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Accounting Application on Financial Statements Based on SAK EMKM at Save And Loan Cooperatives in Karangasem Regency

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Abstract: In 2009 IAI has issued SAK ETAP (Financial Accounting Standards for Entities Without Public Accountability), but in 2018 IAI issued a new policy for entities without public accountability and micro, small and medium income, known as the Financial Accounting Standards for Micro Small and Medium Entities. Savings and loan cooperatives are one of the entities that are classified as micro, small and medium entities because they have complied with Law no. 20 of 2008 about Micro, Small and Medium Enterprises. The research using the Financial Statements of Savings and Loan Cooperatives in Karangasem Regency. Researchers took 30 savings and loan cooperatives for the samples. This study uses purposive sampling to determine the suitability between the financial statements consisting of the Balance Sheet, Report on Calculation of Remaining Operating Results and Notes on Financial Statements. The data collection method in this study used the questionnaires or structured interviews and uses descriptive analysis techniques to determine the application of accounting in preparing the financial statements of savings and loan cooperatives in Karangasem Regency. Standard-compliant theory is compared with the content of financial statements. According to the study of the application of the financial statements for savings and loan cooperatives in Karangasem Regency with SAK EMKM are very good. From the weighted score, the results obtained 82% where the scale is at 76% - 100% on the Guttman scale, that's known by financial statements of savings and loan cooperatives in Karangasem Regency are very in accordance with SAK EMKM.

Keywords: financial statements, SAK EMKM, savings and loan cooperatives

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Introduction

The purpose of cooperatives is to move forward the welfare of individual and society in general, as well as an indistinguishable portion of a majority rule and fair national financial arrange. In this case, the government has established the Cooperatives and Business, Micro, Small and Medium (UMKM) Office as a regional government affair based on the principle of autonomy and assistance in the fields of cooperatives, MSMEs and industry (UU No 17 of 2012). According to Sujarweni (2017) One type of cooperative business that really requires the preparation of quality financial reports is the sort of reserve funds and credit agreeable commerce since investment funds and credit cooperatives are money related teach that carry out their trade exercises by collecting and dispersing reserves from and for individuals, imminent individuals, other cooperatives and or their individuals, which ought to be overseen professionally in agreement with the prudent rule, so as to extend believe and give the most extreme advantage to individuals and the encompassing community (Noviyanti, G 2019).

When the cooperative is unable to carry out the RAT at the stipulated time, the cooperative can be declared inactive because it is unable to fulfill its obligations. Therefore, cooperatives in general must be encouraged to grow and develop and generate profits with graphs that increase from year to year, one way is by compiling financial reports in accordance with generally accepted standards. Financial reports are one of the basic but important things, because financial statements contain information that can be used to assess the company's performance which is also used for internal and external parties in making decisions (Mulyawan S, 2015).

SAK EMKM is less difficult which points to supply high quality financial reports with the estimate and complexity of client data to create it easier for clients to get it SAK EMKM could be a stand-alone financial

accounting standard that can be utilized by substances that meet the definition of an substance without critical open responsibility as characterized in SAK ETAP and the definition and run of amounts in UU no. 20 of 2008. According to Susila (2020) throughout 2019 there were still several cooperatives in Karangasem that did not use financial accounting rules for small and medium income businesses, so that when carrying out the process of making forms of financial accountability they still experienced difficulties and would lead to misrepresentation of financial accountability (Adhitama, 2020). Therefore, it is necessary to analyze the application of financial reports based on SAK EMKM in savings and loan cooperatives in Karangasem Regency so that they can produce quality financial reports and avoid misstatement of financial statements.

Method

This study aims to obtain an in-depth picture of the application of accounting standards in the financial statements of savings and loan cooperatives in accordance with SAK EMKM with a mix method approach (Kasmir, 2018). According to Fahmi (2017) This research also uses descriptive research methods, which describe actual phenomena and analyze them Research and data collection was carried out at the Savings and Loans Cooperative in Karangasem Regency. This research was conducted from March 2022 to July 2022.

The population in this study were loan and saving Cooperatives registered at the Department of Cooperatives and SMEs of Karangasem Regency as many as 139 Savings and Loans Cooperatives. Based on the results of purposive sampling calculations, the sample used in this study consisted of 30 savings and loan cooperatives spread over eight (8) sub-districts in Karangasem Regency. (Arikunto, 2019).

Result and Discussion

This study using the application of accounting to financial statements that have been presented in the 2021 accountability report of savings and loan cooperatives in Karangasem Regency which consists of a balance sheet, calculation of the remaining operating results, and notes to the 2021 financial statements through a comparison of the theory of accounting standards, namely Financial Accounting Standards (Yunita, R., & Mahsun, M. 2018). Micro, Small and Medium Entities (SAK EMKM). To determine the application of SAM EMKM used a questionnaire measuring instrument which refers to the research. Respondents in this study were limited to savings and loan cooperatives in Karangasem Regency, where data on a list of cooperatives in Karangasem Regency was obtained by submitting a data request letter to the Department of Cooperatives and SMEs of Karangasem Regency totaling 335 cooperatives of all types of service businesses, consumers, marketing, producers, and savings and loans. . which can be seen in Appendix 1. Then from the list of cooperatives in Karangasem Regency, they were sorted according to sample considerations and focused on loan and saving cooperative and obtained 30 savings and loan cooperatives which can be seen in Appendix 2. The questionnaire compiled is a structured interview form which can be seen in Appendix 3. This study uses a Guttman scale questionnaire where the respondent's answer choices are Yes and No. The criteria used in this study to state the suitability of the financial statements of savings and loan cooperatives use SAK EMKM.

- **Understanding of SAK EMKM at Saving and loan cooperative Karangasem Regency**

The outcome of the analysis of the knowledge of SAK EMKM by the respondents are in accordance with table 1. The table shows that most of the financial persons in charge of loan and saving cooperatives as much as 60% of respondents have heard or received information about SAK EMKM. One respondent stated that the respondent had heard or received information from the Cooperative Service and the Regional Cooperative Council (Dekopinda) and only knew to fulfill financial reporting needs. From the overall results of the analysis of understanding of SAK EMKM in table 1, 60% of the people in charge of savings and loan cooperatives in Karangasem Regency understand and know about SAK EMKM, which means that respondents are quite good at understanding SAK EMKM.

Table 1.
Results of Understanding of SAK EMKM at
Saving and loan cooperative Karangasem Regency

Question	Yes	No	%
Understanding of SAK EMKM at Saving and loan cooperative Karangasem Regency.	18	12	60%
Total Persentase Answer Yes			60%

Source: Researcher Data Processed Results, 2022

- **Components of SAK EMKM Financial Statements on Savings and Loan Cooperatives in Karangasem Regency**

According to the outcome of Table 2, all savings and loan cooperatives that became the research sample presented balance sheets and reports on the calculation of operating results, but for the notes on the financial statements there were 2 savings and loan cooperatives which stated that they did not present notes on financial statements (CALK). From the results of the documentation obtained, from 2 respondents who stated that they did not present CALK in the answers to the questionnaire. While the results of the documentation there are still savings and loan cooperatives that do not present CALK in full. Whereas in this CALK there is a lot of information and also includes applicable accounting policies, but there are still cooperatives that do not understand and do not present CALK in full.

Table 2.
Presentation of Components of SAK EMKM Financial Statements on
Savings and Loan Cooperatives in Karangasem Regency

Question	Yes	No	%
Components of SAK EMKM Financial Statements on Savings and Loan Cooperatives in Karangasem Regency.	29	1	98%
Total Persentase Answer Yes			98%

Source: Researcher Data Processed Results, 2022

- **Components of SAK EMKM Financial Statements on Savings and Loan Cooperatives in Karangasem Regency**

Table 3 shows the results of 30 cooperatives or 93% presenting financial statements exactly what will be represented and free from material errors and bias. There are 27 cooperatives that use the accrual basis or 90%. While savings and loan cooperatives that present information in financial statements that can be compared between periods to recognize trends in financial position and performance, there are 30 savings and loan cooperatives or 100%.

Table 3.
Presentation of Components of SAK EMKM Financial Statements on
Savings and Loan Cooperatives in Karangasem Regency

Question	Yes	No	%
Components of SAK EMKM Financial Statements on Savings and Loan Cooperatives in Karangasem Regency.	28	2	94%
Total Persentase Answer Yes			94%

Source: Researcher Data Processed Results, 2022

- **Statement of Financial Position on Savings and Loan Cooperatives in Karangasem**

According Based on the table 4, it can be seen that the suitability of the application of the statement of financial position with SAK EMKM is 82%, which means that every savings and loan cooperative in the statement of financial position is in accordance with SAK EMKM. It's just that there are still savings and loan cooperatives in their application that are not in accordance with SAK EMKM on certain accounts.

Table 4.
Presentation of the Statement of Financial Position on Savings and Loan Cooperatives in Karangasem

Question	Yes	No	%
Components of SAK EMKM Statement of Financial Position on Savings and Loan Cooperatives in Karangasem Regency.	25	5	82%
Total Percentase Answer Yes			82%

Source: Researcher Data Processed Results, 2022

- **Statements for Calculation of Operating Results on Savings and Loan Cooperatives in Karangasem Regency**

From table 5 it can be seen that 4 savings and loan cooperatives in revenue recognition are not in accordance with EMKM accounting standards. Meanwhile, 3 savings and loan cooperatives stated that the expense recognition was not in accordance with accounting standards. In SAK EMKM 2.19 states that substances plan financial articulations utilizing the gathering premise. Beneath the collection premise, things are recognized as resources, liabilities (liabilities), value, pay and costs when they meet the definitions and acknowledgment criteria for each of these things (Wahyuningsih, 2021). While the savings and loan cooperatives that present information in financial statements that can be compared between periods to recognize trends in financial position and performance are all savings and loan cooperatives or 100%. The application of the report on the calculation of the results of savings and loan cooperatives in Karangasem Regency is very much in accordance with SAK EMKM. Based on the results of the analysis in table 5, it is known that 88% of cooperatives are appropriate. Then it can be shown that the savings and loan cooperatives in Karangsem Regency are in accordance with SAK EMKM in the report on the calculation of business results.

Table 5.
Presentation of Financial Statements for Calculation of Operating Results on Savings and Loan Cooperatives in Karangasem Regency

Question	Yes	No	%
Components of SAK EMKM Financial Statements for Calculation of Operating Results on Savings and Loan Cooperatives in Karangasem Regency.	26	4	88%
Total Percentase Answer Yes			88%

Source: Researcher Data Processed Results, 2022

- **Notes to Financial Statements at Savings and Loan Cooperatives in Karangasem Regency**

According Based on the table 6, shows that 83% of savings and loan cooperatives in Karangasem Regency in the notes to the financial statements are very in accordance with SAK EMKM. However, judging from the results of the documentation of 11 savings and loan cooperatives, they are presenting notes

on financial statements that are not complete. Overall, the 11 savings and loan cooperatives do not contain an overview of the accounting policies used in the notes to the financial statements that have been presented. Accounting policies are the specific principles, rules, and practises that a reporting entity chooses in preparing and presenting financial statements. The function of accounting policies in the notes to financial statements is intended so that financial statements can be understood by a broad readership, not limited to certain readers or the management of reporting accounting entities. In addition, the notes to the financial statements are very necessary because they contain an explanation of the accounts in the financial statements and also various accounting policies, including the use of accounting standards used by the cooperative. So from the explanation, overall savings and loan cooperatives in Karangasem Regency strongly apply SAK EMKM, with a percentage of 63% of savings and loan cooperatives in Karangasem Regency that have been in accordance with SAK EMKM. Obtained from 25 respondents who said yes (83%) after seeing the report documentation. In the finance of savings and loan cooperatives, 11 cooperatives did not contain an overview of accounting policies. Karangasem has not fully presented the components of the financial statements, namely in the Notes to Financial Statements, although the scale criteria are stated to be sufficient in accordance with SAK EMKM.

Table 6.
Presentation of Notes to Financial Statements at Savings and Loan Cooperatives in Karangasem Regency

Question	Yes	No	%
Components of SAK EMKM Notes to Financial Statements at Savings and Loan Cooperatives in Karangasem Regency.	23	7	77%
Total Persentase Answer Yes			77%

Source: Researcher Data Processed Results, 2022

12 **Constraints in the Preparation of Financial Statements**

Table 7 shows the results of respondents' answers show that 47% of savings and loan cooperatives have problems in preparing financial statements and 53% of savings and loan cooperatives have no obstacles in preparing financial statements. The following are the obstacles to applying accounting to the financial statements of savings and loan cooperatives in Karangasem Regency: (a) The factor of lack of human resources is observed through quality or quantity. Lack of understanding of accounting standards is either caused by employees who do not have the same education field or by advancing age that does not support continuing education. Human resources in savings and loan cooperatives are not all qualified in using excel.b) Inadequate access to computer applications, and computer application access is required to facilitate financial report preparation. But the cost of buying computer applications is quite expensive. Sometimes savings and loan cooperatives cannot afford to buy and only use manual Excel.

Table 7.
Constraints in the Preparation of Financial Statements

Question	Yes	No	%
Constraints in the Preparation of Financial Statements	14	16	47%
Total Persentase Answer Yes			47%

Source: Researcher Data Processed Results, 2022

Based on Table 8, the average result obtained is a weighted score of 82% or 0.82 which refers to the criteria for the Guttman scale analysis technique in Table 4.1 the figure is at 76% - 100% which shows in the savings and loan cooperative report in Karangasem Regency very in accordance with the policies of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM).

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Table 8.
Distribution of Conformity Scores for the Application of Financial Statements in Savings and Loan Cooperatives with SAK EMKM

Question Number	Score		Amount	Average
	Yes	No		
1	18	11	19	60%
2	16	12	18	53%
3	28	2	28	93%
4	27	3	27	90%
5	30	0	30	100%
6	30	0	30	100%
7	25	5	25	83%
8	24	6	24	80%
9	25	5	25	83%
10	30	0	30	100%
11	26	4	26	87%
12	27	3	27	90%
13	28	2	28	93%
14	19	11	19	63%
15	20	10	20	67%
16	30	0	30	100%
17	14	16	14	47%
Total Persentase Answer Yes				82%

Source: Researcher Data Processed Results, 2022

Conclusion

The results showed that the suitability of the application of the financial statements of savings and loan cooperatives in Karangasem Regency with SAK EMKM was very good. From the weighted score, the results obtained 82% where the scale is at 76% - 100% on the Guttman scale indicating that the financial statements (balance sheet reports, reports on operating results, and notes to financial statements) savings and loan cooperatives in Karangasem Regency are very appropriate with SAK EMKM. It is known that in the balance sheet, 82% have presented in accordance with SAK EMKM. While the report on the calculation of operating results is 88% in accordance with SAK EMKM, and the notes to the financial statements present in accordance with SAK EMKM by 63% seen from the results of questionnaire analysis and documentation data where 11 savings and loan cooperatives do not contain an overview of accounting policies.

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