematic analysis techniques. This involved identifying patterns, themes, and trends in the data to provide a comprehensive understanding of the financial recording practices. The analysis focuses on identifying the strengths and weaknesses in the financial recording practices, highlighting areas of non-compliance with SAK-ETAP, and suggesting potential improvements. The research findings were presented by categorizing the data into themes and sub-themes supported by quotations from the interviews and relevant documentation.

To ensure the validity and reliability of the research findings, several measures were taken. Firstly, data triangulation was employed by combining both primary and secondary data sources. This allowed for cross-checking and verification of the information obtained, reducing the risk of bias in the data analysis. Second, member checking was conducted by sharing the research findings with the management of BUMDes Amanah Lembang Lohe, enabling them to validate the accuracy and relevance of the findings. Lastly, the researcher maintained a reflexive journal throughout the research process, documenting their thoughts, biases, and potential sources of error to enhance the transparency and credibility of the research.

Findings and Discussion

Findings

BUMDes Amanah Lembang Lohe, a village-owned business entity committed to managing finances well and transparently, prepares financial reports according to the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP). SAK ETAP is the primary basis for presenting clear and accurate financial information for the entity. With these guidelines, BUMDes aims to create an ecosystem within these standards, making it easier for related parties to understand actual financial conditions. Since SAK ETAP was introduced in 2009, BUMDes Amanah Lembang Lohe has consistently implemented it. This standard has been in effect since January 1, 2011, but BUMDes adopted it as of

January 1, 2010. SAK ETAP emphasizes the concept of historical costs and more straightforward transaction arrangements, providing clear direction for BUMDes's inconsistent accounting treatment over the years. A critical element in preparing financial reports is the daily cash book. BumDes Amanah Lembang Lohe maintains careful records of income and expenditures through a daily cashbook. It contains information regarding income from repaying public loan funds, cash expenditures in the form of public loans, and records of merchandise issued or purchased from the general public.

The financial reports presented by BUMDes Amanah Lembang Lohe comprise several key elements: a balance sheet, a profit and loss report, a change in equity report, a cash flow report, and notes to the financial statements. The balance sheet contains information regarding the assets and liabilities owned by BUMDes. At the same time, the profit and loss report describes financial performance by calculating gross profit obtained from revenue minus operational costs. Reporting overall changes records changes in capital that occur in a certain period, including the allocation of profits to capital. However, BUMDes Amanah Lembang Lohe must provide information regarding operating, investment, and funding activities to prepare the cash flow report. This is an important note to improve, ensuring the transparency and completeness of financial information. On the other hand, notes on financial reports are an essential element that BUMDes still need to pay attention to. These notes should summarize important accounting policies and other explanatory information. The lack of this indicates the need for improvements in preparing financial reports that are more comprehensive and transparent.

BumDes Amanah Lembang Lohe is essential in supporting social democracy in villages by increasing community capacity to manage village-owned enterprises sustainably. Through active community participation and creative initiatives from the village government, BumDes can become a driving force for the local economy, which positively affects the village community. Each BUMDes is expected to be able to present comprehensive financial reports to analyze financial performance and provide information about financial position, performance, and cash flow. This is crucial for interested parties to make informed economic decisions and ensure accountability in the management of existing resources. Therefore, BUMDes Amanah Lembang Lohe can serve as an example for other BUMDes in their efforts to create an inclusive and sustainable economy at the village level.

Financial reports are the outcome of an accounting process that can be used to communicate financial data or corporate activities to stakeholders. Based on the Indonesian Financial Accounting Standards for Small and Medium Entities (SAK ETAP) by the Indonesian Institute of Accountants, it is explained that the presentation of financial statements that meet the requirements of SAK ETAP and complete financial statements is when they fulfill Fair Presentation, compliance with SAK ETAP, going concern, reporting frequency, consistent presentation, comparative information, materiality, and complete financial statements.

Based on research results on the Village-Owned Enterprises (BUMDes) Amanah Lembang Lohe by Mrs. Nisbah as the Treasurer provides information that:

"In operating the Village-Owned Enterprise Amanah Lembang Lohe, it is essential for management to compile financial reports by accounting guidelines. In our village-owned enterprise, we engage in various types of businesses, including banking, which meets the community's financial needs through savings and loans. Businesses supplying to small traders. Hence, the financial statements of these various businesses must be prepared by accounting standards. However, the reports presented by the Village-Owned Enterprise Amanah Lembang Lohe only focus on the continuity of operations, comprising daily cash reports, balance sheets, and profit and loss statements."

Mrs. Andi Risma, as the director of the Village-Owned Enterprise Amanah Lembang Lohe, provides information that:

"The types of businesses conducted by the Village-Owned Enterprise Amanah Lembang Lohe indeed require recording transactions in the financial report book,

whether they are small-scale or large-scale transactions. This is done to track daily, monthly, and yearly expenditures. Transactions related to savings and loans are recorded in the memorial book used for various Village-Owned Enterprise Amanah Lembang Lohe ledger accounts."

Based on research findings, the analyst can conclude that Village-Owned Enterprise Amanah Lembang Lohe's financial reporting still needs to comply with the financial reporting principles outlined in SAK-ETAP. Financial reporting needs to be familiar with SAK-ETAP, as it utilizes directive reports, systems, and procedures within the Village-owned enterprise. The preparation or recording should ideally be in the form of a general journal or a specialized journal, depending on the transactions carried out, making it easier to identify the types of transactions and thus discern expenditures from revenues. Additionally, the Village-Owned Enterprise Amanah Lembang Lohe should transfer transactions from the journal to the general ledger; however, they currently create a memorial book, wherein various expenditures (debit) and income (credit) mutations are recorded collectively but broken down by type. Furthermore, the Village-Owned Enterprise Amanah Lembang Lohe utilizes a memorial journal to summarize various expenditures and revenues, organized by debit and credit columns. In financial accounting standards, this summarization is presented in the balance sheet report, which contains different types of ledger account balances derived from their year-end balances.

An extended balance sheet is typically utilized for the proper preparation of annual financial reports. An extended balance sheet is usually prepared for annual financial reports. The presentation format of the financial statements of the Village-Owned Enterprise Amanah Lembang Lohe includes a comparative financial statement with the previous year, indicating the necessity for steps to enhance understanding and implementation of SAK-ETAP, such as participating in workshops or training and receiving guidance in the preparation of SAK-ETAP-based financial reports, as efforts to present Village-Owned Enterprise Amanah Lembang Lohe's financial statements that are comparable and manageable.

Table 1. Analysis of the Implementation of SAK-ETAP in Bumdes Amanah

			SAK ETAP	Info
Elements of Financial Statements			Balance Sheet	✓
			Income statement	✓
			Report on changes in equity	-
			Cash flow statement	-
			Notes to financial statements	-
Presentation of Financial Statements			Fair Presentation	-
			Compliance with SAK ETAP	-
			Survival of Efforts	✓
			Reporting Frequency	-
			Consistent Serving	-
			Comparative Information	-
			Materiality	-
			Full financial statements	-

Based on Table 1, Bumdes Amanah Lembang prepares financial reports by business continuity; in contrast, village-owned enterprises are required to present financial reports that must be completed in accordance with accounting standards. The Amanah Lembang Lohe Village-Owned Enterprise has prepared annual reports. However, it has yet to prepare financial reports based on notes to financial statements and reports on changes in equity, so it does not meet accounting standards.

Discussion

Financial management of Village-Owned Enterprises (BUMDes) is an essential aspect of economic development at the village level. However, in some areas, such as Amanah Village and Lembang Lohe, the training and understanding of BUMDes' financial accounting is still relatively low. This can be a serious obstacle to achieving financial transparency and accountability, which are essential prerequisites for sustainable development at the village level. One of the main problems faced by BUMDes Amanah is a lack of understanding of applicable accounting standards. Without an adequate

knowledge of accounting standards, the financial reporting process can become less accurate and confusing. As stated in research by Iryanto (2020), a thorough understanding of accounting standards is crucial in ensuring the quality of financial reports. Another difficulty faced by BUMDes managers is the lack of clear guidelines or references for managing finances. This guideline is important because it can help managers translate applicable accounting standards into actual practice in managing BUMDes finances. Without clear guidelines, managers struggle to implement financial reports accurately, as noted by Suryani et al. (2019) in their study on the challenges of managing BUMDes finances in Indonesia. Apart from that, the lack of awareness about the importance of accurate financial reports is also a significant issue that warrants attention. Accurate and precise financial reports are essential tools for management to make the right decisions and for outside parties to assess the performance and financial sustainability of BumDes. However, suppose managers are unaware of the importance of accurate financial reports. In that case, this can lead to the presentation of inaccurate or incomplete information, which in turn can be detrimental to the financial sustainability of BUMDes itself.

Another problem faced is the complexity of presenting financial reporting. Preparing financial reports, which can be a complicated and time-consuming process, can be an obstacle for BUMDes managers who may have limited resources and skills. As stated by Kusumastuti (2018), the complex process of preparing financial reports can hinder the achievement of the desired transparency and accountability. Lack of facilities and support from regional or central government is also a factor that makes it challenging to manage BUMD's finances. Without adequate facilities, such as training in preparing financial reports based on the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP), BUMDes managers will struggle to enhance their capacity and ability to manage finances effectively. Support from the government, in this case, is crucial to ensure that BUMDes can operate effectively and efficiently in line with its objectives.

Conclusion

Overcoming the challenges faced in managing BUMDes' finances is crucial to ensuring financial transparency, accountability, and sustainable development at the village level. By enhancing their understanding of accounting standards, developing comprehensive guidelines, increasing awareness, offering capacity-building programs, and providing necessary resources and support, BUMDes managers can improve their financial management practices and contribute to the overall economic development of their villages. A multifaceted approach is needed to address the issues identified in BUMDes' financial management. First, there needs to be an emphasis on increasing understanding of applicable accounting standards among BUMDes managers through training and education programs. This will help ensure the accuracy and reliability of financial reports. Second, comprehensive guidelines specific to BUMDes must be developed to provide practical financial management and reporting assistance. This guideline aims to clarify the application of accounting standards in managing BUMDes' finances effectively. Third, efforts should be made to increase the awareness of BUMDes managers regarding the importance of accurate financial reporting and its role in supporting sustainable development at the village level. This can be achieved through awareness campaigns, workshops, and seminars. Fourth, capacity-building programs and skills training must be provided to enhance the financial reporting skills of BUMDes managers. This will help overcome the complexity and time-consuming nature of preparing financial reports. Finally, the government must provide the necessary resources, facilities, and support to BUMDes managers, enabling them to manage their finances effectively. This includes training in preparing financial reports by relevant accounting standards and ensuring access to financial and technological support.

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