



Analysis of Financial Accounting Standards for Entities Without Public Accountability Application for Financial Statements at MSME Rahmah Laundry

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ABSTRACT: This research aims to analyze the application of the Financial Accounting Standard of Non-Public Accountability Entities (SAK ETAP) as the basis in the preparation of financial report at Micro small and Medium Enterprises Rahmah Laundry. The research use a qualitative approach with descriptive analysis methods, Research data collection was carried out through observation, interviews, documentation, and other supporting sources obtained from the research location. This study highlight how Rahmah Laundry compiles there financial statement. The result of the research show the owner has not followed the standards set by Financial Accounting Standard of Non-Public Accountability Entities (SAK ETAP) in the recording and compilation of his financial report due to obstacles he faces such as low awareness, skills and knowledge of the owner of Rahmah Laundry about Financial Accounting Standard of Non-Public Accountability Entities (SAK ETAP).

Keywords: Financial Statements, Accounting Standard of Non-Public Accountability Entities, Micro Small and Medium Enterprises



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INTRODUCTION

Micro, Small, and Medium Enterprises (MSME) are small businesses that are typically started by individuals. Although some people believe that MSMEs only benefit a few individuals, in reality, MSME play a vital role in Indonesia's economy. The goal of MSMEs is to encourage business growth and development, and they help reduce the unemployment rate in Indonesia by creating job opportunities ([Andika Ramadan Yp, 2019](#)). Additionally, MSME play an important role in achieving economic equality in society by providing a means of economic distribution for small-scale populations ([Firmansyah et al., 2019](#)).

Currently, resources in the commercial and industrial sectors are expected to be problem solvers for various challenges that arise in the workplace, in addition to having expertise in their disciplines and competent attitudes. Similarly, jobs in this era of disruption present challenges for professions, including accountants, in line with the need for superior resources ([Junjunan et al., 2022](#)).

All this time, Indonesia has been considered a consumer country due to the high interest of large companies in the Indonesian market. Strategically, the empowerment and development of MSME

become very important ([Hutapea et al., 2023](#)). The success of an MSME relies on maintaining its quality, and one of the key aspects to uphold is good financial reporting and record-keeping. Many MSMEs prioritize improving operational performance over financial recording and reporting. However, the quality of financial reports significantly affects the company's reputation. Poor quality financial reports can damage stakeholders' trust ([Susetyo et al., 2023](#)). There are many cases of losses, even bankruptcies, which indicate that many companies and MSMEs have not prioritized proper financial reporting. Mistakes in this process can potentially threaten the survival of these MSMEs ([Prameswari, et.al, 2023](#))

Financial statements are a visual representation of an organization's financial condition, utilized by stakeholders to make financial decisions. ([Wardatussyfa et al, 2023](#)). The purpose of accounting standards in presenting financial statements is to provide rules or guidelines that must be followed to ensure consistent understanding among all parties and achieve the objectives of financial reporting ([Famila & Estiningrum, 2022](#)).

The Indonesian Institute of Accountants (IAI) released the Financial Accounting Standards for Entities without Public Accountability (SAK ETAP) in July 2009, enabling the preparation of accurate and relevant financial statements using these standards ([Maksi & Nurul, 2017](#)). Although these standards can be applied in a straightforward manner, many MSMEs still face difficulties in implementing them. ([Purnamawati, 2020](#)). It can be concluded that members of MSMEs in Indonesia still have a limited understanding of the accounting registration process and exhibit low awareness of the importance of preparing financial statements ([Rapika & Kusmilawaty, 2022](#)).

SAK ETAP is a financial standard created to support entities that do not have public accountability in preparing and presenting financial statements in a simpler manner. Its goal is to facilitate decision-making for managers and the use of information ([Kuncara et al., 2023](#)).

Accounting expertise is beneficial for MSME in several ways, including capital determination, monitoring progress, basic understanding of tax calculations, loan facilities, policy formation, and attracting investors. In addition to enabling MSME practitioners to make decisions by separating business profits from personal funds, financial statements that comply with SAK ETAP also benefit external parties interested in investing capital, including banks and creditors ([Wardi et al., 2020](#)). However, for many MSMEs, it remains challenging to allocate dedicated staff to manage bookkeeping and prepare financial statements due to the associated costs, including payroll expenses for accounting staff ([Wijaya, 2019](#)).

Financial management is crucial for enabling MSMEs to demonstrate their performance in managing their business, which is also important for ensuring business sustainability in the future ([Ahmad, E. Y, 2023](#)). It is expected that Accounting Standards for Entities without Public Accountability can assist MSMEs in establishing and running their accounting systems, because when financial statements are accessible, business owners can decide on the next steps for their ventures based on solid information ([Dalimunthe et al., 2023](#)). MSMEs play a crucial role in the country's economic growth, but a major issue is the lack of understanding of accounting and financial reporting, leading many MSME operators to not use financial statements in accordance with SAK ETAP ([Ifada et al., 2022](#)).

Previous research by ([Oktavia & Sunrowiyati, 2019](#)) The research found that the financial statements owned by MSMEs are incomplete and do not comply with SAK ETAP. This is evidenced by the fact that overall UD. Karya Tunggal does not include Notes to the Financial Statements and cash flow statements. According to the research ([Pancuran et al., 2020](#)), the financial statements prepared by the Micro, Small, and Medium Enterprises Toko Alvin consist of Cash Notes, Debt Notes, Employee Salary Reports, Profit and Loss Statements, and Asset Reports. However, these still do not meet the standards of the Financial Accounting Standards for Entities without Public Accountability (SAK ETAP). The findings of this research are consistent with previous research conducted by ([Ariesta Cindy, 2020](#)) which found that MSMEs prepare financial statements based on SAK ETAP, showing only the balance sheet as an overview of the business conditions at Elden Coffee & Eatery. According to ([Nurrahman & Samben, 2023](#)), CV Prastisindo Mandiri has also implemented SAK ETAP but only presents two types of financial statements, namely the income statement and balance sheet. Based on the findings of the research conducted by ([Kuncara et al., 2023](#)), it is recommended that stores use SAK ETAP and assess their inventory using the FIFO method.

This research contradicts previous research because of the results of the research conducted ([Lestari, 2021](#)) MSME actors have stated that integrating financial reporting into their businesses is challenging. They believe it will require significant time and effort. As a result, MSMEs in the Kerep area have not been able to implement accounting practices effectively because they do not have a sufficient understanding of accounting.

Likewise with research ([Irawan et al., 2023](#)), The research results show that the financial bookkeeping applied by the freshwater lobster farming MSME is only a business report done with the personal understanding and needs of the freshwater lobster farming manager. The records are made without following the accounting cycle, focusing solely on cash inflows and outflows. The freshwater lobster farming entrepreneur has not yet used the SAK ETAP system in their financial reporting.

Thanks to technological advancements and cultural changes in Indonesia, the assignment of various tasks, including laundry, has become easier with laundry services. Busy individuals often choose laundry services due to their demanding lifestyles and jobs, leaving them no time to do their own laundry. To cater to the tastes of various customers, laundry services offer a range of rates for services such as washing, ironing, and washing combined with ironing. The rapid growth of SMEs in the laundry sector is driven by the increasing number of consumers using affordable laundry services.

Rahmah Laundry is a household laundry service business that generates substantial income. Rahmah Laundry is popular among employees and housewives because it offers promotions every Friday.

The owner of Rahmah Laundry does not have financial statements for their business operations. The Rahmah Laundry entrepreneur only maintains simple records, such as noting daily, weekly, and monthly cash inflows and outflows. These records are used to assess profit and loss by the owner. In this case, the owner of Rahmah Laundry does not yet have a sufficient understanding of how to prepare proper financial statements. As a micro-business, they fall into the category of

small and medium enterprises and can prepare their financial statements following the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP). This is because quality financial statements must comply with the relevant accounting standards in Indonesia ([Nurrahman & Samben, 2023](#)).

A common obstacle many entrepreneurs face when managing their businesses is their inability to prepare financial statements accurately according to existing accounting standards. As a result, they only report finances based on their limited knowledge ([Winarso & Yuniarto, 2023](#)). Based on this limited knowledge, they consider their financial statements sufficient and are hesitant to follow relevant accounting standards because they perceive them as difficult and unimportant for their operations.

Micro, Small, and Medium Enterprises (MSMEs) should use SAK ETAP because this standard is tailored to their characteristics and needs. This accounting standard is designed to facilitate business owners in preparing financial statements that align with the scale and complexity of their operations. Although MSMEs are not legally required to use the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP), there are several reasons why they should consider it:

1. By applying SAK ETAP, MSME owners can gain confidence from external parties such as investors and lenders, as it demonstrates consistency and reliability in financial reporting.
2. Improving Financial Management: SAK ETAP provides a structured framework for preparing financial statements, helping business owners better manage their finances and make more informed decisions.
3. Enhancing Access to External Funds: With financial statements prepared according to the standard, MSME owners can more easily secure loans from banks or capital from investors.
4. Good accounting practices help MSMEs strengthen their market position by building trust and a good reputation among customers and business partners. ([Hidayah & Muntiah, 2019](#)).

Although not mandatory, the application of the Financial Accounting Standards for Entities without Public Accountability (SAK ETAP) offers many long-term benefits for SMEs. Applying these standards helps SMEs grow and develop sustainably in a competitive business world. However, in general, it is often the case that financial records kept by SME practitioners only involve recording cash inflows and outflows. ([Rosita Andarsari, 2022](#)). This observation aims to evaluate whether MSME Rahmah Laundry has prepared financial statements in accordance with the Financial Accounting Standards for Entities without Public Accountability (SAK ETAP) and to identify any challenges that may be encountered in its application.

The research update lies in its focus on the implementation of SAK ETAP in the SME laundry service sector, which has not been previously explored by other researchers.

Micro, Small, and Medium Enterprises (MSME)

Micro, Small, and Medium Enterprises (MSMEs) have the potential to create jobs, provide economic services that involve the broader community, and contribute to income equality and growth ([Mardi, 2019](#)). Micro, Small, and Medium Enterprises can also be used to distribute the results of development, promote economic growth, and contribute to achieving national stability ([Pancuran et al., 2020](#)). Due to their various functions and roles, MSMEs have long been recognized as a highly important and significant business sector in Indonesia.

Law Number 20 of 2008 states that MSMEs meet the following criteria:

- a. Microprises: Productive enterprises owned by individuals or individual entities that meet the following criteria:
 1. If land and buildings are excluded, the net wealth does not exceed IDR 50,000,000.
 2. Sales do not exceed IDR 300,000,000 per year.
- b. Small Enterprises: Profitable commercial enterprises that operate independently, managed by individuals or organizations not owned, controlled, or directly or indirectly affiliated with subsidiaries or branches of medium or large enterprises, and meet the following criteria:
 1. Annual revenue exceeds IDR 300,000,000 but is up to IDR 2,500,000,000.
 2. Net wealth is more than IDR 50,000,000 but up to IDR 500,000,000, excluding buildings and land.
- c. Medium Enterprises: Profitable commercial enterprises that operate independently, managed by individuals or organizations not owned, controlled, or directly or indirectly affiliated with small or large enterprises as subsidiaries. ([Febriani & Harmain, 2022](#)).

Financial statements

Accounting knowledge is the understanding that MSME actors possess regarding accounting concepts, from business transactions to the preparation of financial statements for their enterprises ([Harmain et al., 2019](#)). Financial statements provide an overview of a business's performance over a specific period. Financial records serve as a tool for decision-making and can be used to determine whether the business is eligible for additional support or funding from other parties. ([Ariesta Cindy, 2020](#)). The main purpose of financial statements is to provide users with the information they need to meet their specific informational requirements about the financial statements of an entity and its cash flow statements, so they can make informed economic decisions. This is especially relevant for individuals who cannot request specific financial reports. ([Susanto et al., 2020](#)).

In addition to being recorded in one accounting cycle, financial data related to the economic operations of a company are also analyzed and summarized in such a way as to provide important financial information. Financial statements are essentially the result of accounting procedures and are intended to inform stakeholders about the financial well-being and operational performance of the organization.

Financial Accounting Standards for Entities Without Public Accountability

The Indonesian Institute of Accountants (IAI) has developed Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) for use by companies that are not publicly accountable. Although there are no significant public obligations, these organizations issue financial statements for stakeholders and the general public ([Pramudiati et al., 2019](#)).

SAK ETAP is a set of activities aimed at entities whose financial statements are not accessible to the public. Typically, these standards are used by small and medium-sized entities that do not trade their shares on the stock exchange ([Muhammad et al., 2018](#)).

General Financial Accounting Standards are generally accepted accounting standards, aimed at entities with significant public accountability and involved in cross-border activities. However, their application is often difficult to understand and implement for many small and medium-sized businesses in Indonesia. On the other hand, SAK ETAP offers various conveniences for these Micro, Small, and Medium Enterprises compared to General Accounting Standards because it has simpler reporting rules ([Susfayetti et al., 2018](#)).

It is hoped that the existence of SAK ETAP can support Micro, Small, and Medium Enterprises in overcoming the challenges of creating financial statements. The goal is to create effective financial reporting without the complexities found in General Financial Accounting Standards. Thus, it is expected that the decision-making process and the formulation of management strategies for the future can become easier ([DWI ERMAYANTI SUSILO, 2023](#)).

METHOD

Research uses a qualitative descriptive approach, which illustrates the situation of the subject in detail and up-to-date, using secondary and primary data. ([Adlini et al., 2022](#)). The data collection for the research is carried out through observation, interviews, documentation, and other supporting sources obtained directly from the research site. This includes questions directed to business owners and managers assigned by the owners ([Lestari, 2021](#)).

The data analysis system utilizes descriptive analysis through an approach to systematically describe and summarize the data ([Ningtiyas, 2017](#)). The procedure used in the analysis is as follows: data collection is guided by financial records, financial reporting, and business skills. The challenges faced by MSMEs in implementing SAK ETAP are analyzed through semi-structured interviews, observation of records and financial reports based on SAK ETAP, and analysis of obstacles encountered by MSME actors in using SAK ETAP. The results of the data processing and the research conclusion schema constitute the overall data acquisition of the research.

RESULT AND DISCUSSION

Rahmah Laundry, a service company specializing in offering laundry and ironing services, based on researcher interviews, the financial statements obtained are not balanced with Accounting Standards (ETAP). The financial statements prepared by Rahmah Laundry document financial activities and provide financial data for specific periods, namely daily, weekly, and monthly.

Financial statements are prepared by a responsible individual who also monitors cash inflows and outflows, and understands the amount of liabilities and expenditures incurred, which is crucial for business managers in managing their finances. Understanding accounting is an important skill for business managers. Creating financial statements also signifies a crucial step in monitoring business growth. However, data shows that business managers often do not report finances for their own businesses. Currently, Rahmah Laundry's financial statements are still simple, using the following records:

1. Income Records

Every day, Rahmah Laundry records cash to document income transactions from laundry services. Then, income records are summarized weekly and monthly to determine the total revenue generated. Below is the weekly income record created by Rahmah Laundry in December 2023:

Table 1. Rahmah Laundry Income Records

Weekly	Date	Amount
1	01-07	Rp. 849.000
2	08-14	Rp 793.000
3	15-21	Rp 720.000
4	22-28	Rp 1.054.000
5	29-31	Rp. 216.000
Total		Rp. 3. 632.000

2. Expense Records

Rahmah Laundry records cash expenditures starting from electricity payments to employee salaries, recorded by the business owner in expense records. Below is the expense report of Rahmah Laundry in December 2023:

Table 2. Rahmah Laundry Production Records

Date	Information	Amount
03/12/2023	Workers' salaries	Rp. 220.000
07/12/2023	Gas cylinder 2	Rp 32.000
10/12/2023	Workers' salaries	Rp. 200.000
11/12/2023	Electricity token	Rp. 200.000
17/12/2023	Engine cleaner	Rp. 100.000
17/12/2023	Workers' salaries	Rp. 200.000
24/12/2023	Workers' salaries	Rp. 200.000
27/12/2023	Detergent	Rp. 100.000
27/12/2023	Plastic	Rp. 50.000
31/12/2023	Workers' salaries	Rp. 250.000
Total		Rp. 1.554.000

The financial statements currently prepared by Rahmah Laundry, an MSME, are still simple and do not comply with the requirements of the Financial Accounting Standards for Entities without Public Accountability . In this context, a complete financial statement according to SAK ETAP consists of five main components: Balance Sheet, Income Statement, Statement of Changes in Equity, Cash Flow Statement, and Notes to the Financial Statements.

**Table 3. Conformity of Rahmah Laundry MSME Financial Reports
According to SAK ETAP**

Financial statements SAK ETAP	Information
Balance Sheet	Not available
Income Statement	Not available
Statement of Changes in Equity	Not available
Cash Flow Statement	Not available
Notes to the Financial Statement	Not available

Here is an example of the application of SAK ETAP implemented by researchers based on data collected from Rahmah Laundry MSME:

Table 4. Balance Sheet of Rahmah Laundry

BALANCE SHEET	
RAHMAH LAUNDRY	
DESEMBER 2023	
Assets	
Current Assets:	
Cash	Rp 5.124.000
Supplies	Rp 284.000
Prepaid rent expense	Rp 10.500.000
Total	Rp 15.908.000
fixed assets:	
Washing machine	Rp 32.000.000
Acumulated depreciation of washing machine	(Rp 3.200.000)
Dryer	Rp 48.000.000
Acumulated depreciation of Dryer	(Rp 4.800.000)
A steam iron	Rp 3.000.000
Acumulated depreciation of A stream iron	(Rp 375.000)
Equipment	Rp 5.800.000
Acumulated depreciation of Equipment	(Rp 725.000)
The acquisition value of fixed assets	<u>Rp 79.700.000</u>
Total Assets	Rp 95.608.000
Equity liabilities :	
Longterm debts	-
Short term liabilities	-
TOTAL	-
Equity	Rp 95.608.000
Owner's capital	Rp 95.608.000
Total of Liabilities and Equities	Rp 95.608.000

Table 5. Income Statement Rahmah Laundry

INCOME STATEMENT RAHMAH LAUNDRY DESEMBER 2023	
Income	Rp 3.632.000
Expenses:	
Utilities Expense	Rp 200.00
Salary Expense	Rp 1.070.000
Machine maintenance Expense	Rp 100.000
Other expenses	Rp 184.000
Number of loads	(Rp 1.554.000)
Profit	Rp 2.078.000

Tabel 6. Statement of Changes in Equity Rahmah Laundry

STATEMENT OF CHANGES IN EQUITY RAHMAH LAUNDRY DESEMBER 2023	
Initial capital	Rp 5.124.000
Prive	-
Profit The current period	Rp 2.078.000
Final Capital	Rp 7.202.000

Table 7. Statement of Cash Flow Rahmah Laundry

Statement of Cash Flow RAHMAH LAUNDRY DECEMBER 2023	
Operational Activities	
Cash received	Rp 3.632.000
Reduced :	
Utilities Expense	Rp 200.000
Salary Expense	Rp 1.070.000
Depreciation Expense of Mechine	Rp100.000
Miscellanious Expense	Rp 184.000
Amount	(Rp 1.554.000)
Cash generated from Activities Operational	Rp 2.078.000
Investment Activities	
Cash Generated From Investment Activities	-
Funding Activities	
Cash earned	-
Increase (decrease) in cash during the current periode	-
Initial cash	Rp 3.046.000
Final cash	Rp 5.124.000

Table 8. Notes to Rahmah Laundry's Financial Report

Rahmah Laundry
Notes to the Financial Statements
For the Period Ending in December

Overview

Micro small and Medium Enterprises Rahmah Laundry is a business engaged in the laundry and ironing services sector, established in 2023. It is located at Jl. Gunung Jayawijaya or Jl. Rambutan, Binjai Selatan District, Binjai City.

Preparation of Financial Statements

Rahmah Laundry prepares its financial statements in accordance with the Indonesian Financial Accounting Standards for Small and Medium Entities (SAK ETAP) using the accrual basis method.

Accounting Policies of MSMEs Rahmah Laundry

a. Basis of Measurement

The business uses the historical cost measurement basis, where assets are recorded at the cost incurred for their purchase.

b. Cash and Cash Equivalents

Cash and cash equivalents of Rahmah Laundry are kept physically and not deposited in banks. Cash on hand is used for paying employee salaries, electricity bills, and purchasing laundry supplies exceeding Rp 500,000.

c. Depreciation Method

The business applies the straight-line depreciation method for fixed assets.

d. Revenue

Revenue is recognized by Rahmah Laundry when services are rendered to customers.

e. Liabilities

The business does not have any trade payables.

f. Equity

Equity is based on the personal capital of the owner of Rahmah Laundry.

The Perception of Rahmah Laundry Business Operators in the Process of Presenting Financial Statements Based on SAK ETAP

To create financial statements for micro-enterprises, most owners rely on their basic knowledge of accounting. In this study, business operators claim to have a relatively basic understanding of accounting, which they use to compile their financial reports. They can prepare financial statements using just their understanding of debits and credits.

The balance sheet, income statement, cash flow statement, statement of financial position, and notes to the financial statements are basic financial documents equivalent to accounting standards, but business operators often do not realize this. Instead, they only recognize one type of financial statement, known as bookkeeping. Business operators struggle to distinguish between these five

categories of financial statements. Not only distinguishing them, but even the financial statements prepared by business operators are not necessarily accurate.

The financial statements used by Rahmah Laundry operators include income statements and expenditure reports. However, these activities are far from systematic financial reporting in accordance with accounting standards. This depends on the accounting knowledge possessed by the business operators in preparing their financial statements. It can be concluded that the higher the level of learning and accounting skills of the business operators, the higher the quality of the financial reports obtained.

In this study, business operators have relatively simple methods to calculate profit or loss in their business. They do so by comparing service income with the costs incurred during business operations. Business operators consider it a loss if the expenses exceed the service income, and a profit if the service income exceeds the expenses.

Business operators gather transaction evidence as a summary of business activities in their financial reporting. The goal is to reduce the possibility of errors or discrepancies in recording business finances. Additionally, business operators have separated personal funds from business funds.

The assumption of business management will affect the implementation of the Indonesian Financial Accounting Standards for Small and Medium Entities. This is because every business owner has a unique view of financial statements. Business owners will align their financial statements with SAK ETAP if they believe it is important and the benefits outweigh the costs. Conversely, the perspective of business operators can shift from viewing financial reporting as difficult to viewing it as beneficial for business growth and attracting investors if they believe learning to comply with SAK ETAP will enhance their operations.

This perspective indicates that SAK ETAP compliance is still considered challenging for small business owners. By evaluating, identifying, and providing information on the financial status of their business operations, financial literacy among MSME owners will improve. This will make it easier to obtain financing from the banking sector with financial statements based on SAK ETAP. It is anticipated that accounting regulations for business owners will be developed based on SAK ETAP as a foundation.

Barriers in preparing financial statements faced by Rahmah Laundry

Interview results indicate that lack of skills, proficiency, and understanding in financial statement preparation pose challenges for business operators. Micro small and Medium Enterprises operators generally do not possess sufficient knowledge or skills in accounting or finance to manage financial reporting equivalent to official standards. Business owners identify common constraints related to human resource dependence and gaps in effectively managing financial arrangements in accordance with standards. They recognize that business management requires adequate knowledge and understanding of financial statements. Lack of awareness and discipline among business operators regarding the need for comprehensive and standardized financial statements is a constraint. They tend to believe that financial statements covering only profit and loss are sufficient. Limited access to technology can also be a barrier as MSME owners may not

have adequate access to the technology or accounting software needed to efficiently prepare and maintain financial statements.

Another barrier in financial statement preparation by business operators is the priority of MSME, which tends to focus more on daily operational activities than on financial reporting, thus paying less attention to the financial aspects of their business. In addition, minimal socialization about financial statements following the Indonesian Financial Accounting Standards for Small and Medium Entities, lack of intensive support in implementing SAK ETAP by relevant MSME institutions, and low scrutiny from involved parties on the financial statements of Rahmah Laundry can also be constraints. This is because Rahmah Laundry generally lacks strong ties with external parties.

CONCLUSION

From this study it is seen that UMKM Rahmah Laundry did not follow the Financial Accounting Standards of Non-Public Accountability Entities when drawing up the Financial Statements. The recording and preparation of financial statements by a business person is just a simple report, recording revenue and expenditure. The researchers see a lack of understanding and an accountant at UMKM Rahmah Laundry as an obstacle to recording, as there is still a large amount of information that has not been documented by the company.

The challenges faced by UMKM Rahmah Laundry when implementing SAK ETAP during the preparation of financial statements include the poor awareness, skills, knowledge, and understanding of owners and employees about SAK STAP. In addition, the lack of socialization about the methods of implementation of standards by the government and the limited use of technology to dig information for preparation according to accounting standards.

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