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## ANALYSIS OF ACCOUNTING APPLICATION IN MSMEs: TOURISM CASE STUDY IN THE CITY OF PONTIANAK

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### Abstract

*This study aims to analyze the application of SAK EMKM-based accounting on MSMEs in the tourism sector in Pontianak City and identify the obstacles faced in financial recording and reporting practices. This study uses a descriptive quantitative approach with primary data obtained through a questionnaire of 135 MSME actors in tourist areas. The results of the study show that most MSME actors already have a basic understanding of the importance of accounting, but the implementation is still not optimal and tends to be simple. The majority of MSME actors do not understand the practice of recording according to standards, have not implemented a complete accounting cycle, and have not prepared comprehensive financial reports. The recording carried out still focuses on cash inflows and outflows, which are still dominated manually. The main obstacles faced include low accounting literacy, limited human resources, and a lack of socialization and assistance related to EMKM SAK. These findings show that there is a gap between conceptual understanding and technical capabilities in the application of accounting. Therefore, practical training, ongoing mentoring, and the use of simple financial recording technology are needed. These efforts are expected to improve the quality of MSME financial management, support data-driven decision-making, and strengthen business sustainability in the tourism sector.*

**Keywords:** Accounting Applications; tourism MSMEs; Pontianak

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### INTRODUCTION

West Kalimantan is one of the provinces in Indonesia located on the island of Kalimantan, with the city of Pontianak as the center of government and the provincial capital. West Kalimantan Province is often known as an area nicknamed "Thousand Rivers", in line with its geographical conditions, which have hundreds of large and small rivers, some of which still function as transportation routes and economic activities of the community. To date, several major rivers remain an important means of connection for the inland area, although the road infrastructure has reached most of the sub-districts. These geographical conditions help shape the pattern of community economic activity and encourage the growth of MSMEs, especially those engaged in the trade, services, and river-based tourism sectors, so that there will be 6,287 tourism MSMEs in 2025 (Pontianak, 2025). MSMEs play an important role in driving the Indonesian economy, especially as a labor absorber and driver of local economic activities. Micro, Small, and Medium Enterprises (MSMEs) are one of the main pillars in the structure of the Indonesian economy. In many areas, MSMEs not only function as small business units, but also become the main source of livelihood for families and communities. MSMEs in the tourism sector not only contribute to the income of business actors but also play a role in increasing the attractiveness of tourist destinations and tourist experiences. Despite having a strategic role, MSME actors operating in tourist areas still face various obstacles, such as limited capital, suboptimal managerial skills, and uneven digital adaptation. In the context of tourism, these challenges are increasingly complex due to the characteristics of businesses that tend to be seasonal, fluctuate, and have a high transaction intensity. This condition requires good financial management through the application of tourism accounting, which is an accounting practice that is able to record, process, and present business financial information that is directly related to tourism activities. The existence of MSMEs contributes to the creation of job opportunities, the expansion of access to economic services for the community, and supports equity and income increase. In addition, MSMEs are also drivers of economic growth and have a strategic role in maintaining national stability (Suwondo, 2021). The preparation of the SAK EMKM by the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK IAI) is carried out by taking into account the characteristics of entities that are included in the category of micro, small, and medium enterprises, as stated in Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises (Indonesia, 2016). The Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) stipulate that entities are required to prepare financial statements consisting of Income statements, financial position statements, and notes on financial statements (Imawan et al., 2023).

MSMEs around tourism need to implement good accounting practices so that the financial data produced is accurate, structured, and trustworthy in research. Accounting helps MSMEs understand their business conditions

in the midst of tourism dynamics, so that research results become more relevant and reflect real conditions. MSMEs, especially tourism, often face problems in the management and preparation of financial reporting. Every MSME operational activity should be supported by financial statements that are able to describe business performance in one accounting period. However, in practice, most MSMEs in tourism places still apply simple recording that is limited to inflows and outflows. This condition is caused by the orientation of business actors who place cash as the main indicator in assessing profits and business success, without considering the recognition of accrual-based income and expenses. One of the crucial problems faced by Micro, Small, and Medium Enterprises (MSMEs) is related to business financial management. Low understanding of the application of accounting practices causes MSME actors to not have adequate information about their business conditions, such as financial position, amount of receivables and liabilities, inventory value, sales rate, and profit in each accounting period. The limited understanding of the basic concept of accounting has an impact on the low application of accounting recording in business management. The absence of financial report preparation causes MSME actors to not obtain comprehensive and reliable financial information about the conditions of their business (Arsa et al., 2022). (Sari & Tandean, 2024). (Hidayatullah & Rachmawati, 2024)

The previous research that examined the application of accounting in MSMEs was carried out by the results that MSMEs in Gorontalo Regency, in general, have not carried out accounting recording practices adequately and are still simple. As a result, the implementation of SAK EMKM in the preparation of financial statements for these entities has not been carried out optimally and has not been fully in accordance with applicable regulations. has research results where MSMEs in making financial reports in the South Tangerang area are also still relatively low, as for MSMEs using Ms. Excel but there are still many MSMEs that need knowledge using the formula in Ms. Excel. In the study, there were results that the financial statements prepared by MSMEs had not run in accordance with the provisions of the Financial Accounting Standards for Micro, Small, and Medium Entities, due to the lack of understanding of financial statements that were in accordance with the standards became an obstacle faced by the Pak DJ Souvenir Shop, as well as and in the research stated that due to limited competence due to lack of accounting knowledge, there is no participation in SAK EMKM socialization activities, and the low understanding of MSME actors towards these standards. Given the limited level of implementation of SAK EMKM and the obstacles faced by MSMEs, the researcher wants to research the application of SAK EMKM to tourism MSMEs in Pontianak City. The novelty in this study lies in the analysis of the financial records of tourism MSMEs in the city of Pontianak with a fairly large number of respondents, as well as combining interview data with more measurable analysis, using descriptive quantitative research. (Rahim et al., 2024) (Wardokhi et al., 2023) (Arsa et al., 2022) (Alam & Rita, 2022) (Sari & Tandean, 2024)

**RESEARCH METHODS**

This study uses a descriptive quantitative approach, which was carried out on December 8-10, 2025, in the tourism sector where there are MSMEs in the city of Pontianak, namely Kapuas Square, Equator Monument, and Pointed Bamboo Monument or Digulis Monument. The selection of this location is based on the high economic interaction between MSMEs and tourists, so it is relevant to be studied from the perspective of tourism accounting.

The data analyzed was sourced from primary data in MSMEs around tourism, which was carried out by collecting data using questionnaires and saturated sampling techniques. This research aims to examine the practice of applying accounting in financial management in tourism MSMEs in Pontianak City.

**RESULTS AND DISCUSSION**

**Results**

This research was conducted by interviewing 135 tourism MSME actors in Pontianak City, who were willing to be interviewed. It uses questions sourced from (Sari & Tandean, 2024) . The interviews were conducted from December 8 to 10, 2025. Based on the results of the MSME actors, the following results were obtained:

**Table 1. Respondent Interviews**

No.	Questions	Answer		Total	Percentage (%)	
		Yes	No		Yes	No
1.	Do you understand the concept of accounting and the important role of accounting in business management?	93	42	135	69%	31%
2.	Do you have an understanding of proper accounting recording practices and in accordance with applicable accounting standards?	28	107	135	21%	79%
3.	Do you understand the stages or flows in the accounting cycle?	27	108	135	20%	80%

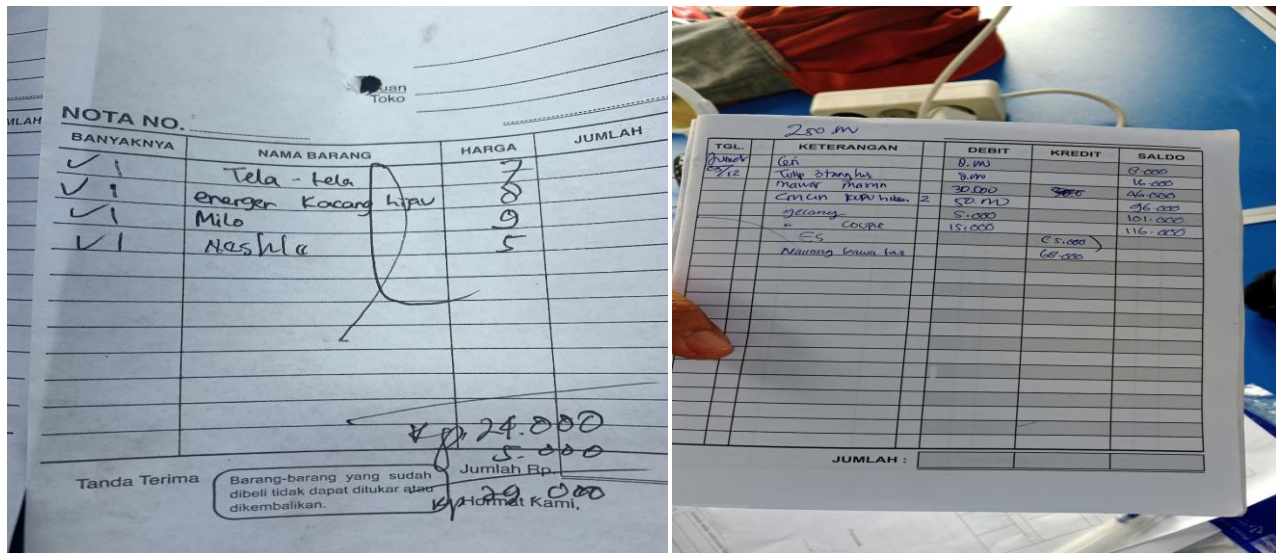
4.	Do you implement the dismissal of financial transactions in the form of an accounting journal?	37	98	135	27%	73%
5.	Do you compile financial reports regularly?	55	80	135	41%	59%
6.	Do you make a record of transactions that will later be summarized in the ledger?	17	118	135	13%	87%
7.	Do you have any problems in the preparation and recording of financial statements?	73	62	135	54%	46%
8.	Do you make financial statements accompanied by notes on financial statements?	45	90	135	33%	67%
9.	Do you have an income statement that has been prepared as part of the financial statements?	57	78	135	42%	58%
10.	Is evidence of transactions collected and archived systematically?	78	57	135	58%	42%
11.	Are you still preparing financial statements manually?	109	26	135	81%	19%

Source: Data processed by the Author (2025)

The following questions were asked of 135 traders who trade in tourism in the city of Pontianak. There is some documentary evidence from this interview activity.



Figure 1 Respondent Interview Evidence



**Figure 2 Proof of Manual Recording**  
 Source: Data processed by the Author (2025)

The results of the study show that most of the tourism MSME actors in the city of Pontianak already have a basic understanding of accounting concepts and realize its importance in business management. This can be seen from 69% of respondents who stated that they understood the concept of accounting and its role in business sustainability. This finding indicates that, in general, MSME actors already have an initial awareness that accounting is an important part of supporting business activities. However, this awareness has not been fully followed by technical understanding and the application of accounting in accordance with applicable standards. As many as 79% of respondents admitted that they did not understand the correct accounting recording practices according to standards, and 80% of respondents also did not understand the stages in the accounting cycle. This low technical understanding has a direct impact on financial recording practices. The majority of respondents 73% have not recorded transactions in the form of accounting journals, even 87% of respondents have not recorded transactions in the ledger. This indicates that the MSME financial recording system is still simple and has not followed a systematic accounting flow.

In the preparation of financial statements, only 41% of respondents stated that they have prepared financial statements periodically, while most others have not prepared complete reports, as shown by 67% of respondents who do not include income statements. These findings show that MSME financial statements have not met the financial statement components as regulated in accounting standards. On the other hand, more than half of the respondents (58%) have systematically collected and archived proof of transactions. However, the data processing process is still carried out manually by most respondents (81%), which reflects the limitations of the use of technology in MSME financial management. Furthermore, the results of the study also show that 54% of respondents experienced obstacles in the preparation and recording of financial statements. These obstacles are allegedly related to low accounting literacy, limited human resources, and a lack of socialization and assistance related to the implementation of SAK EMKM.

Overall, the results of this study show that MSME actors have an awareness of the importance of accounting, but its application in practice is still not optimal. Therefore, continuous efforts are needed in the form of improving accounting literacy, socialization of SAK EMKM, and technical assistance in accordance with the needs of MSMEs so that business financial management can be carried out in a more orderly, accountable, and supportive manner of business decision-making.

**Discussion**

The results of the above research show that most of the tourism MSME actors in the city of Pontianak are still in the early stages and have not been implemented optimally. Although most MSME actors have understood the importance of accounting conceptually, the application of accounting techniques according to the provisions of SAK EMKM has not been fully carried out. This is reflected in the low level of understanding of accounting recording practices that are in accordance with standards, accounting cycles, and the lack of preparation of journals and ledgers as basic stages in the accounting system. This is in line with previous research at the Jambi city CFD event, that MSME actors do not record financial transactions in accordance with standards. MSME actors only make simple records in determining the profits they get.

Within the framework of SAK EMKM, the recording of financial transactions should be carried out systematically through the stages of journals, groupings in the ledger, to the preparation of financial statements consisting of financial statements, income statements, and notes on financial statements. However, the results of the study show that most MSMEs still focus on recording cash inflows and outflows without income recognition and free accrual-based. This condition causes the financial information produced to not be able to reflect the overall performance and financial position of the business as expected in the implementation of SAK EMKM. This is emphasized through the results of interviews with MSMEs, where they still have not recorded according to standards.

From the perspective of tourism accounting, the weak implementation of SAK EMKM has quite significant implications. MSMEs in tourist areas generally face sales fluctuations influenced by the tourist visit season. Without adequate accounting records, MSME actors will experience difficulties in measuring business profitability, controlling operational costs, and evaluating business performance in a certain period. As a result, business decision-making is based more on intuition than accurate financial information.

However, the results of the study also indicate that there is potential for an increase in the implementation of SAK EMKM. The collection and archiving of transaction evidence that has been carried out by most MSME actors shows an awareness of the importance of financial documentation. However, the dominance of manual recording and the limited use of accounting technology indicate the need for a more practical and contextual mentoring approach, especially for MSMEs in the tourism sector which have dynamic daily transaction characteristics.

Overall, this analysis shows that the implementation of SAK EMKM on MSMEs in the tourism sector in Pontianak City is still partial and has not been fully integrated. Therefore, an implementation strategy is needed that not only emphasizes the regulatory aspect, but also pays attention to tourism businesses, through increasing financial literacy, socialization of applicable SAK EMKM, and the use of financial recording technology that is simple and easily accessible to business actors. As in the previous study, it is necessary to have the role of the government and related institutions to provide training and understanding on how to record and report correctly in accordance with accounting standards, because many MSME actors make important contributions to the development of the country's economy. In this case, it is necessary to provide assistance by the government and related parties in terms of digitizing records. As well as strengthening the benefits of accounting to MSME actors. Training on the use of simple mobile-based financial applications or Excel that has been formulated, and the actors are shown how financial reports can help them in controlling costs and getting access to financing. These strategies have been proven to have a positive impact on MSMEs in improving the regularity of financial records, assisting data-based decision-making, and strengthening their business continuity. With this approach, the application of accounting to MSME actors is no longer just a discourse, but a real practice that supports business development, especially in the tourism sector.

## CONCLUSION

This research shows that the implementation of accounting for MSMEs in the tourism sector of Pontianak City has not been carried out optimally and has not been fully in accordance with the provisions of SAK EMKM. Although most MSME actors already have an awareness of the importance of accounting in business management, this understanding is still conceptual and has not been followed by the application of systematic financial recording and reporting techniques.

The majority of MSMEs do not understand the practice of accounting recording according to standards, have not implemented a complete accounting cycle, and have not prepared financial statements that include profit and loss statements, financial position reports, and notes on financial statements. This condition causes the financial information produced to not be able to reflect the overall performance and financial position of the business.

Therefore, more implementable efforts are needed through practical training, continuous mentoring, and the use of simple technology so that MSMEs are able to manage finances in a more orderly, accountable, and sustainable way of making business decisions.

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