

ACCOUNTING PRACTICES IN MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMES) IN BULELENG: PRACTITIONERS' PERSPECTIVES AND CHALLENGES

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ABSTRACT

This study aims to examine the accounting practices of Micro, Small, and Medium Enterprises (MSMEs) in Buleleng, Bali, and to identify the challenges faced by practitioners in implementing proper accounting systems. Adopting a qualitative case study approach, this research involved in-depth interviews with business owners and accounting personnel from various MSMEs in the region. The findings reveal that although most MSMEs manage their accounting through basic and informal methods, significant obstacles persist, including limited accounting knowledge, restricted access to technology, and inadequate human resources. Some enterprises have attempted to mitigate these issues by attending training sessions and adopting digital accounting tools. The study emphasizes the necessity for continuous education and governmental support in improving accounting competencies and facilitating access to relevant technologies. Furthermore, the study provides practical insights for policymakers to design initiatives that can enhance the accounting capacity and sustainability of MSMEs in Buleleng.

Keywords: accounting management, MSMEs, challenges, Buleleng, simple accounting, accounting training, accounting technology

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the Indonesian economy, including in Buleleng Regency, Bali. According to the Indonesian Central Statistics Agency (BPS), MSMEs contribute approximately 60% of the country's Gross Domestic Product (GDP) and more than 97% of the Indonesian workforce (BPS, 2023). In Buleleng, MSMEs serve as a key economic pillar, particularly in the trade, crafts, and services sectors. These sectors not only contribute to regional GDP but also create jobs and increase community income. Despite their significant contribution, MSMEs in Buleleng still face various challenges that can hinder their growth potential, particularly related to effective and efficient financial management and accounting.

Good accounting management can significantly contribute to business sustainability and development. Well-organized accounting allows business owners to monitor cash flow, calculate profit and loss, and understand the business's overall financial position (Kasmir, 2018). The information generated from accurate financial reports is crucial for informed decision-making. With good accounting management, MSMEs can plan better business strategies, avoid unnecessary expenses, and prepare funds for future business development. Furthermore, clear and structured financial reports will make it easier for MSMEs to access financing from financial institutions, which is often a major obstacle for MSMEs in expanding their businesses.

However, despite the significant potential of accounting management to improve MSME performance, many businesses still maintain rudimentary or even disorganized accounting practices. Some MSMEs in Buleleng, particularly those managed by families or individuals, often use very limited manual recording methods, without regard to applicable accounting standards. This often leads to inaccuracies in financial reports, which in turn impact the financial decisions made by business owners. Furthermore, a lack of understanding of the importance of accounting can lead to neglect of tax obligations and inefficient cash management. Inability to manage accounting effectively also impacts difficulties in obtaining financial assistance from banks or financial institutions, as unclear or inadequate financial reports often hinder lenders from providing financing (Sutrisno & Utami, 2020).

Another challenge faced by many MSMEs is limited access to technology that can assist with accounting management. Accounting technology, such as accounting software, can improve the efficiency of recording transactions and automatically generating financial reports, yet many MSMEs still don't utilize it to its full potential. This is due to several factors, such as a lack of understanding of the technology, a limited budget for investing in accounting software, or even an inability to operate the technology. However, the use of accounting technology can save time, reduce human error, and make it easier for business owners to make better business decisions. Furthermore, the use of technology can also help MSMEs meet increasingly stringent tax requirements and prevent legal issues resulting from errors in tax reporting.

In this context, proper, technology-based accounting management is key to improving the efficiency and competitiveness of MSMEs in Buleleng. The use of technology not only simplifies transaction recording and financial reporting but also opens up opportunities for MSMEs to access various digital financial services that can increase liquidity and facilitate more efficient payments. Therefore, it is crucial for the government and financial institutions to provide more intensive training on the use of accounting technology and the importance of sound financial management for MSMEs. The government

can also provide financial support or incentives for MSMEs wishing to adopt accounting technology, so they can increase their competitiveness and grow more rapidly in an increasingly competitive market.

Thus, sound, technology-based accounting management not only contributes to the internal efficiency of MSMEs but can also open broader access to financing, strengthen relationships with financial institutions, and increase MSME competitiveness in an increasingly digital marketplace. As information technology advances, the implementation of more sophisticated and integrated accounting systems will be crucial for MSMEs in Buleleng to maintain their long-term business sustainability.

Based on this background, this study aims to answer several main questions: How do MSME practitioners in Buleleng Regency manage accounting in their businesses? And What are the challenges faced by MSMEs in accounting management, both in terms of knowledge, technology, and human resources?

This research aims to know how MSME practitioners in Buleleng Regency manage accounting in their businesses, identify the challenges faced by MSMEs in accounting management, provide recommendations on steps that can be taken to improve accounting management in MSMEs in Buleleng. This research is expected to provide the following benefits: Provides an understanding of the importance of proper accounting management for business sustainability and development. To be a reference in designing policies and programs that support increasing the accounting capacity of MSMEs, both in terms of training and technology access. Contributing insights into the management of MSME accounting in the Buleleng area which can be used as a reference for further research.

This research is limited to MSMEs in Buleleng Regency operating in the trade, crafts, and services sectors. The primary focus of the research is on the accounting management carried out by MSME owners and accounting staff, as well as the challenges they face in their daily accounting practices.

This article is structured into several parts, namely: Presents the background, problem formulation, objectives, benefits, and limitations of the research. Discusses basic accounting concepts relevant to MSMEs, the role of accounting in the sustainability of MSMEs, and the challenges faced by MSMEs in accounting management. Explains the research design, research subjects, data collection methods, and data analysis techniques used. Presenting findings from research and analyzing the accounting management of MSMEs in Buleleng and the challenges faced. Provides conclusions from research findings and recommendations for improvement.

LITERATURE REVIEW

Basic Accounting Concepts for MSMEs

Accounting is an information system that functions to identify, measure, and report relevant financial information for users of that information, such as managers, business owners, investors, and creditors. In the context of MSMEs, accounting functions not only for financial reporting purposes, but also as a tool for planning, controlling, and evaluating business performance (Kasmir, 2018). Accounting for MSMEs is essentially simpler than accounting applied to large companies, due to the smaller scale and complexity of MSME businesses. Therefore, MSMEs often use simple accounting systems that are easier to understand and apply in daily operations.

The application of accounting in MSMEs encompasses various aspects, including recording financial transactions, preparing basic financial reports such as income statements, balance sheets, and cash

flow statements, and tax management. One of the challenges faced by MSMEs is a lack of understanding of basic accounting principles and the importance of accurate financial reports. According to research by Aji & Wulandari (2020), many MSME owners lack adequate knowledge of basic accounting principles, thus neglecting to prepare financial reports in accordance with applicable accounting standards. This results in inaccurate business decisions that can negatively impact business continuity.

The Role of Accounting in the Sustainability of MSMEs

Accounting plays a crucial role in the sustainability of MSMEs. One of its primary functions is to provide transparent and accurate information regarding a business's financial position and operational performance. Well-structured financial reports provide a clear picture of an MSME's profit and loss, cash flow, and assets, which is crucial for better decision-making. Good financial reports also enable MSMEs to plan cash management more effectively and efficiently (Sutrisno & Utami, 2020).

Based on research by Prawira & Dewi (2021), MSMEs with good accounting systems tend to be more efficient in managing their finances, avoiding waste, and increasing their competitiveness in the market. Furthermore, well-organized accounting also makes it easier for MSMEs to meet their tax obligations, which is often a challenge for MSMEs in Indonesia. Without proper financial reporting, many MSMEs struggle to create tax plans that comply with applicable regulations, which can result in fines or other legal issues.

Furthermore, good accounting management can strengthen the bargaining position of MSMEs in obtaining financing from financial institutions. Banks and other financing institutions are more likely to provide loans to MSMEs that can present transparent and accurate financial reports, as these reports provide a clear picture of the MSME's ability to manage finances and repay loans. Therefore, good accounting is not only crucial for business sustainability in terms of operations, but also for increasing MSMEs' opportunities to access financing (Kasmir, 2018).

Challenges in Accounting Management in MSMEs

Although accounting plays a crucial role in the financial management of MSMEs, many MSME owners face various challenges in implementing it. One of the main challenges is limited knowledge and understanding of accounting. Many MSME owners lack an accounting background and rely solely on intuition or experience to manage their business finances. This often leads to errors in recording transactions, errors in tax calculations, and discrepancies between prepared financial reports and actual financial conditions (Aji & Wulandari, 2020).

Furthermore, the limited availability of trained human resources is a major obstacle for MSMEs in managing their accounting. Many MSMEs lack adequate accounting staff or even manage all aspects of their accounting themselves, often suboptimally. Without skilled accounting staff, MSMEs struggle to prepare financial reports in accordance with applicable accounting standards. Budgetary constraints for hiring experts or purchasing accounting software also hinder many MSMEs from improving their accounting management (Sutrisno & Utami, 2020).

Another challenge is limited access to technology that can assist with accounting processes. Although numerous accounting software programs are available on the market, many MSMEs still use manual systems for their financial records due to budget constraints or inability to operate the software. However, the use of accounting technology can improve efficiency and accuracy in recording transactions

and preparing financial reports. Furthermore, accounting technology can help MSMEs comply with tax obligations and facilitate access to the growing number of digital financial services (Prawira & Dewi, 2021).

The Importance of Accounting Training for MSMEs

One of the main solutions to address accounting management challenges in MSMEs is to provide accounting training tailored to their needs. This training can help MSME owners and managers understand basic accounting concepts, such as transaction recording, financial reporting, and tax management. Accounting training can also help MSMEs adopt more efficient accounting technology, which will simplify the process of recording and managing finances.

According to research by Wibowo & Suryani (2022), appropriate accounting training can improve MSMEs' understanding of the importance of accounting in supporting their business sustainability. This training can also help MSMEs improve the skills of their accounting staff, enabling them to prepare more accurate financial reports that comply with applicable standards. Furthermore, training will provide MSMEs with easier access to digital financial services that can assist them with cash management and business financing.

Application of Technology in MSME Accounting Management

Technology has brought significant changes to many aspects of life, including accounting. Implementing technology in MSME accounting management can improve efficiency, reduce human error, and enable business owners to make better business decisions. Cloud-based accounting software, for example, allows MSMEs to store and access their financial data in real time, from anywhere and at any time, which is extremely beneficial for managing cash flow and financial transactions.

Furthermore, technology also enables MSMEs to access digital payment services and online financing more easily and quickly. By using technology, MSMEs can streamline transaction processes, reduce administrative costs, and increase financial transparency. Therefore, implementing technology in accounting management not only improves MSMEs' internal efficiency but also opens up new opportunities for them to grow and compete in an increasingly digital marketplace (Prawira & Dewi, 2021).

METHOD, DATA, AND ANALYSIS

Research Design

This research uses a qualitative research design with a case study approach. A qualitative approach was chosen because it can provide a deeper understanding of the accounting management phenomenon in MSMEs in Buleleng Regency. This approach allows researchers to gather information from various perspectives of MSME owners and managers, as well as identify challenges faced in accounting management in more detail and contextually (Creswell, 2014). Using a case study, this research focuses on the accounting experiences and practices implemented by MSMEs in Buleleng, and how this accounting management affects the sustainability of their businesses.

Research Subjects

The subjects of this study were MSME owners and managers in Buleleng Regency. Subjects were selected purposively, selecting MSMEs with diverse characteristics, including business sector, size, and length of operation. The MSME owners selected were those directly involved in the financial and

accounting management of their businesses. Furthermore, the study also involved several accounting professionals working in larger MSMEs with slightly more formal accounting systems.

The criteria for selecting research subjects are as follows: MSME owners who run businesses in the trade, crafts and services sectors in Buleleng Regency. MSMEs that have at least one year of experience in running a business. MSME owners who are directly involved in the financial management and accounting of their businesses.

The number of subjects involved in this study was 15 MSMEs spread across several sub-districts in Buleleng, taking into account representation from various existing business sectors.

Data Collection Methods

Data collection in this study was conducted using in-depth interviews and observation techniques. In-depth interviews were used to obtain more detailed information regarding accounting management in MSMEs and the challenges faced by MSME practitioners in carrying out their accounting activities. Interviews were conducted in a semi-structured manner, using an interview guide that focused on several key topics, such as accounting management processes applied in MSMEs., Challenges faced in accounting management, Use of technology in accounting management., The influence of accounting management on business sustainability.

In addition to interviews, observations were also conducted to directly understand how the accounting system is applied in daily practice. Observations were conducted during MSME operational activities, such as transaction recording, financial report preparation, and interactions between owners and staff related to accounting. These observations served to verify information obtained from interviews and provide a clearer picture of the actual state of accounting management in the field (Sutrisno & Utami, 2020).

Research Instruments

The primary instrument in this research was an interview guide designed to elicit various information related to accounting management in MSMEs. The interview guide consisted of several sections focusing on General Information: MSME profile, type of business, business scale, and business management experience. Accounting Management: The process of recording transactions, creating financial reports, using accounting tools, and understanding basic accounting principles. Challenges Faced: Limitations in accounting knowledge, limited human resources, and problems in accessing accounting technology. The Role of Accounting in Business Sustainability: The influence of accounting management on decision making and business sustainability. This interview guide was prepared by considering aspects relevant to the research, in order to dig up in-depth information regarding accounting management in MSMEs.

Data Analysis Techniques

Data obtained from interviews and observations were then analyzed using thematic analysis. Thematic analysis is a qualitative data analysis technique used to identify, analyze, and report patterns or themes that emerge from the collected data. In this study, thematic analysis was used to identify key themes related to accounting management and the challenges faced by MSMEs in Buleleng.

The analysis process begins with interview transcriptions, which are then organized into specific categories. Next, the data is analyzed to identify recurring themes relevant to the research objectives. Each theme identified is analyzed in depth to provide a better understanding of how accounting management is

conducted and the challenges faced. Data analysis is conducted iteratively and continuously, allowing researchers to gain a more holistic understanding of the phenomenon being studied (Creswell, 2014).

Validity and Reliability

To ensure data validity and reliability, this study employed source and method triangulation techniques. Source triangulation was conducted by comparing data obtained from various respondents with different backgrounds, namely MSME owners and accounting staff. Method triangulation was conducted by combining the results of in-depth interviews and observations to ensure the accuracy of the information obtained. Furthermore, the researcher conducted member checking with respondents to ensure that the data obtained accurately reflected their views and experiences.

Research Ethics

This research adhered to ethical principles, including obtaining written informed consent from each respondent prior to the interviews. Respondents were given an explanation of the research objectives, the procedures to be undertaken, and their right to discontinue participation at any time without consequence. All data collected will be kept confidential and used solely for research purposes. The research methodology should cover the following points: Concise explanation of the research's methodology is prevalent; reasons for choosing the particular methods are well described; the research's design is accurate; the sample's design is appropriate; the data collection processes are properly conducted; the data analysis methods are relevant and state-of-the-art.

RESULT AND DISCUSSION

Accounting Management in MSMEs in Buleleng

Based on research conducted through interviews with MSME owners in Buleleng, it can be concluded that most MSMEs in this region manage their accounting in a simple and unstructured manner. The majority of MSME owners rely more on manual record-keeping, recording transactions directly in ledgers or even simple spreadsheets without using more sophisticated accounting software. This suggests that while accounting management in Buleleng relies heavily on the individual expertise of business owners, many still overlook the importance of using a more formal or structured system.

The majority of MSMEs studied in this research come from the trade, crafts, and services sectors, which tend to be small businesses with few complex transactions. Therefore, many business owners feel that a simple accounting system is sufficient to record their financial activities. However, when asked about the challenges they face in managing their accounting, most respondents stated that they often struggle to prepare financial reports that meet the requirements of banks or other financial institutions. In fact, some do not have complete financial reports, which hinders them from applying for financing or participating in government programs that require structured financial reports.

Based on the analysis, the accounting management practices of most MSMEs can be categorized as very rudimentary and tend not to meet applicable accounting standards. Most entrepreneurs use manual systems, which are time-consuming and prone to errors. Consequently, the resulting information is often inaccurate and does not provide a clear picture of their financial position or operational results (Kasmir, 2018). Furthermore, this rudimentary management also limits MSMEs' ability to manage taxes effectively and correctly, which in turn can lead to legal issues down the road.

Challenges Faced by MSMEs in Accounting Management

The main challenge faced by MSMEs in Buleleng in managing their accounting is limited accounting knowledge and skills. Most MSME owners lack an accounting education and struggle to understand basic accounting principles. For example, many MSME owners are unaware of the importance of profit and loss statements or balance sheets in assessing their business's financial performance. In fact, some entrepreneurs admit to not knowing how to prepare financial reports, even though they recognize their importance for the continuity of their businesses.

Besides limited knowledge, another challenge faced by MSMEs is the limited number of trained human resources. Many MSMEs lack staff with specialized accounting skills. Several respondents stated that they rely solely on themselves or one or two employees to handle all accounting matters, which is often suboptimal. This leads to inefficient financial management and the potential for errors in recording transactions and preparing financial reports.

Technological limitations are also a major obstacle for many MSMEs in Buleleng. Although there is a wealth of accounting software available to assist with financial management, many MSMEs still use manual systems because the costs of purchasing the software or training staff to operate the system are considered prohibitive. Many MSME entrepreneurs prefer simpler and more affordable methods, even though accounting technology can increase efficiency and reduce the possibility of errors (Sutrisno & Utami, 2020). Furthermore, some entrepreneurs also find the software difficult to operate, making them reluctant to switch from manual systems to more sophisticated technology.

Efforts Made to Overcome Challenges

Despite the numerous challenges they face, a number of MSMEs in Buleleng have attempted to address their accounting issues in various ways. One of the most common efforts is to participate in accounting training provided by the government or relevant educational institutions. Several respondents revealed that they had attended basic accounting training, which helped them understand the importance of financial statements and how to prepare simpler financial statements. While the training was beneficial, most entrepreneurs felt that it lacked depth and did not fully meet their needs.

Furthermore, some MSMEs have begun adopting simple accounting software that can assist them in recording transactions and generating financial reports. Although the use of this technology is still limited, some entrepreneurs report finding it easier and more efficient to manage their business finances after switching to a technology-based system. Most entrepreneurs who have used accounting software report feeling more confident in managing financial reports and easier in fulfilling their tax obligations. However, despite efforts to address these challenges, significant obstacles remain, particularly related to cost and limited access to technology. Many MSMEs struggle to obtain software that fits their budget. Furthermore, limited training remains a problem, as most training provided is insufficiently comprehensive and does not cover the technological aspects necessary for modern accounting management.

The Role of Government and Financial Institutions in Supporting MSME Accounting Management

The government and financial institutions can play a crucial role in supporting accounting management for MSMEs in Buleleng. Support in the form of more intensive training and assistance with access to technology can help MSMEs overcome existing obstacles. More structured accounting training programs tailored to the practical needs of MSMEs can provide a better understanding of the importance

of accounting and how to implement it. The government can also provide incentives for MSMEs wishing to adopt accounting technology, such as subsidies or training facilities for the use of accounting software.

Financial institutions can also play a crucial role in encouraging MSMEs to improve their financial management by providing loans or financing facilities that can help them purchase accounting software or participate in necessary training. With support from the government and financial institutions, it is hoped that MSMEs can improve their accounting management, which will ultimately impact their competitiveness and business sustainability.

CONCLUSION

Based on the results of research conducted in Buleleng Regency, it can be concluded that accounting management in MSMEs in this region is still far from the standards expected to achieve optimal efficiency and business sustainability. Most MSMEs in Buleleng manage their accounting in a simple manner, using manual record keeping that is often poorly organized. Although MSME owners recognize the importance of accounting in their business operations, many of them do not fully understand the basic accounting concepts necessary to produce accurate financial reports in accordance with applicable standards. Therefore, accounting management in MSMEs in Buleleng can be categorized as still very rudimentary and needs improvement, especially in terms of systematization and the use of technology. The main challenges faced by MSMEs in Buleleng in managing their accounting include limited accounting knowledge, limited trained human resources, and limited access to technology that can simplify accounting processes. Many MSME owners lack an accounting education background, making it difficult for them to understand basic accounting principles and implement more sophisticated systems. Furthermore, limited budgets for purchasing accounting software and providing appropriate accounting training are also significant obstacles.

Despite this, some MSMEs in Buleleng have made efforts to address these challenges, such as participating in accounting training and adopting simple accounting technology to simplify transaction recording and financial reporting. However, the use of this technology remains limited and has not been fully adopted by all MSMEs in Buleleng, indicating the need for further support from various parties, including the government and financial institutions. Based on the existing findings, this study provides several recommendations to improve accounting management in MSMEs in Buleleng as Accounting Counseling and Training: The government and relevant institutions need to provide more intensive and comprehensive accounting training programs for MSME owners and managers in Buleleng. This training should cover basic accounting knowledge, the importance of financial statements, and practical methods for preparing income statements, balance sheets, and cash flow statements. By improving accounting knowledge, it is hoped that MSMEs will be able to make more informed and efficient business decisions. Implementation of Accounting Technology: MSMEs in Buleleng need to be encouraged to adopt more efficient accounting technology. The government can provide subsidies or incentives for MSMEs that purchase accounting software or participate in training to operate it. Cloud-based accounting technology or simple accounting software can significantly assist MSMEs in preparing more accurate and timely financial reports, as well as streamlining tax and transaction management. Providing Access to Financing for Accounting Technology: Financial institutions can provide financing or credit at lower interest rates to MSMEs wishing to adopt accounting technology. This facility will encourage MSMEs to transition from

manual systems to more efficient technology-based systems, ultimately increasing transparency and accuracy in financial management. Strengthening the Role of Accounting Consultants: MSMEs in Buleleng can benefit from the services of accounting consultants who can provide guidance in preparing financial reports and improve their understanding of the importance of proper accounting management. Consultants can assist MSMEs in designing accounting systems tailored to their capacities and needs, as well as provide practical training to improve their financial management skills. Strengthening Cooperation with the Government and Financial Institutions: Collaboration between MSMEs, the government, and financial institutions needs to be strengthened to provide easily accessible financing facilities for MSMEs, especially those requiring funds to adopt accounting technology or participate in training. The government can collaborate with financial institutions to create more inclusive and accessible financing programs for MSMEs, enabling them to improve their financial management and enhance business performance.

This study focused solely on MSMEs in Buleleng Regency, so the results may not be generalizable to other regions in Indonesia. Therefore, future research could expand the scope of the study to other regions, such as urban areas or regions with different MSME characteristics. Furthermore, further research could explore the direct impact of accounting technology implementation on MSME financial performance and competitiveness, as well as examine how external factors such as government policies or support from financial institutions can influence accounting management in MSMEs. Further in-depth research into the impact of accounting training on improving financial management skills in MSMEs could also be an interesting topic for further investigation, considering the factors influencing the success of such training. It is hoped that further research will lead to more targeted solutions for improving accounting management in MSMEs throughout Indonesia.

IMPLICATION/LIMITATION AND SUGGESTIONS

The author must present any major flaws and limitations of the study, which could reduce the validity of the writing, thus raising questions from the readers (whether, or in what way), the limits in the study may have affected the results and conclusions. Limitations require a critical judgment and interpretation of the impact of their research. The author should provide the answer to the question: Is this a problem caused by an error, or in the method selected, or the validity, or something else?

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