

Unveiling the Implementation of SAK ETAP and the Readiness for Transition to SAK EP in Export–Import Logistics MSMEs

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Abstract

This research aims to uncover the depth of implementation of the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) and analyze the transition readiness toward the Financial Accounting Standards for Private Entities (SAK EP) within SMEs in the export–import logistics sector. This sector was selected due to its complex operational characteristics, involving cross-border transactions, stringent customs regulations, and highly dynamic field costs. The research employs an interpretive qualitative approach using a case study method. Data were collected through in-depth interviews with business owners, accounting staff, and relevant practitioners, alongside field observations and documentation of financial statements. Data analysis was conducted inductively to capture the underlying meanings behind the accounting practices performed. The results reveal the phenomenon of "pseudo-compliance" in the implementation of SAK ETAP. Financial statements tend to be interpreted merely as formal instruments to fulfill banking administrative requirements (compliance-driven) rather than as strategic decision-making tools. A form of "system dualism" exists, where companies rely on the flexibility of spreadsheets for daily operations, while accounting software is used solely to generate final report outputs. Regarding the transition readiness to SAK EP, the study identified a "cognitive inertia" phenomenon, where business actors feel underexposed to information and perceive the new standard as an additional administrative burden. This study recommends sector-specific socialization of SAK EP and the provision of tangible incentives for SMEs that implement high-quality standards. These findings contribute to the literature on SME accounting by highlighting how specific industrial operational contexts influence the adoption of financial accounting standards.

Keywords: SAK ETAP, SAK EP, SMEs, Export-Import Logistics, Standard Transition.

INTRODUCTION

Financial reporting practices in Micro, Small, and Medium Enterprises (MSMEs) cannot be separated from the daily experiences of business owners in managing their operations. For MSME actors, financial statements do not always appear as formal accounting products; rather, they are shaped by practical considerations, resource constraints, external demands, and personal understandings of the function of financial record-keeping (Mitchell et al., 2000; Sian & Roberts, 2009). Within this context, accounting standards interact with dynamic and diverse field realities.

Alongside the development of global business and the increasing demand for financial transparency, financial reporting standards in Indonesia have continued to evolve. These changes do not occur in a vacuum; instead, they enter MSME business practices shaped by operational habits, relationships with external parties, and varying levels of accounting knowledge among business actors. Industrial companies exercise hegemony to cover up all deviations in upstream oil and gas business activities and processes (Kwarto, 2022). One significant change is the decision of the Financial Accounting Standards Board to discontinue the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) and replace them with the Financial Accounting Standards for Private Entities (SAK EP), effective in 2025 (DSAK IAI, 2020). SAK EP represents the adoption of the International

Unveiling the Implementation of SAK ETAP and the Readiness for Transition to SAK EP in Export–Import Logistics MSMEs

Financial Reporting Standards (IFRS) for Small and Medium Enterprises (SMEs), adjusted to the characteristics of private entities in Indonesia. While offering certain simplifications, it also introduces fundamental changes in measurement and disclosure aspects.

This normative shift directly intersects with MSME financial reporting practices, which have long been the primary focus of SAK ETAP implementation. MSMEs operate in highly diverse contexts in terms of business scale, administrative capacity, and operational complexity. Some maintain simple, internally oriented bookkeeping systems, while others prepare financial statements primarily to meet external requirements such as financing access, tax obligations, or partnerships.

For MSMEs, particularly those in the export–import logistics sector that interact with fiscal regulations and international partners, this change in standards presents new challenges. They are required to produce reliable and relevant financial statements while adapting to the new principles introduced by SAK EP. Conceptual differences—such as fair value measurement, other comprehensive income, and deferred tax—are often perceived as challenging in daily practice, especially when these accounting concepts confront long-established bookkeeping habits.

Financial statements are a crucial element in business management and accountability, as they present information on financial position, operational performance, and cash flows that form the basis for decision-making by owners, management, investors, and creditors (Kartikasari et al., 2024; Yanto et al., 2017). They also reflect the effectiveness of resource management, serve as the basis for tax calculations, and support fiscal responsibility and regulatory transparency (Sari et al., 2024; Muchlis et al., 2021; Fatikha & Husna, 2022). These functions are particularly strategic for export–import logistics MSMEs, which must maintain financial credibility before international partners and fiscal authorities.

To assist MSMEs in preparing reliable financial statements, the Financial Accounting Standards Board introduced SAK ETAP in 2009. This standard was designed to enable small and medium entities to prepare relevant financial statements without being burdened by the complexity of full IFRS-based standards. SAK ETAP was intended for entities without significant public accountability that issue general-purpose financial statements. Bahri (2020) emphasizes that the implementation of this standard supports management in making strategic decisions through structured and informative reporting.

Normatively, the characteristics and structure of such reports were intended to improve the quality of MSME financial information. However, in practice, implementation encounters field realities such as limited human resources, varying levels of accounting understanding, and differing operational pressures. Thus, accounting standards function not only as technical guidelines but also as part of a social process that is interpreted and enacted contextually by MSME actors.

Starting in 2025, SAK ETAP is replaced by SAK EP as part of efforts to harmonize local standards with global practices (Financial Accounting Standards Board, 2020). This transition reflects the need to adjust accounting standards to new business dynamics and challenges. SAK EP is designed to better represent the economic value of private entities, particularly through more refined regulations concerning asset and liability measurement, other comprehensive income, deferred tax, and financial disclosures. Regulators view SAK EP as enabling more

Unveiling the Implementation of SAK ETAP and the Readiness for Transition to SAK EP in Export–Import Logistics MSMEs

market-relevant measurement aligned with the needs of both internal and external users. However, how this normative logic is interpreted, understood, and implemented in daily practice by MSMEs may not fully align with regulatory assumptions.

The normative explanation of SAK ETAP and SAK EP in this study is not intended as an evaluative benchmark but as a formal context to be interpreted through the lived experiences and practices of MSME actors. Since the transition policy toward SAK EP was introduced, discussions have intensified regarding how MSMEs perceive and respond to the new standard. Although regulators and the accounting profession project that SAK EP will enhance the quality of private entity reporting, in-depth examinations of how MSMEs—particularly in the export–import logistics sector—perceive and implement the standard remain limited.

This condition indicates a potential gap between the normative framework provided by accounting standards and the actual practices of MSMEs. Such a gap does not merely reflect issues of compliance but also relates to how business actors interpret financial statements, assess their usefulness, and adapt them to their specific business contexts. Therefore, this study does not begin with the assumption that MSMEs fail to implement standards; rather, it seeks to understand how export–import logistics MSMEs practice and interpret financial reporting in their daily operations and how they respond to the existence and evolution of applicable accounting standards.

The growth of global trade has directly increased the demand for export–import logistics services. According to the official report of Statistics Indonesia (BPS), as cited in the Official Statistics Release (October 15, 2024), Indonesia’s export value in September 2024 increased by 6.44% compared to the same period in the previous year, reaching a total of USD 22,081.7 million. The fluctuation in trade value, as illustrated in Figure 1, reflects the positive growth of Indonesia’s international trade and the rising activity of supporting logistics services.



Figure 1 Year-on-Year Changes in Export and Import Values, September 2024

Source: Statistics Indonesia (Badan Pusat Statistik)

Sundari (2018) emphasizes that increasingly open international trade requires efficient and reliable logistics solutions, particularly amid the growth of e-commerce, which accelerates cross-border delivery demands.

In addition to operational challenges such as delivery time efficiency and logistics cost management, logistics companies operate within an increasingly complex financial governance environment. Export–import processes involve intricate international documentation and

Unveiling the Implementation of SAK ETAP and the Readiness for Transition to SAK EP in Export–Import Logistics MSMEs

regulations, thereby requiring professionalism in information management, including financial reporting (Dwiatmoko, 2018).

In daily practice, export–import logistics MSME actors deal not only with the flow of goods and documents but also with concrete relationships involving banks, customs authorities, tax consultants, and auditors. These relationships often generate tension between formal financial administrative requirements and the enterprise's limited internal capacity, making financial reporting a strategic negotiation arena rather than merely a technical activity.

At a broader level, bookkeeping and financial reporting practices among logistics MSMEs do not occur in a neutral space; instead, they are shaped by resource limitations, practical business needs, and diverse external pressures. Several studies indicate that MSME financial reporting practices are often prepared in simple and non-uniform ways and do not always follow available formal accounting standards (Aminatuzzuhro, 2021; Muchlis et al., 2021). National data cited by TNP2K further suggest that most MSMEs do not yet have structured administrative and financial recording systems.

Previous studies have linked this condition to factors such as limited accounting competence, minimal recording infrastructure, and restricted access to training and assistance (Aminatuzzuhro, 2021; Muchlis et al., 2021; Wibowo et al., 2024). Similar findings also emerge in international studies, indicating that formal financial reporting standards are often perceived as not fully aligned with the characteristics and needs of small businesses, particularly in the transportation and logistics sectors (Gonçalves et al., 2022; Kılıç & Gürsal, 2024). However, these findings generally position accounting standards as compliance benchmarks, while the way MSME actors themselves interpret the function of bookkeeping and financial reporting in their daily business practices remains relatively underexplored.

Numerous previous studies show that the implementation of SAK ETAP and financial reporting standards for MSMEs still faces various challenges in terms of understanding, resource readiness, and external environmental pressures. Rahmawati and Puspasari (2017) found that MSMEs in Kuningan Regency were not ready to implement SAK ETAP due to limited understanding, although financial statement quality significantly influenced ease of access to bank financing. Similar findings were reported by (Shafira et al., 2022) and (Sinaga and Tarigan, 2021), indicating that cooperatives were still in the developmental stage of implementing SAK ETAP and had not fully presented financial statements in accordance with regulations. In contrast, (Mellinia et al., 2025) found that the implementation of SAK ETAP in a savings and loan cooperative in Pekalongan was successful and beneficial in improving financial reporting quality and member trust.

Factors influencing standard implementation have also been widely examined. (Wibowo et al., 2024) demonstrated that socialization and training positively and significantly affect MSMEs' ability to prepare financial statements. (Muchlis et al., 2021) found that financial recording systems significantly influence SAK ETAP implementation, while education level, business size, and business age do not. Internationally, (Gonçalves et al., 2022) emphasized that the main barrier to IFRS implementation for MSMEs in Brazil lies in limited technical knowledge rather than the complexity of the standards. (Kılıç and Gürsal, 2024) further showed that adoption of the SME Financial Reporting System (FRS) across countries is strongly

Unveiling the Implementation of SAK ETAP and the Readiness for Transition to SAK EP in Export–Import Logistics MSMEs

influenced by education levels and foreign direct investment and still requires training despite being simpler than full IFRS.

From the financial statement user perspective, (Perera et al., 2023) found that bank loan officers do not consider all financial disclosures equally important, highlighting the need for user involvement in standard development. Meanwhile, (Pratama et al., 2024) found that SAK EP is perceived as useful in preparing financial statements for private entities, although understanding among stakeholders varies. Overall, prior research indicates that successful accounting standard implementation in MSMEs depends not only on formal regulations but also on actor understanding, training support, adequate recording systems, and user perceptions and needs.

Nevertheless, empirical studies have largely focused on MSME financial reporting practices in trade, tourism, and manufacturing sectors. For example, (Rahmawati and Puspasari, 2017) examined trade-sector MSMEs in Kuningan, while (Shafira et al., 2022) and (Sinaga and Tarigan, 2021) studied cooperatives in Mataram and Pematangsiantar. (Muchlis et al., 2021) also analyzed MSMEs fostered by the Chamber of Commerce (KADIN), mostly operating in trade and manufacturing. In the tourism sector, (Aminatuzzuhro, 2021) examined SAK ETAP implementation among MSMEs in a religious tourism center in East Java.

These findings indicate that documented MSME financial reporting experiences remain limited to certain sectors. Meanwhile, the export–import logistics sector—characterized by customs systems, cross-border taxation, inventory management, and international cash flow management—has received limited attention from the perspective of business practitioners. Such complexity creates a distinctive context for MSMEs in managing and interpreting bookkeeping and financial reporting in daily operations.

Although some studies indicate uneven use of SAK ETAP among MSMEs, they generally stop at descriptive accounts of adoption levels. Existing literature has not explicitly illustrated how export–import logistics MSMEs conduct financial reporting practices amid relatively heavier administrative burdens and compliance demands, nor how accounting standards are understood and operationalized in this context.

Furthermore, no study has specifically explored how export–import logistics MSMEs interpret and respond to the transition from SAK ETAP to SAK EP (Financial Accounting Standards for Private Entities), effective January 1, 2025. This transition involves not only administrative adjustments but also technical aspects such as measurement, disclosure, and accounting methods that may influence how businesses prepare and use financial statements. This gap highlights the need for research to understand how the new standard is perceived and anticipated in practice.

Theoretically, this study builds upon prior findings linking MSME financial reporting practices to limited training, accounting human resource competence, and infrastructure support. However, it adopts a more contextual position by emphasizing that the export–import logistics sector introduces additional dynamics—such as customs complexity, cross-border taxation, and international cash flow management—that may shape reporting practices differently.

Accordingly, this study seeks to fill this gap through two primary focuses. First, it explores how export–import logistics MSMEs conduct financial reporting practices and

Unveiling the Implementation of SAK ETAP and the Readiness for Transition to SAK EP in Export–Import Logistics MSMEs

interpret the use of SAK ETAP within their operational context. Second, it seeks to understand how they interpret and respond to the transition toward SAK EP, thereby extending existing literature and providing empirical insight into accounting practices in a relatively underexplored sector.

Thus, this research is positioned as a continuation and extension of prior studies. Its focus is not on assessing compliance levels but on understanding the lived reality of financial reporting practices as enacted and interpreted by export–import logistics MSME actors in their daily business activities.

The research problem arises from the phenomenon of financial reporting practices and the dynamic interpretation of accounting standards among export–import logistics MSMEs. It addresses three main questions: how MSME actors interpret financial statements and SAK in daily practice; how they negotiate tensions between formal accounting standards and informal operational realities; and how they strategically respond to institutional pressures—particularly from banks and regulators—regarding the transition to SAK EP. These interconnected questions form a unified analytical framework moving from meaning construction to negotiation processes and strategic responses, without positioning accounting standards solely as formal compliance benchmarks.

In line with these research questions, the study aims to reveal how export–import logistics MSMEs interpret and practice financial reporting in daily business activities, explore their understanding of the role of accounting standards in reporting practices, and examine their responses to the transition from SAK ETAP to SAK EP within the context of resource limitations, business needs, and institutional pressures. Theoretically, this study is expected to enrich financial accounting literature in developing countries, particularly concerning standard transition phenomena in non-public entities with high transaction complexity. Practically, it provides insights for MSMEs, investors, creditors, and educational institutions regarding accounting standard implementation challenges in the logistics sector.

The research focuses on the experiences and dynamics of export–import logistics MSMEs in interpreting and practicing financial reporting under SAK ETAP, as well as understanding and responding to the transition toward SAK EP effective January 1, 2025. Rather than evaluating compliance, the study explores practical considerations and operational realities faced by business actors amid cross-border transaction complexity, dynamic cash management, and customs and taxation regulatory demands. In doing so, it maps the logical trajectory from financial reporting practice phenomena to the exploration of transition readiness within a specific business ecosystem.

METHOD

This qualitative study aims to gain an in-depth understanding of accounting practices within export-import logistics MSMEs. To ensure the data collected is relevant and accurately reflects field conditions, the research subjects and objects were determined purposively. This approach allows the researcher to see these MSMEs not just as business entities, but as social spaces where financial recording, decision-making, and external interactions are woven into daily routines. By focusing on this real-world context, the study captures accounting as it is actually practiced, moving beyond a view of it as merely a set of administrative procedures.

The research subjects are individuals directly involved in financial practices, including business owners, finance staff, and others engaged in bookkeeping and communication with banks and partners. They were chosen for their direct experience with SAK ETAP and the transition to SAK EP. The research object is the financial reporting practice itself, observed within medium-scale MSMEs operating in the Tanjung Priok Port area. This includes examining how accounting standards are understood and applied amidst the pressures of time, cost uncertainty, and external verification. Data was gathered through in-depth interviews, document analysis, and direct observation to authentically portray these practices and challenges.

RESULT AND DISCUSSION

Implementation Evaluation: Capability Constraints and Environmental Pressures

1. Resource Constraints as Barriers to Substantive Implementation

In the operational reality of export–import logistics companies, the completeness of financial statements is often reduced in role to maintain operational rhythm. The narratives of the informants reveal that reporting standards (SAK ETAP) are not implemented as a unified whole, but rather selectively based on urgent needs. Informant 4 explained how qualitative components such as Notes to the Financial Statements (CALK) are positioned within their work routines:

“For the Notes to the Financial Statements (CALK), we usually prepare them only if there is a request from the Directors or management regarding what notes need to be added. If there is no specific request or no detailed requirement from external parties, then we do not prepare them routinely every month.”

This condition is further clarified by Informant 8, who described a “layering” process of work, where the digital system merely functions as the final repository of a manual process considered more flexible:

“For our daily accounting system, the recording is actually still very manual—we still use Excel. Transaction data go into Excel first to be recapped. After everything is neat in Excel, then we transfer or convert it into Accurate. So Accurate is basically just the final container to make it look like it’s already system-based, even though the data extraction still comes from manual Excel work. Training is indeed needed to adjust this recording process so staff are better prepared to face more complex standards.”

These limitations at the operational level stem from the difficulty of obtaining staff qualifications capable of bridging logistics operations with accounting standards. Informant 6 acknowledged management’s dependence on technical staff despite their limited understanding of the standards:

“Regarding SAK ETAP, I honestly do not fully understand it. Is Accounting already running properly like this? Finding staff who truly understand the specifics of logistics transactions while also mastering the standards is difficult. We are often asked for financial statements when applying for truck credit loans, for example, but thankfully we have never been rejected. As long as operations run smoothly.”

This phenomenon of “minimalist reporting” has become a recurring finding for external supervisors. Informant 1 illustrated how the burden of preparing reports often shifts to auditors:

“The main factor is human resources. Actually, the auditor’s function is to examine, not to prepare. The one who understands best should be the preparer, because they deal with transactions daily. But now they themselves do not understand, so they throw it to

Unveiling the Implementation of SAK ETAP and the Readiness for Transition to SAK EP in Export–Import Logistics MSMEs

us as external parties. They feel that having a statement of financial position and an income statement is already 'safe.'”

This competency gap directly impacts the neglect of disclosure aspects, which should constitute the core spirit of financial reporting. Informant 2 explained:

“The implementation of SAK ETAP tends to be suboptimal because understanding of the standards is still limited. The disclosure section or CALK is often skipped by companies because they assume that the four main reports are sufficient. In fact, without detailed disclosures, the expected credibility cannot truly be achieved.”

The situation is further exacerbated by the absence of professional membership that could independently update staff knowledge. Informant 10 stated:

“For now, no. Our Accounting team is not registered with IAI. If you are not part of IAI, it is difficult to receive proper socialization. We hope there could be outreach from the government for the public or workers in general, without having to be members of an association.”

Infrastructure support and funding for capacity development also constitute acknowledged obstacles. Informant 5 expressed:

“We hope that in terms of human resources, competencies can be further improved. Readiness ultimately comes back to funding for training and other facilities. Internal staff usually only prepare raw data, while for mature implementation of standards we are still in the development stage.”

From the information user’s perspective, banks tend to tolerate these limitations as long as the reasonableness of the main figures is maintained. Informant 7 stated:

“For small credit limits, they may only be able to provide simple financial statements. But we still check and recheck their reasonableness. Hopefully in the future customers’ financial statements will become more orderly and detailed to make it easier for us to assess the company’s feasibility.”

The lack of pressure from the business ecosystem, according to Informant 11, is a primary factor behind the stagnation in reporting quality:

“So for small and medium companies that are not audited, the interest rate is the same, right? So what’s the point of learning to prepare complex and detailed CALK? There is no demand for it. I’m afraid SAK EP might end up being unpopular as well.”

Finally, Informant 9 emphasized that improvements in reporting are purely driven by the need for capital access rather than awareness of standards:

“In our view, implementing accounting standards is very good, because it makes the reports highly credible for us. It greatly affects access to financing, because no bank is willing to provide cash flow or funds if they do not see our financial statements.”

From these narratives emerges a field-based concept that can be termed “Cosmetic Formalism.” Accounting within logistics MSMEs is not implemented as an integrated information system, but rather as a report fabrication process at the final stage to fulfill banking legality requirements. The use of accounting software functions merely as a “final container” (output generator) to create a professional impression (a digital veneer), while the substance of information continues to be managed manually through Excel in pursuit of operational flexibility.

This phenomenon confirms the Resource-Based View (RBV) theory, particularly the concept of Resource Poverty. The limitation of competent staff (as expressed by Informants 1 and 6) represents a deficit in intangible assets, which hinders the organization from developing

absorptive capacity, namely the ability to absorb new accounting standards (Barney, 1991). This administrative powerlessness forces entities to adopt a decoupling strategy: formally using the SAK ETAP/EP label to gain external legitimacy, while substantively continuing to implement simplified administrative practices that deviate from standard principles (Oliver, 1991).

2. Inconsistency of the Accrual Basis Due to Ecosystem Pressures

The operational dynamics of export–import logistics compel entities to negotiate the timing of transaction recognition between accrual standards and cash flow realities. Based on the informants' experiences, it appears that the recording basis often shifts according to document availability and cash certainty. Informant 8 explained the implementation of this mixed method:

“We use both Cash Basis and Accrual Basis simultaneously in daily practice. For Cash Basis, we use it specifically to record transactions where cash actually goes out or comes in at that moment. As for Accrual Basis, we still use it to record transactions when the activity has already occurred. The problem is that in the field it's very difficult to strictly apply accrual all the time because the flow of documents and the flow of cash often do not align.”

The main obstacle to enforcing pure accrual lies in dependence on third parties who are slow in providing supporting documents. Informant 4 described this dilemma:

“The main challenge in reporting is that we involve third parties. Sometimes their documents arrive late to us. As a result, revenue or expense recognition becomes less accurate. Usually, when reimbursement has been recognized as a cost but cannot yet be billed, we accrue it to record those expenses.”

This condition is reinforced by Informant 10, who acknowledged the use of a “semi-standard” approach due to vendor bureaucratic constraints:

“Regarding financial statements, we still use a semi approach. It's not fully SAK ETAP, but we follow SAK ETAP as the basis. We adjust to what we can routinely implement, especially when facing late-arriving documents.”

For auditors, this practice is viewed as a failure to maintain accounting periodization. Informant 2 provided a critical analysis:

“I often find that revenue is still recorded on a cash basis. Revenue is only recognized when the cash has actually been received from customers, even though the service was completed in the previous month. The reason is usually practicality—they say, ‘Let's just recognize the revenue when the money comes in.’”

The impact of high transaction volumes and weak document control was also highlighted by Informant 1:

“Especially in export–import, there are many transactions. The constraint usually lies in the supporting documents. If we talk about accrual, timing discipline is crucial. Meanwhile, in logistics MSMEs, bridging costs can be very large. So in the end, they return to cash again and again.”

Management prioritizes real cash security to finance field operations rather than accrual accuracy. Informant 6 explained:

“We use accounting reports for truck credit loans, to assess financial capability, capital turnover, and cash flow. Thankfully, we have never been rejected by banks. Every creditor will request financial statements that reflect real conditions.”

Unveiling the Implementation of SAK ETAP and the Readiness for Transition to SAK EP in Export–Import Logistics MSMEs

Banks themselves have anticipated this inconsistency by independently intervening in the data. Informant 3 explained the recasting process:

“If the recording method is still simple due to supporting document constraints, we adjust the Bank’s view in our analysis. We make our own adjustments without requiring the company to change its financial statements. We draw our own conclusions from the bank account mutations.”

This bank tolerance was reaffirmed by Informant 7, who prioritizes business feasibility over strict standard compliance:

“We still check and recheck the reasonableness. We provide guidance so it doesn’t deviate too far from standards, but in banking it’s easier for us to assess feasibility from real cash flows.”

The absence of incentives to strictly apply accrual was again emphasized by Informant 11 as a barrier to professionalism:

“So what’s the point of learning complex and detailed accrual techniques if banks do not differentiate their treatment? There is no demand for it. I’m afraid the new standard will also just be seen as an additional burden.”

Although manual systems are gradually being reduced, Informant 9 acknowledged that external coordination constraints remain:

“Initially, our obstacle was using manual Excel systems. Implementing accounting standards is very good to make reports credible. However, the challenge is ensuring all vendor documents are collected on time so they do not hinder finance operations.”

The need to synchronize physical activities with accounting records becomes the final reflection for daily practitioners. Informant 5 stated:

“We hope HR competencies can be improved to minimize misstatements, especially in identifying differences in Accounts Payable or various logistics costs so that reports remain reliable and credible.”

From this series of data emerges the concept of “Liquidity-Hybrid Compliance.” Logistics entities do not reject the accrual principle, but modify it into a hybrid system in which cash remains the primary anchor of security. Accrual is applied selectively to adjust significant reimbursement costs, while revenue tends to be recognized upon cash receipt (revenue lag) to ensure that taxes and profit distribution do not precede cash availability.

This practice reflects a Compromise strategy in Institutional Theory (Oliver, 1991). Entities negotiate between normative standard demands (accrual) and operational efficiency demands (cash). The absence of strong coercive pressure from banks—who instead perform independent recasting (Informant 3)—weakens the urgency for behavioral change in recording practices. From an RBV perspective, this synchronization failure indicates low organizational capability in managing supply chain complexity that has not yet been digitally integrated, leading entities to adopt subtle resistance to standards in order to safeguard corporate liquidity survival.

Analysis of Sectoral Constraints: The Clash Between Regulation and Field Reality

1. The Dilemma of Undocumented Expenses

Within the export–import logistics ecosystem, there exists an operational space that often does not harmoniously intersect with formal documentation rules. The emergence of costs

Unveiling the Implementation of SAK ETAP and the Readiness for Transition to SAK EP in Export–Import Logistics MSMEs

outside standard accounting provisions becomes a reality that business actors must manage to ensure the smooth flow of goods.

The phenomenon of expenses unsupported by formal documentation is clearly reflected from various informants' perspectives. Informant 1 explained the primary obstacle encountered during audits of logistics entities:

“The main constraint is usually on the supporting documents. For example, extra charges or under-the-table costs that, according to accounting rules, cannot be recognized because there is no evidence. But in reality, the cash is spent. That becomes a problem for them in presenting financial statements in accordance with standards. Whereas auditors rely on valid transaction evidence.”

This reality was validated by Informant 4, who explained that such expenditures are functionally necessary to prevent operational disruption:

“Sometimes we have costs where it's difficult to request receipts. So we only record them in internal memos. But for audits or banks, that often becomes a finding or we end up adjusting it ourselves. In logistics, there are things at the port or on the road where there are no official receipts, but the money must be paid so the goods are not held up. The choice is either the goods are stuck or we pay and then struggle in bookkeeping.”

The dilemma was reinforced by Informant 6, who emphasized the speed-driven nature of the logistics industry:

“Logistics is all about speed. If we are too rigid in waiting for receipt procedures for small field expenses, the customer's goods could incur much higher demurrage charges. Operationally, those costs must be executed first. In reality, the cash goes out, but in accounting it cannot be recognized.”

The fragility of field documentation was further highlighted by Informant 2, who observed frequent inadequacies in transaction evidence:

“A weakness often encountered is incomplete supporting documents... sometimes there are expenses that may seem small but occur frequently, and their documentation is incomplete. For example, just a simple note with no company name or third-party identity. Sometimes blank notes without stamps or signatures.”

As a technical executor, Informant 8 described the strategy of using spreadsheets to track dynamic expenses that are difficult to accommodate in formal systems:

“Transaction data go into Excel first because it's more flexible for recording dynamic port expenses, including those without receipts. If we enter them directly into the system, it becomes difficult when additional costs have already reduced cash but no supporting evidence exists. So we maintain separate internal records to monitor that cash.”

The need to minimize misstatements arising from diverse costs has become a focus of internal verification, as expressed by Informant 5.

“If, for example, there is a misstatement arising from that, we can request a revision and minimize it when preparing the journal entries before they are entered into the system. This is particularly important to identify any differences in the Accounts Payable section or the various logistics costs so that they remain reliable and credible.”

The acknowledgment of a “halfway” or “semi-compliant” implementation of standards was expressed by Informant 10 as a response to the reality of imperfect documentation:

Unveiling the Implementation of SAK ETAP and the Readiness for Transition to SAK EP in Export–Import Logistics MSMEs

“Regarding financial statements, we still use a semi approach. It’s not fully SAK ETAP, but we follow SAK ETAP as the basis. We adjust to what we can routinely implement, including how we handle operational costs in the field.”

Banks are also aware of these documentation constraints and independently adjust customer data. Informant 3 explained:

“If the recording method is still simple due to supporting document constraints, we will adjust the Bank’s view in our analysis. We make our own adjustments (recasting) without requiring the company to change its financial statements.”

This tolerance was reinforced by Informant 7, who continues to prioritize the reasonableness of figures despite limited formal evidence:

“MSME customers may only be able to submit financial statements in a simple format. But we still check and recheck their reasonableness. We also provide guidance so they don’t deviate from standards, although the biggest challenge lies in the neatness of transaction documentation.”

The series of narratives above reveals the emergence of a field concept that can be termed “Normalization of Non-Procedural Costs.” In the logistics industry, informal expenditures are no longer seen as anomalies but as absolute prerequisites for ensuring the smooth flow of goods (going concern). A pattern emerges in which entities separate their recording systems (system dualism), using Excel to accommodate cash outflows without receipts, while the formal system records only transactions that possess a “legal face.”

This phenomenon implies that for logistics MSMEs, material truth often must yield to formal truth in order to meet banking administrative standards. Financial statements ultimately become a “product of compromise,” where real but undocumented expenses must often be disguised or allocated to alternative accounts to keep the balance sheet aligned and credible in the eyes of auditors.

From the perspective of Institutional Theory, this dilemma represents a clear form of decoupling. Companies adopt formal accounting structures to gain external legitimacy, yet internally disregard these standards in order to follow the logic of operational efficiency at the port (Meyer & Rowan, 1977). Based on the Resource-Based View (RBV), the inability of formal standards to capture informal costs indicates that the accounting system has not yet become a strategic resource. Instead, the actors’ ability to navigate within a corrosive ecosystem while maintaining financial statements that appear reasonable to banks (as acknowledged by Informant 6) becomes a unique yet high-risk capability in itself.

2. The Timing Problem of Third-Party Documents

The quality of accounting information in the logistics sector heavily depends on synchronization between the physical movement of goods and the flow of billing documents. However, reliance on third-party work rhythms often creates obstacles in enforcing proper periodization principles.

The issue of document timeliness was expressed by Informant 7 as a major constraint in maintaining monthly reporting accuracy:

“The main challenge in our reporting is that we involve many third parties. The problem is that documents from third parties, such as shipping vendors or depots, often arrive late. Sometimes the activity is completed this month, but the invoice only comes in the following month. As a result, revenue or expense recognition becomes less accurate

Unveiling the Implementation of SAK ETAP and the Readiness for Transition to SAK EP in Export–Import Logistics MSMEs

in the current month's report because we wait for physical documents as the basis for input."

This condition affects daily recording processes, which must operate reactively. Informant 8 explained the disconnection between cash flow and documentation:

"The problem is that in the field it's very difficult to strictly apply accrual because the flow of documents and cash often do not align. Sometimes the goods have already moved, but the billing documents from vendors or shipping lines have not arrived. Since we wait for physical documents as the input basis, they often arrive late. So we first record them in Excel as temporary recaps to ensure the figures are not lost."

Efforts to align the recognition of reimbursement costs with revenue that cannot yet be billed were described by Informant 4 as a technical challenge:

"Usually, for reimbursement costs that we have recognized as expenses but cannot yet bill because vendor documents are incomplete, we are forced to perform manual accruals. So we align what we bill and what becomes our cost, ensuring the report remains synchronized even if documents arrive late."

From an audit perspective, Informant 1 observed that high transaction volumes exacerbate the risk of incomplete supporting evidence:

"Especially in export–import, transactions are numerous. The constraint is usually on supporting documents. Because there are many transactions involving many parties, the completeness of supporting evidence is often delayed. This weakens the implementation of SAK ETAP in terms of periodization."

Limitations in disclosure policies due to documentation barriers were also noted by Informant 2:

"The disclosure section or CALK is often skipped because companies assume that the four main reports are sufficient. In fact, without detailed disclosure regarding assets, liabilities, and revenue, the expected credibility cannot be achieved."

The reconciliation process, hampered by delayed external documents, was also acknowledged by Informant 5:

"Internal staff usually only prepare raw data. If there is a misstatement, we request revisions—especially to identify differences in Accounts Payable or various logistics costs to ensure reliability, even though documents are often incomplete at closing."

Bank flexibility in addressing these irregularities was described by Informant 3 as creditor adaptation:

"If bookkeeping seems inconsistent in the financial statements provided by customers, we make our own adjustments without requiring them to revise their reports. We draw conclusions from bank account mutations to see the real situation."

Management also recognizes the need for transition and adaptation to dynamic documentation systems. Informant 6 drew an analogy with customs system changes:

"Like the tax changes with CEISA—it wasn't immediate; there was a transition period (KORTEK). Similarly, SAK EP is a new policy that needs further study so that the system aligns with the latest regulations and existing document flows."

The transition from manual systems to formal standards has been perceived as beneficial, though coordination challenges remain. Informant 9 stated:

"Initially, before using SAK ETAP, we relied on manual Excel systems. Implementing SAK ETAP is very good because it makes reports credible. However, the challenge is ensuring all vendor documents are collected on time so that finance operations are not hindered."

Unveiling the Implementation of SAK ETAP and the Readiness for Transition to SAK EP in Export–Import Logistics MSMEs

Dependence on a “semi-standard” approach due to vendor bureaucratic constraints was again acknowledged by Informant 10:

“Regarding financial statements, we still use a semi approach. We adjust to what we can routinely implement. If documents arrive late, the reports also adjust to whatever is available at that time.”

The data above gives rise to a concept termed “Reactive-Constrained Administration.” Logistics MSMEs do not have full control over their closing periods because transaction recognition depends on third parties. As a result, company accountants operate in a reactive position, following vendor rhythms; formal recording only occurs when physical documents are available, not when the economic transaction actually occurs.

This phenomenon implies that financial statements for logistics MSMEs are perceived more as temporary historical records rather than as real-time decision-making tools. There is a sense of managerial powerlessness in the face of vendor bureaucratic inefficiencies, where monthly reports are viewed as having low validity for profit analysis because cost data always arrive late and are never fully complete at closing.

From an Institutional Theory perspective, document delays reflect the strong influence of the institutional environment (North, 1990). The practice of delayed input is an adaptive response to industry norms that are not yet digitally integrated. Theoretically, this leads to violations of a key qualitative characteristic of financial reporting: timeliness. Viewed through the RBV lens, this condition demonstrates weak relational capability in managing the supply chain. Without technological infrastructure that enables real-time data exchange, the implementation of accounting standards requiring full accrual will continuously clash with fragmented operational realities.

Evaluation of Readiness for the Transition to SAK EP

1. Human Capital and Knowledge Deficit

As the implementation of SAK EP approaches, the reality at the operational level reveals a significant information gap. Entity readiness is hindered not only by technical factors but also by a passive attitude of waiting for instructions from external authorities. Informant 9 described the field condition regarding access to the new standard:

“Our hope is that the relevant government agencies will provide more outreach and assistance. Associations should also make it easier for us if we want to register as members. So far, information about this change in standards has been very limited—or even nonexistent—for those of us in the field. We tend to just wait.”

This dependence on formal socialization patterns was reinforced by Informant 6, who compared the accounting transition to other more structured authority systems:

“Like when there was a change in the CEISA tax system... it wasn't implemented immediately; there was a transition period called KORTEK. SAK EP is also a new policy that needs deeper understanding. At the very least, there should be training sessions that can be applied to all companies so the system becomes relevant.”

At the technical level, concerns arise regarding the shift from simple to more complex accounting logic. Informant 1 highlighted a fundamental issue concerning staff competence, as they have long been accustomed to shifting responsibility to external parties:

“The main factor is human resources. Auditors are examiners, not preparers. Those who understand the transactions best are the preparers because they deal with them daily. But if they themselves do not understand, they end up throwing it to us as external parties.”

Unveiling the Implementation of SAK ETAP and the Readiness for Transition to SAK EP in Export–Import Logistics MSMEs

If human resources are not upgraded, it will automatically be difficult to operate when the standard changes to the more complex SAK EP.”

The higher level of professionalism required by SAK EP is perceived to create cognitive friction for MSME practitioners. Informant 2 illustrated the complexity of the new standard structure:

“SAK EP has a more modern structure compared to SAK ETAP. Companies must adapt by creating appropriate SOPs or accounting policies. They need to disclose financial risks, accounting policies, and asset details. If they use SAK EP but do not disclose it in detail, the expected credibility will not be achieved.”

This competence barrier intertwines with inadequate technological infrastructure to support complex accounting estimates. Informant 11 emphasized the urgency of adjusting information systems:

“SAK EP also requires adjustments to the IT system. I even had to train the IT developers... because they rely on IT applications and core systems. Without adjusting the applications, implementing a standard that requires professional judgment will be difficult for MSMEs that are still manual.”

The continued dominance of manual tools was acknowledged by Informant 8:

“Our daily accounting system is still very manual; we still use Excel. Transaction data goes into Excel first for recap. After it’s tidy in Excel, then we transfer it to Accurate. For SAK EP later, we will definitely need training to adjust recording and reporting processes so staff are more prepared.”

The lack of substantive understanding is also reflected in the neglect of complex reporting components. Informant 2 added:

“The disclosure section or Notes to Financial Statements (CALK) is often skipped because companies think the four main statements are enough. But without detailed disclosure, the expected credibility cannot be fully achieved.”

Internally, capacity development is constrained by funding and facilities. Informant 5 stated:

“For now, we are not yet capable of supporting the new standard. We are still in the development stage due to a lack of socialization. Readiness comes back to funding issues for training and facilities. We hope human resource competence can be improved.”

Access to information that is exclusive to professional association members also creates obstacles. Informant 10 explained:

“If you’re not part of the IAI, it’s difficult to get socialization. Ideally, the government should provide public publications or training. We would be ready if invited to training.”

This passive stance was echoed by Informant 4:

“We are transitioning toward SAK EP as of January 1, 2025. But the company has not registered with IAI. Since the Bank has not raised issues, we continue operating according to current needs.”

These findings give rise to the field concept of “Administrative Cognitive Inertia.” Logistics entities experience intellectual paralysis toward new standards; they are aware of regulatory change but constrained by dependence on external instructions and entrenched manual systems. A pattern of “Role Reduction” occurs, where accounting staff function merely as bookkeepers rather than analytical professionals capable of exercising professional judgment.

From the Resource-Based View (RBV), this condition confirms Resource Poverty, particularly deficits in Human Capital and integrated IT systems (Barney, 1991). Theoretically, this leads to low Absorptive Capacity—the inability to absorb and apply modern accounting knowledge. From Institutional Theory, the absence of initiative indicates weak Normative

Unveiling the Implementation of SAK ETAP and the Readiness for Transition to SAK EP in Export–Import Logistics MSMEs

Isomorphism. Without strategic resource injection, the transition risks becoming another form of decoupling.

2. Weak Institutional Pressure

The successful implementation of standards depends on environmental pressure. However, within the logistics MSME sector, particularly from banks, the ecosystem is highly permissive.

Informant 3 explained the bank's compromise mechanism:

“From the Bank's side, it's easier if financial statements follow accounting standards. But we don't force it. If the method is still simple, we adjust it internally in our analysis system.”

This flexibility was confirmed by Informant 7:

“For small limits, simple reports are acceptable. We check reasonableness. We don't want to burden customers as long as the business is real and has cash flow.”

Informant 4 added:

“So far, the Bank has had no problem. Our reports are considered good even without external audit.”

Auditors view this permissiveness as undermining discipline. Informant 1 noted that MSMEs feel “safe” with basic statements.

Informant 11 critically stated:

“If small companies and unaudited ones get the same interest rate, then what's the point of preparing complex reports? There's no demand for it.”

These narratives form the concept of “Legitimacy through Banking Substitution.” Banks actively recast financial data to fit internal criteria, making accounting standards merely formal symbols rather than quality signals.

Institutional Theory reveals weak Coercive Isomorphism (DiMaggio & Powell, 1983). From Signaling Theory, financial statements fail to function as strong quality signals (Spence, 1973). From RBV, the absence of market demand discourages investment in accounting systems.

Conceptual Model of Research Findings

The conceptual model is an inductive abstraction from the lived experiences of 11 informants. It illustrates the tension between regulatory obligation and operational reality.

The model integrates two key findings:

Weak external pressure from permissive banks.

Internal capability deficits.

Their interaction produces Pseudo-Compliance, where standards are formally adopted but not substantively implemented.

Novelty and Originality of the Study

This study offers novelty that distinguishes it from previous literature on compliance with accounting standards among MSMEs, particularly in developing countries. The novelty lies in three main aspects:

1. A Shift in Focus from “Attributes” to “Ecosystem.”

Most prior studies (Rahmawati & Puspasari, 2017; Muchlis et al., 2021) focused on the internal attributes of owners (such as education level, business size, and business age) as determinants of compliance. This study demonstrates that in a specific industry such as

Unveiling the Implementation of SAK ETAP and the Readiness for Transition to SAK EP in Export–Import Logistics MSMEs

logistics, the primary inhibiting factor is not merely individual competence, but rather an Informal Business Ecosystem. The finding regarding the dilemma of “expenses without supporting evidence” (under-table expenses) at ports provides new empirical evidence that formal accounting standards (SAK ETAP/EP) are often incompatible with the high-cost economic realities in the field.

2. The “Double-Deficit Model.”

The novelty of this study lies not only in its object (the logistics sector), but also in the discovery of the Double-Deficit Model, which emerged from informants’ lived experiences. Unlike previous studies that focused solely on cost constraints, this research reveals that the main obstacle is a combination of internal competence deficits (as expressed by Informant 6) and external pressure deficits (as acknowledged by Informant 10 from the banking sector). The finding that banks themselves often tolerate non-standard financial reports represents an original contribution of this study, explaining why accounting standards struggle to be fully enforced in the export–import logistics industry.

3. The Context of the SAK EP Transition.

This study is among the early exploratory studies examining readiness for the transition to SAK Private Entities (EP) in Indonesia. Most existing studies remain centered on evaluating SAK ETAP. By highlighting specific technical issues of SAK EP (such as Deferred Tax and Fair Value), this research provides an anticipatory roadmap for regulators before the standard becomes fully effective in 2025.

CONCLUSION

This study concludes that the implementation of SAK ETAP and the readiness to transition toward SAK EP among export–import logistics MSMEs in Tanjung Priok primarily represent an administrative compromise rather than substantive compliance. Accounting standards are perceived as symbols of external legitimacy to meet banking expectations rather than as instruments for business navigation. Accounting practices tend to remain at the level of cosmetic formalism and are characterized by decoupling from operational realities due to the dominance of port-speed logic, cash-security logic, and limited internal capabilities, compounded by weak market pressure and the absence of incentives for high-quality financial reporting. Consequently, the transition to SAK EP is perceived as a new cognitive burden. Without changes in the supporting ecosystem—particularly regarding the role of banks, inclusive socialization, and access to affordable digital systems—accounting compliance among MSMEs is likely to remain stagnant at a symbolic level.

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