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## Analysis Of Implementation Of SAK EMKM On The Preparation Of MSME Financial Reports In Dalung Village Kuta Utara District Badung Regency

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**Abstract.** Micro, small, and medium enterprises (MSME) are chosen by some people to overcome social problems that occur. MSME actors view that the accounting process is not too important to be applied so this study aims to determine the application of Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) in the accounting process and find out the obstacles in the application of SAK EMKM to MSMEs in Dalung Village, Kuta Utara District, Badung Regency. In this study, data analysis was carried out based on the results of interviews, documentation, and observations using a questionnaire that will be distributed to 30 samples of MSMEs in Dalung Village, Kuta Utara District, Badung Regency. Then the data will be qualitatively described and will be described descriptively so that it can be seen whether the MSME actors in Dalung Village have implemented SAK EMKM. The results of this study indicate that MSME in Dalung Village, Kuta Utara District, Badung Regency are less implementing SAK EMKM which is 59.3% based on basic assumptions, recording processes, and company financial statements. There are several factors that cause MSME to be constrained in implementing SAK EMKM such as not recording all transactions in the company, lack of application of accounting transactions and the importance of preparing financial statements in accordance with SAK EMKM, not using computer assistance in the transaction recording process, and there are still few MSME actors who understand financial management due to the lack of socialization and accounting training activities for MSME.

**Keywords:** SAK EMKM, Financial Statements, MSME.

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### Introduction

In Indonesia, micro, small and medium enterprises (MSMEs) are chosen by some people in tackling social problems that occur.(Aminatul, 2019) MSMEs are privately owned business ventures with simple technology and management. Micro, small and medium enterprises play an important role or role in the Indonesian economy because they are able to provide income for people who do not have jobs or people who do not have permanent jobs. Small and medium business owners face several problems, namely the low quality of human resources, business networks, technology, organization, management and capital.(Uno, Olyvia., 2019) They assume that the accounting process is not so important to implement, so that the management of financial statements in a company is still very simple.

On January 1, 2018, the Indonesian Institute of Accountants (IAI) released the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) which help guide MSMEs in financial reporting.(Nuvitasari, 2019) SAK EMKM only requires a statement of financial position or balance sheet, income statement and notes to financial statements. The preparation of financial statements using a simple SAK EMKM does not require people who are highly educated or professional in the field of accounting(Hongren, Charles T, Thomas, 2019), besides that it can also provide information that is not obtained when MSMEs record on a cash basis such as information on income, expenses, profits using accruals, total assets, liabilities, the amount of production costs and others.

As is known, Badung is one of the regencies in Bali that has a tourism center, but judging from the level of human resources in the existing MSMEs, especially in the Dalung Village area, Kuta Utara District, it is still inadequate. Based on the description of the background, a research was carried out with the title "Analysis of Implementation of SAK EMKM on The Preparation of MSME Financial Reports in Dalung Village, Kuta Utara District, Badung Regency".

**Method**

The type of research used is qualitative research. The place where this research was carried out was on MSMEs in Dalung Village, Kuta Utara District, Badung Regency. Primary data in this case the data obtained is interviews with MSME actors. (Widiastiawati, Baiq, Hambali, 2020) Data collection techniques used are interviews, documentation, and observation, where this observation uses a questionnaire as a tool. To assess the accuracy of the data is done by triangulation of sources. (Akuntansi et al., 2021) After all the data is collected, the data are grouped according to their respective types then the data is described qualitatively and will be described descriptively so that it can be seen whether the UMKM entrepreneurs in Dulung Village have applied the SAK EMKM concept.

**Result and Discussion**

Result

**Table 1. Respondent Characteristics**

Gender			
		Frequency	Percent
Valid	Male	18	60.0
	Female	12	40.0
	Total	30	100.0
Age			
		Frequency	Percent
Valid	21-30 Years old	3	10.0
	31-40 Years old	4	13.3
	>40 Years old	23	76.7
	Total	30	100.0
Last Education			
		Frequency	Percent
Valid	Senior High School	26	86.7
	D1-D4	4	13.3
	Total	30	100.0
Type of Bussiness			
		Frequency	Percent
Valid	Trader	30	100.0
	Total	30	100.0
Age of Company			
		Frequency	Percent
Valid	<1 year	1	3.3
	1-2 years	5	16.7
	3-5 years	7	23.3
	6-10 years	8	26.7
	>10 years	9	30.0

		Total	30	100.0
<b>Company</b>				
			Frequency	Percent
Valid	UD		30	100.0
	Total		30	100.0
<b>Labor</b>				
			Frequency	Percent
Valid	1-4 People		30	100.0
	Total		30	100.0
				30
<b>Omzet/Tahun</b>				
			Frequency	Percent
Valid	≤ 300 Million		30	100.0
	Total		30	100.0

Sourcer: Processed Data 2022

It can be seen that the respondents, in this case the MSME managers in Dalung Village, Kuta Utara District, Badung Regency, are dominated by men over 40 years of age and their last education is high school. Furthermore, it can be concluded that of the 30 MSMEs studied, overall are MSMEs with the type of merchant business, the business entity is UD, the number of workers ranges from 1-4 people, with an annual turnover of less than 300 million. Most MSMEs in Dalung Village, Kuta Utara District, Badung Regency have on average been established for 10 years with a frequency of 9.

#### Discussion

- Implementation of Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) for MSME in Dalung Village, Kuta Utara District, Badung Regency

MSMEs in Dalung Village, Kuta Utara District, Badung Regency are dominated by basic food traders who are self-established and managed with the help of their families. Business management is still done alone, including in terms of compiling the company's financial statements. From the results of interviews and distributing questionnaires, it is known that the respondents, in this case the MSME managers in Dalung Village, Kuta Utara District, Badung Regency, on average, do not apply the basic assumptions of accounting. In applying the basic assumptions, MSME actors understand that company money must be separated from personal money and MSME actors directly record income and expenses at the time of the transaction.

MSMEs in Dalung Village, Kuta Utara District, Badung Regency, did not implement the recording process with an average score of 64%. Judging from the fact that most MSME actors use monetary units, namely the rupiah currency used in calculating financial statements. In the recording process, MSME actors also apply and know that they must record every income that comes into the company and asset purchases made with a score of 80.0%.

Most of MSMEs in Dalung Village, Kuta Utara District, Badung Regency do not understand and are not ready to make financial reports, this can be seen from the average score of 54%. MSMEs apply that every financial report that is made must be easy to understand, this can be seen from the acquisition of a score of 83.3%. Even though it is categorized as under-applied from the aspect of basic assumptions, recording processes, and financial reports, in fact there are still 40.7% of MSME actors in Dalung Village, Kuta Utara District, Badung Regency who do not apply SAK EMKM. MSMEs only record incoming and outgoing transactions without making a special financial report. From the results of the study, it can be concluded that MSMEs in Dalung Village, Kuta Utara District, Badung Regency do not apply SAK EMKM because the recording of financial statements is not in accordance with the accounting cycle and does not have any type of financial statements in accordance with accounting standards. (Arif, 2004) The application of SAK EMKM on MSME financial reports in Dulung Village, Kuta Utara District, Badung Regency is

intended so that MSME owners know how to take steps to present and compile financial reports according to applicable standards.

• Constraints in the Application of Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) at MSMEs in Dalung Village, Kuta Utara District, Badung Regency

From the analysis carried out, it was found that there were several obstacles related to the application of SAK EMKM, because in terms of basic assumptions there were 50% of MSME actors who did not directly record income and expenses at the time of the transaction. Not being recorded directly causes some transactions to be unrecorded and lost so that the financial statements made do not contain all financial information on the company. (Harian et al., 2021)

In the recording process, not all MSME actors enter their financial data in the cash book. This causes MSME actors to not be able to know the overall financial condition of the company whether it is in good condition or not. 50% of MSME actors who also do not include their business expenses in the financial statements that are made, expenses are ignored such as the cost of water, electricity, waste collection costs, and others. Ignored expenses are considered small and do not affect the company's finances so they are rarely included in the financial statements (Adryant and Rita dalam Sukirman & Gunawan, 2020). In addition, MSME actors still do not understand what is meant by accounting transactions so that 50% of those who feel that financial records are in accordance with accounting standards are not needed in their businesses. This is because according to SMEs, financial reports are only for business opinion.

In terms of financial reports, MSME actors in Dulung Village, Kuta Utara District, Badung Regency do not have a profit and loss report yet. This makes MSME actors do not know in detail the company's net income and the burden they bear while running their business. 66.7% of MSME actors also did not present complete financial statements at the end of the period. Not only that, 63.3% of MSMEs in Dulung Village, Kuta Utara District, Badung Regency do not use a computer system to help record their transactions. MSME managers also do not have accounting staff who can represent the owners in preparing financial statements in accordance with SAK. This is because the manager has not dared to hire accounting staff to simply do the preparation of financial statements. Of the various obstacles that exist, it causes MSME actors not to make financial reports consistently. This can also affect access to finance caused by the limitations of MSMEs to produce financial reports which are the main tool for financial institutions to assess creditworthiness (Salmiani et al., 2021), such as the desire of MSME actors to obtain People's Business Credit (KUR) to finance their business.

## Conclusion

MSMEs in Dalung Village, Kuta Utara District, Badung Regency do not apply SAK EMKM based on basic assumptions, recording processes, and financial reports because the recording of financial statements is not in accordance with the accounting cycle and the financial statements that are owned are not complete in accordance with accounting standards.

Several factors that cause MSMEs to be constrained in implementing SAK EMKM such as not recording all transactions within the company, lack of application of accounting transactions and the importance of preparing financial reports in accordance with SAK EMKM, not using computer assistance in the transaction recording process, and still few of the perpetrators. MSMEs who understand financial management are due to the lack of socialization and accounting training activities for MSMEs.

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