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Determinants and Challenges of SAK EMKM Implementation in MSME Financial Reporting: A Systematic Literature Review

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play an important role in supporting economic development; however, the effectiveness of their financial governance remains a major concern, particularly regarding the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). This study aims to examine the implementation of SAK EMKM among MSMEs, identify the main challenges affecting its adoption, and formulate strategies to strengthen financial reporting practices. This study employed a Systematic Literature Review (SLR) approach by analyzing relevant scientific articles related to SAK EMKM implementation and the factors influencing its adoption. The findings reveal that although MSMEs have increasingly recognized the importance of financial record-keeping, the implementation of SAK EMKM remains limited because many businesses still rely on simple bookkeeping practices. The main challenges include inadequate accounting literacy, limited human resource competence, insufficient training and mentoring, low utilization of information technology, and weak institutional support. This study implies that improving SAK EMKM implementation requires integrated strategies involving accounting education, continuous assistance, digital financial management adoption, and stronger collaboration among stakeholders to enhance the quality of MSME financial reporting and business sustainability.

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a fundamental role in strengthening economic development because they contribute significantly to employment creation, income distribution, poverty reduction, and local economic resilience. In developing countries such as Indonesia, MSMEs function not only as economic units but also as instruments for community empowerment and regional development. The sustainability of MSMEs is therefore an important concern for policymakers, researchers, and society because their failure may affect household income stability and regional economic growth (Bahri & Najiburrahman, 2024; Fadere et al., 2024). However, maintaining MSME sustainability requires more than operational capability; it requires effective business governance, particularly through proper financial management and systematic financial reporting. Reliable financial records enable business owners to evaluate performance, make strategic decisions, and increase credibility when accessing external financing (Dewi et al., 2022; Susanti et al., 2025). Therefore, improving financial reporting practices among MSMEs represents a crucial step toward strengthening inclusive economic development in Indonesia.

Financial information has become increasingly important in modern business environments because it provides a foundation for accountability, transparency, and evidence-based decision-making. For MSMEs, financial records are not merely administrative documents but strategic tools that support business planning, performance evaluation, and access to financial resources. Previous studies emphasize that effective financial management practices contribute to improving MSME performance by enabling entrepreneurs to control cash flows, assess profitability, and manage business risks more effectively (Dewi et al., 2022; Pramudya et al., 2023). In response to these needs, the Indonesian Institute of Accountants introduced the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) as a simplified accounting framework designed to assist MSMEs in preparing standardized financial statements (Ikatan Akuntan Indonesia, 2018). The adoption of SAK EMKM is expected to enhance the quality and comparability of MSME financial information, ultimately supporting stronger business sustainability and economic resilience.

Despite the strategic importance of standardized financial reporting, many MSMEs in Indonesia continue to experience difficulties in implementing proper accounting practices. The main challenges include limited accounting knowledge, inadequate bookkeeping habits, low awareness of accounting standards, limited human resource capacity, and insufficient assistance from relevant institutions. These barriers prevent many MSME owners from preparing financial statements according to SAK EMKM requirements. Research has shown that the readiness of MSMEs to implement SAK EMKM is strongly influenced by accounting understanding, educational background, business preparedness, and perceptions regarding the benefits of financial reporting (Periska, 2023; Rachmawati et al., 2021). Furthermore, limited financial literacy and the absence of continuous mentoring remain major obstacles that hinder MSMEs from transforming financial records into useful managerial information (Rahayu et al., 2023; Sari et al., 2023). This condition indicates that the implementation of SAK EMKM remains a significant societal challenge requiring further investigation.

In Papua Highlands Province, particularly Wamena City, the issue of MSME financial management becomes more complex due to unique geographical, socioeconomic, and infrastructural conditions. As the administrative and economic center of Papua Highlands, Wamena has experienced increasing growth in community-based businesses, including trade activities, handicrafts, and traditional enterprises. However, many MSMEs in the region still face limitations related to financial administration, accounting capacity, and access to business support systems. Studies on local MSME development in Papua Highlands indicate that empowerment programs have focused more on entrepreneurship development, cultural products, and business strengthening rather than standardized financial reporting practices (Haryati et al., 2024; Vianney, 2024). Moreover, traditional enterprises in Wamena continue to require support in implementing simple but structured financial management systems (Gombo et al., 2025; Rozi et al., 2025; Thahir & Baharun, 2026). These conditions highlight the importance of understanding how SAK EMKM implementation can be developed within the local context of Wamena MSMEs.

Previous studies have extensively examined SAK EMKM implementation among MSMEs in Indonesia, particularly regarding factors influencing adoption and the challenges faced by business owners. Research conducted by Afriansyah et al. (2021) and Mutiah (2019) demonstrates that many MSMEs still experience difficulties in preparing financial statements according to SAK EMKM due to limited accounting knowledge and weak recording practices. Similarly, Nuvitasari et al. (2019) found that although SAK EMKM provides a simplified reporting framework, its implementation requires adequate understanding and commitment from MSME actors. Recent systematic literature reviews also reveal that accounting literacy, business readiness, institutional support, and financial awareness represent important determinants affecting SAK EMKM implementation (Ayem et al., 2024; Rahayu et al., 2023). However, existing studies have largely concentrated on MSMEs located in economically developed regions of Indonesia, resulting in limited understanding of how geographical isolation and local socioeconomic characteristics influence SAK EMKM adoption.

Furthermore, previous literature has provided valuable insights into the implementation of SAK EMKM; however, several research limitations remain unresolved. Most empirical studies focus on identifying individual factors affecting adoption, while comprehensive mapping of implementation patterns and contextual challenges remains limited. Studies by Wulandari and Arza (2022) and Seftiany and Wijayana (2023) emphasize the importance of readiness, accounting capability, and organizational factors, but they do not sufficiently explore MSMEs operating in remote regions with distinctive economic characteristics. In addition, existing systematic reviews have generally synthesized national-level findings without specifically addressing the conditions of Papua Highlands MSMEs (Ayem et al., 2024; Ekaputra, 2026). Therefore, there is a need for research that integrates previous findings while examining the relevance of SAK EMKM implementation within underexplored regional contexts. Addressing this gap is essential to develop more inclusive accounting policies and support equitable MSME development across Indonesia.

The novelty of this study lies in providing a contextualized systematic analysis of SAK EMKM implementation and financial record-keeping practices within the MSME environment of Wamena City, Papua Highlands Province. Unlike previous studies that predominantly examine MSMEs in western and more economically developed regions of Indonesia, this research highlights the specific challenges and opportunities faced by MSMEs in a geographically distinctive area. This approach enables a deeper understanding of how local characteristics influence accounting standard adoption and financial management practices. By integrating findings from previous research, this study seeks to establish a comprehensive research map that identifies critical factors affecting SAK EMKM implementation while offering practical insights for policymakers, business development institutions, and MSME stakeholders.

Based on the identified research gap, this study addresses the following research problem: how has SAK EMKM implementation been studied, what factors support or hinder its adoption, and how can these findings be adapted to strengthen MSMEs in Wamena City? This study argues that effective SAK EMKM implementation requires not only accounting standards but also improvements in financial literacy, institutional assistance, entrepreneurial capacity, and contextual policy support. Through a systematic literature review approach, this research contributes by synthesizing existing knowledge, identifying unresolved issues, and developing recommendations for improving MSME financial governance. The findings are expected to provide theoretical contributions to MSME accounting research and practical contributions for stakeholders seeking to enhance financial reporting practices and sustainable MSME development in Papua Highlands Province.

RESEARCH METHODS

This study employed a qualitative research design using a Systematic Literature Review (SLR) approach to explore and synthesize previous findings regarding the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) among Micro, Small, and Medium

Enterprises (MSMEs). A qualitative approach was selected because this study aims to understand patterns, challenges, determinants, and strategic recommendations related to SAK EMKM implementation through interpretation and synthesis of existing academic evidence rather than statistical measurement. SLR is considered appropriate for identifying, evaluating, and integrating previous studies through a transparent and structured process, allowing researchers to develop a comprehensive understanding of a particular phenomenon (Ayem et al., 2024; Rahayu et al., 2023). The focus of this study was the implementation of SAK EMKM in MSME financial reporting practices, with particular attention to its relevance for MSMEs operating in Wamena City, Papua Highlands Province, where accounting capacity and financial management practices remain important development issues (Gombo et al., 2025; Vianney, 2024).

The research location was conceptually focused on Wamena City, Jayawijaya Regency, Papua Highlands Province, as the contextual setting for interpreting the findings of previous studies. Wamena was selected because it represents an important economic center in Papua Highlands with growing MSME activities but faces unique challenges related to infrastructure, access to business support, and financial management capabilities. Previous studies on MSME development in Papua Highlands have highlighted the importance of strengthening entrepreneurship, institutional support, and business capacity, while financial reporting practices remain an area requiring further attention (Haryati et al., 2024; Vianney, 2024). Data were collected through documentation techniques by identifying and reviewing scientific articles related to SAK EMKM implementation, MSME financial reporting, accounting literacy, and factors affecting accounting standard adoption. The reviewed literature consisted of peer-reviewed journal articles obtained through Google Scholar and other academic databases using keywords such as "SAK EMKM Implementation," "SAK EMKM Adoption," "MSME Financial Reporting," and "Factors Affecting SAK EMKM Implementation." The selection of literature emphasized studies discussing MSME readiness, accounting understanding, financial recording practices, and institutional support (Afriansyah et al., 2021; Nuvitasari et al., 2019).

The collected data were analyzed using qualitative data analysis procedures consisting of data condensation, data display, and verification. Data condensation was conducted by selecting, simplifying, and categorizing relevant information from previous studies based on research themes, including determinants of SAK EMKM implementation, implementation barriers, and recommended improvement strategies. Data display was performed by organizing the synthesized findings into thematic matrices to identify similarities, differences, and research trends across reviewed studies. The final stage involved data verification by comparing findings among previous studies to ensure consistency and develop meaningful conclusions regarding SAK EMKM implementation among MSMEs. This analytical process follows the principles of systematic synthesis commonly applied in literature-based research to generate reliable interpretations from existing evidence (Ekaputra, 2026; Savitri et al., 2026). The analysis resulted in a conceptual understanding of how SAK EMKM implementation can be strengthened within the specific context of MSMEs in Wamena City.

RESULTS AND DISCUSSION

The literature review identified and synthesized previous studies related to SAK EMKM implementation among MSMEs in Indonesia. The selected articles were mapped based on research focus, methods, main findings, and contributions to understanding accounting standard adoption, as presented in **Table 1**. The literature mapping shows that previous studies mainly focused on implementation practices, influencing factors, challenges, and improvement strategies related to SAK EMKM. This synthesis provides the basis for analyzing implementation patterns, key challenges, and strategic approaches discussed in the following sections.

Table 1. Literature Mapping of Studies on SAK EMKM Implementation among MSMEs

No.	Author(s)	Research Focus	Main Findings	Relevance to This Study
1	Afriansyah et al. (2021)	Implementation of SAK EMKM in MSME financial reporting	MSMEs still face difficulties in preparing standardized financial statements due to limited accounting knowledge.	Identifies basic challenges in SAK EMKM implementation.
2	Nuvitasari et al. (2019)	SAK EMKM as the basis for MSME financial reporting	MSMEs require better understanding and assistance to implement SAK EMKM.	Explains the gap between accounting standards and practical application.
3	Mutiah (2019)	Preparation of MSME financial statements based on SAK EMKM	Most MSMEs only maintain simple transaction records.	Supports findings regarding limited reporting practices.
4	Periska (2023)	Factors affecting SAK EMKM implementation	Education, accounting understanding, and readiness influence adoption.	Explains human capacity factors.
5	Wulandari & Arza (2022)	Determinants of SAK EMKM implementation	Accounting literacy and external support affect implementation.	Identifies supporting factors.

6	Ayem et al. (2024)	Systematic review of SAK EMKM implementation	Literacy, mentoring, and institutional support are key determinants.	Provides comprehensive evidence for synthesis.
7	Rahayu et al. (2023)	Determinant factors of SAK EMKM adoption	Implementation depends on internal and external factors.	Supports challenge analysis.
8	Ekaputra (2026)	Optimization of SAK EMKM implementation	Continuous mentoring strengthens MSME reporting capability.	Supports strategy formulation.

The Current Level and Patterns of SAK EMKM Implementation among MSMEs in Indonesia

The synthesis of selected studies reveals that the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) among MSMEs in Indonesia has gradually developed since its introduction by the Indonesian Institute of Accountants (IAI). As a simplified accounting framework, SAK EMKM is designed to accommodate the characteristics and capabilities of MSMEs by providing a more practical approach to financial reporting compared with general accounting standards (Ikatan Akuntan Indonesia, 2018). However, the reviewed literature indicates that the adoption of SAK EMKM remains uneven across business sectors and geographical areas. Most MSMEs have demonstrated increasing awareness of the importance of financial records, but many have not yet reached the stage of preparing complete financial statements in accordance with SAK EMKM requirements (Ayem et al., 2024; Rahayu et al., 2023). This finding indicates that the implementation of SAK EMKM is still progressing from basic financial awareness toward standardized reporting practices.

The reviewed studies identify three patterns of SAK EMKM implementation among Indonesian MSMEs. The first pattern is basic implementation, where MSMEs only maintain simple records of cash inflows and outflows without preparing structured financial statements. Afriansyah et al. (2021) and Mutiah (2019) found that many MSMEs still rely on informal bookkeeping practices because financial recording is mainly conducted for daily operational purposes rather than business evaluation. The second pattern is partial implementation, where MSMEs have started preparing simple financial reports but have not fully adopted the reporting components required by SAK EMKM, including statements of financial position, income statements, and notes to financial statements. Nuvitasari et al. (2019) highlighted that although MSME owners recognize the importance of accounting information, limited understanding remains a major barrier to complete implementation. The third pattern is more advanced implementation, which generally occurs among

MSMEs receiving accounting training and mentoring programs. Yani and Zulkifli (2025) demonstrated that continuous assistance improves MSME owners' ability to prepare financial reports based on SAK EMKM.

Furthermore, the literature synthesis shows that SAK EMKM implementation is closely related to the availability of supporting mechanisms that enable MSMEs to transform accounting knowledge into practical financial reporting skills. Systematic reviews indicate that accounting literacy, business readiness, institutional support, and mentoring programs are important elements that influence the successful adoption of SAK EMKM (Ayem et al., 2024; Ekaputra, 2026). However, these findings suggest that the implementation challenge is not primarily caused by the complexity of SAK EMKM itself, but by the limited capacity of MSME owners to apply accounting principles consistently. Therefore, SAK EMKM implementation should be understood as a gradual process involving knowledge acquisition, adaptation of bookkeeping practices, and institutional assistance rather than merely a requirement for regulatory compliance.

From a geographical perspective, the reviewed studies demonstrate that research on SAK EMKM implementation has predominantly focused on MSMEs located in Java, Sumatra, Bali, and other relatively developed regions of Indonesia. Meanwhile, evidence regarding SAK EMKM adoption among MSMEs in Papua Highlands Province, particularly Wamena City, remains very limited. Existing studies on MSMEs in Papua Highlands have mainly emphasized empowerment, entrepreneurship development, local products, and business capacity improvement rather than standardized financial reporting practices (Haryati et al., 2024; Vianney, 2024). This geographical imbalance indicates an important research gap because MSMEs operating in remote areas may experience different challenges in adopting accounting standards due to variations in infrastructure, institutional support, and business environments. Therefore, this study contributes by synthesizing existing evidence and providing a contextual understanding of SAK EMKM implementation patterns relevant to MSMEs in Wamena City, Papua Highlands Province.

Key Challenges Hindering the Implementation of SAK EMKM among MSMEs

The synthesis of the reviewed studies indicates that the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) among MSMEs in Indonesia remains constrained by several interconnected challenges. Although SAK EMKM was designed as a simplified accounting framework to accommodate the characteristics of MSMEs, its adoption requires sufficient knowledge, readiness, and institutional support from business owners. The literature reveals that the major barriers are not only related to technical accounting skills but also involve broader issues, including limited accounting literacy, inadequate bookkeeping practices, low awareness of accounting standards, insufficient mentoring programs, and limited utilization of digital financial management tools (Ayem et al., 2024; Rahayu et al., 2023). These findings demonstrate that successful SAK EMKM implementation requires a comprehensive approach that integrates individual capabilities, organizational readiness, and external support systems.

The first major challenge identified in the literature is the limited accounting literacy of MSME owners. Many MSME actors still perceive financial recording as merely a tool for documenting daily transactions rather than as a strategic instrument for business management. Consequently, their bookkeeping practices are generally restricted to recording cash inflows and outflows, while more comprehensive financial reporting components required by SAK EMKM remain difficult to implement (Afriansyah et al., 2021; Mutiah, 2019). Ayem et al. (2024) emphasized that inadequate understanding of accounting concepts, including transaction classification, financial statement preparation, and reporting procedures, represents one of the main obstacles preventing MSMEs from adopting SAK EMKM effectively. This condition indicates that improving accounting literacy is a fundamental prerequisite for transforming simple bookkeeping practices into standardized financial reporting systems.

The second challenge concerns the readiness and competence of MSME owners in applying accounting standards. Previous studies demonstrate that educational background, accounting understanding, and business preparedness significantly influence the ability of MSME owners to prepare financial statements based on SAK EMKM. MSME actors with limited educational exposure and minimal accounting experience often experience difficulties in interpreting accounting requirements and maintaining consistent financial records (Angrayni et al., 2025; Periska, 2023). Furthermore, research on MSME readiness shows that the existence of accounting standards alone is insufficient to ensure successful implementation because adoption depends heavily on the capacity of business owners to understand and apply those standards in daily business activities (Seftiany & Wijayana, 2023). Therefore, strengthening entrepreneurial accounting competence represents an essential strategy for improving SAK EMKM adoption.

Another significant challenge identified from the literature is the limited availability of institutional support, particularly in terms of training, socialization, and continuous mentoring. Several studies highlight that MSMEs participating in accounting assistance programs demonstrate better capability in preparing financial reports compared with those without external support (Yani

& Zulkifli, 2025). Similarly, systematic reviews emphasize that government institutions, universities, and professional organizations have an important role in increasing awareness and facilitating the practical implementation of SAK EMKM among MSMEs (Ayem et al., 2024; Ekaputra, 2026). Without continuous assistance, many MSME owners may understand the importance of financial reporting but remain unable to consistently apply accounting standards in their business operations.

From a regional perspective, these challenges may become more complex in areas with distinctive socioeconomic and geographical characteristics, such as Wamena City in Papua Highlands Province. Existing studies on MSME development in Papua Highlands indicate that local businesses still require strengthening in terms of entrepreneurial capacity, institutional support, and business development assistance (Haryati et al., 2024; Vianney, 2024). Moreover, traditional and community-based enterprises in the region may require accounting approaches that consider local conditions and accessibility. Therefore, the implementation of SAK EMKM in Wamena should not only focus on introducing accounting standards but also consider contextual factors such as the availability of training, mentoring mechanisms, and appropriate financial management technologies.

Overall, the literature synthesis shows that the challenges of SAK EMKM implementation are multidimensional and extend beyond accounting technicalities. The main barriers consist of limited financial literacy, insufficient human resource capacity, weak institutional support, and contextual regional constraints. Addressing these challenges requires an integrated strategy involving accounting education, continuous mentoring, collaboration among stakeholders, and the development of practical financial recording systems suitable for MSME conditions. This approach is particularly important for regions such as Wamena City, where strengthening financial reporting practices can contribute to improving MSME governance, access to financing, and long-term sustainability.

Strategic Approaches for Strengthening SAK EMKM Implementation among MSMEs: Implications for Wamena City

The synthesis of reviewed studies indicates that improving the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) requires a multidimensional strategy that combines individual capacity development, institutional support, technological adaptation, and contextual policy intervention. Previous studies demonstrate that introducing accounting standards alone is insufficient to ensure successful adoption because MSME owners require practical knowledge, continuous assistance, and supportive environments to apply financial reporting practices effectively (Ayem et al., 2024; Ekaputra, 2026). Therefore, the improvement of SAK EMKM implementation should be viewed as a gradual process that involves strengthening the capability of MSME actors while simultaneously developing institutional mechanisms that facilitate accounting standard adoption.

The first strategic approach identified from the literature is strengthening accounting literacy through practical training and continuous mentoring programs. Several studies emphasize that MSME owners often understand the importance of financial records but experience difficulties in translating accounting concepts into daily business practices. Ekaputra (2026) highlighted that sustainable mentoring programs can improve MSME owners' ability to identify business transactions, organize financial records, and prepare financial statements according to SAK EMKM. Similarly, Ayem et al. (2024) emphasized that educational institutions have an important role in expanding accounting literacy through community engagement programs and financial management training. These findings suggest that training programs should not focus only on theoretical accounting knowledge but should provide practical guidance tailored to the operational conditions of MSMEs.

The second strategy concerns strengthening collaboration among institutions involved in MSME development. The literature indicates that successful accounting standard implementation requires cooperation between government institutions, universities, professional accounting organizations, and financial institutions. Fanani et al. (2024) demonstrated that the implementation of accounting standards is strongly influenced by the quality of institutional support, educational systems, and regulatory environments. In the Indonesian MSME context, Yani and Zulkifli (2025) also found that MSMEs receiving structured assistance showed better capability in preparing financial reports based on SAK EMKM compared with those without mentoring support. Therefore, establishing collaborative support networks is essential to ensure that MSME owners receive continuous assistance rather than one-time training interventions.

The third strategic approach involves the adaptation of digital financial management tools to support easier and more efficient bookkeeping practices. Although technology adoption among MSMEs varies significantly, digital-based accounting systems have the potential to simplify transaction recording and improve financial reporting accuracy. However, digital solutions must be designed according to the technological readiness and operational capabilities of MSME actors. This consideration is particularly relevant for MSMEs in regions with unique geographical conditions, such as Papua Highlands, where business development requires approaches that consider accessibility and local capacity

(Gombo et al., 2025). Therefore, the introduction of simple, affordable, and user-friendly bookkeeping applications should be accompanied by digital literacy programs to ensure effective utilization.

In the context of Wamena City, the reviewed literature suggests that SAK EMKM implementation strategies should be adapted to local socioeconomic characteristics rather than directly adopting models developed in more advanced regions. Studies on MSME development in Papua Highlands indicate that strengthening entrepreneurship, institutional capacity, and business assistance remains an important priority for improving local economic development (Haryati et al., 2024; Vianney, 2024). Consequently, SAK EMKM implementation in Wamena requires an integrated approach that combines accounting education, continuous mentoring, institutional collaboration, and appropriate technological support. Such an approach can help MSMEs move from informal financial recording practices toward standardized financial reporting systems that support business sustainability and access to external financing.

Overall, the findings demonstrate that improving SAK EMKM implementation requires more than increasing compliance with accounting standards. The adoption process must address the underlying challenges related to knowledge, capability, institutional support, and regional characteristics. Therefore, the most effective strategy for MSMEs in Wamena City is a context-based implementation model that emphasizes capacity building, collaborative assistance, and accessible financial management innovations. This approach is expected to strengthen MSME governance, improve the quality of financial information, and contribute to sustainable economic development in Papua Highlands Province.

CONCLUSION

This systematic literature review highlights that the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) among MSMEs in Indonesia is not merely an issue of accounting compliance but a broader process of strengthening financial governance, managerial capability, and business sustainability. The main lesson derived from this study is that the successful adoption of SAK EMKM depends on the interaction between accounting literacy, business readiness, continuous mentoring, institutional support, and the availability of appropriate financial management tools. Although MSMEs have increasingly recognized the importance of financial recording, many businesses remain at the stage of basic bookkeeping and have not fully implemented standardized financial reporting practices. The scientific contribution of this study lies in providing a systematic synthesis of existing knowledge regarding SAK EMKM implementation while highlighting the contextual research gap in eastern Indonesia, particularly Wamena City, Papua Highlands Province. This study extends previous literature by proposing a context-based understanding of SAK EMKM adoption that considers regional characteristics and institutional conditions. However, this study is limited by its reliance on secondary data from previously published studies and the limited availability of empirical research focusing specifically on MSMEs in Papua Highlands. Future research should therefore conduct field-based investigations in Wamena City to examine the actual implementation conditions, explore the perspectives of MSME owners and stakeholders, and develop practical intervention models that support sustainable SAK EMKM adoption in geographically distinctive regions.

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