

Analysis Examination of the Execution of Bookkeeping Records as per SAK-EMKM in MSMEs (Contextual analysis of Isha Cake, Banjarnegara Town, Kediri City)

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Article Information		Abstract
Submission date	30 November 2023	<p>Research aim: To find out and examine the use of SAK EMKM to MSMEs, to see if the SAK EMKM bookkeeping recording framework has been carried out in MSMEs, to figure out the impediments looked in carrying out SAK EMKM to MSMEs.</p> <p>Design/Method/Approach: Research utilizes expressive subjective strategies, information gathered through interviews and monetary report documentation.</p> <p>Research Finding: The consequences of the exploration show that PT Inside factors incorporate an absence of comprehension of SAK and HR (HR). The outer component is the absence of management from partners who have an interest in monetary reports for MSMEs.</p> <p>Theoretical contribution/Originality: The quick development of MSMEs is affected by the strength of the capital they have. MSMEs whose organizations are developing quickly require capital credits from banks or capital help from financial backers. In the mean time, all MSMEs can't get credits effectively, in light of the fact that there are necessities that are not met, to be specific monetary reports that don't conform to principles. At Isha Cake has barely any familiarity with the SAK-EMKM based monetary reports which became effective on January 1 2018.</p> <p>Practitioner/Policy implication: The hindrances by and by to executing SAK-EMKM are, absence of comprehension of SAK, and HR doesn't figure out Bookkeeping. To beat this, Isha Cake ought to go to a course on monetary recording/fundamental bookkeeping information.</p> <p>Research limitation: Limits in this examination, Shortcomings incorporate, Promoting Troubles, Monetary Constraints, Restricted HR (HR). In this examination, the impediments in leading exploration are, Isha Cake doesn't maintain that the proprietor should give his yearly monetary records to plan proper monetary reports. correlations can't be made.</p> <p>Keywords: MSMEs, Financial Reports, SAK-EMKM, Accounting Information System</p>
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1. Introduction

In Indonesia, Small and Medium Enterprises (SMEs) are one of the economic actors that have an important role, potential and a dominant position in realizing economic development. SMEs are the largest group of economic actors in the Indonesian economy and have proven to be a safety valve for the national economy during the economic crisis in 1997. SMEs are present as dynamists of economic growth after the economic crisis as a solution to a healthy

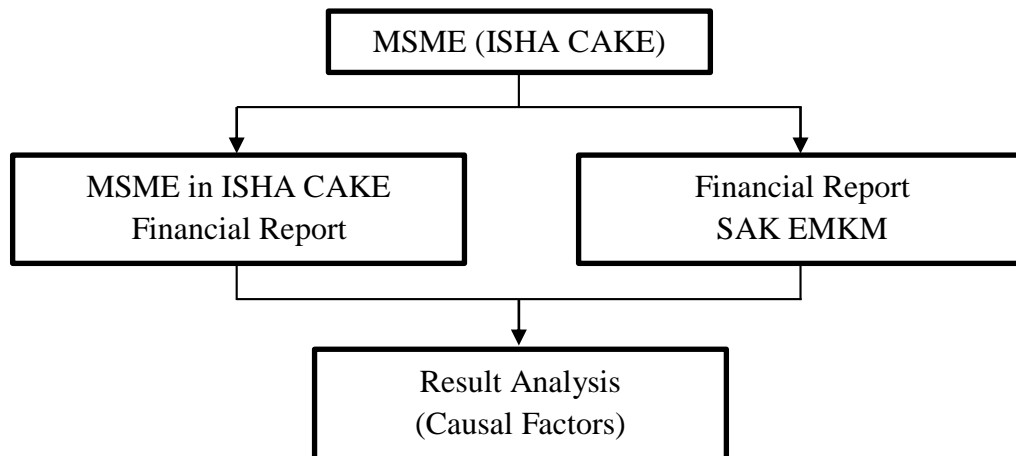
economic system. Apart from that, SMEs are also able to reduce unemployment in Indonesia because SMEs absorb a lot of labor. Adequate accounting for SME entrepreneurs can fulfill the requirements for credit applications, such as preparing financial reports (Hida, 2020). However, implementing bookkeeping is quite difficult for SMEs due to limited knowledge about accounting, the complexity of the accounting process, and the assumption that financial reports are not important for SMEs (Ade OS & Natal I, 2019). SAK EMKM was prepared to meet the financial reporting needs of micro, small and medium entities. Law no. 20 of 2008 concerning Micro, Small and Medium Enterprises can be used as a reference in defining and providing a quantitative range for EMKM. This standard is intended for use by entities that do not or have not been able to fulfill the accounting requirements regulated in SAK EMKM. SAK EMKM became effective on January 1 2018. SAK EMKM is a financial standard established to make it easier for SMEs to prepare and present more informative and accountable financial reports, with the aim of making it easier for interested parties (investors and creditors) to provide financing assistance to SMEs (Silvyana et al., 2021).

Research Results from Lanastriani, (2018) Got results that there was no responsible record keeping in their business, both unrefined substance supplies and others [1]. Research directed by Artina, (2017) got results that the Roti Tiga Saudara UMKM actually had issues in executing the monetary announcing bookkeeping framework which was as yet not perfectly organized. So there are no huge reports that can show the benefits got [2]. Concerning research led by Metiasari, (20160) got very certain outcomes, specifically that some MSMEs in the city of Salatiga had the option to execute a bookkeeping framework well with a Four year certification training foundation some actually experienced issues carrying out a bookkeeping framework because of absence of schooling and restricted information about bookkeeping [3].

In this examination on Isha Cake, the proprietor of Isha Cake has made monetary reports, yet the monetary reports that have been made are simply as per needs. also, these monetary reports are just figured out by inward gatherings from Isha Cake. In understanding the recording of monetary reports, both stock and money, Isha Cake has hardly any familiarity with recording as per bookkeeping and connected with SAK-EMKM.

The goals of this examination are as per the following, 1) To find out and dissect the use of SAK EMKM to MSMEs, 2) To see if the SAK EMKM bookkeeping recording framework has been executed in MSMEs, 3) To figure out the hindrances looked in carrying out SAK EMKM to MSMEs.

Research Framework In this research is as follows:



1.1. Statement of Problem

In the business world, the improvement of bookkeeping data frameworks impacts business progression, to be specific in the monetary area, one of which is the organization's bookkeeping data framework. Data frameworks can be used by many gatherings to accomplish organization greatness (Ratnasari 2019). Bookkeeping is the method involved with distinguishing, gathering, putting away information, creating cycles, estimating and conveying data. Bookkeeping is a data framework to create data for leaders. In Indonesia, Little and Medium Ventures (SMEs) are one of the financial entertainers that play a significant part, potential and a predominant situation in acknowledging monetary turn of events. SMEs are the biggest gathering of monetary entertainers in the Indonesian economy and have shown to be a wellbeing valve for the public economy during the financial emergency in 1997. SMEs are available as dynamists of monetary development after the financial emergency as an answer for a solid monetary framework. Aside from that, SMEs are likewise ready to decrease joblessness in Indonesia in light of the fact that SMEs retain a ton of work.

In doing their business exercises, SME administrators frequently find it challenging to complete monetary records of what occurs in their business activities. Recording is done simply by working out the contrast between cash coming in and cash going out, without taking a gander at the consumption of the cash for or from portions from business or non-business exercises. Most SMEs just consider their resources restricted as the money they hold. Business people don't comprehend that the importance of resources is more extensive than simply cash. Frequently on a SME scale, business results are supposed to be great in the event that ongoing pay is higher than past pay. Despite the fact that signs of progress are not just estimated by pay, estimation and gathering of exchanges or business exercises that happen and outline of these exchanges are required. Each business is supposed to have monetary reports to dissect monetary execution with the goal that it can give data about the organization's monetary position, execution and income which is helpful for clients of monetary reports to pursue financial choices and assign the executives obligation regarding the utilization of assets shared with them. Monetary bookkeeping rehearses in SMEs are still low and have numerous shortcomings. In addition to other things, this is because of low training and absence of comprehension of monetary detailing guidelines.

SAK EMKM was ready to meet the monetary revealing necessities of Miniature, Little and Medium Undertakings. Regulation no. 20 of 2008 concerning Miniature, Little and

Medium Endeavors can be utilized as a kind of perspective in characterizing and giving a quantitative reach to EMKM. This standard is planned for use by substances that poor person had the option to satisfy the bookkeeping necessities controlled in SAK EMKM. SAK EMKM became successful on January 1 2018. SAK EMKM is a monetary standard laid out to make it simpler for SMEs to plan and present more useful and responsible monetary reports, fully intent on making it simpler for closely involved individuals (financial backers and loan bosses) to give supporting help to SMEs (Silvyana et al., 2021). SAK EMKM ought to be commonly known and executed by SMEs. In any case, the truth in the field is that there are as yet numerous who don't utilize and be aware of SAK EMKM, for instance UKM in Banjaran Town, Kediri City, particularly Isha Cake.

1.2. Research Objectives

The targets of this examination are as per the following, 1) To find out and break down the utilization of SAK EMKM to MSMEs, 2) To see if the SAK EMKM bookkeeping recording framework has been carried out in MSMEs, 3) To figure out the deterrents looked in carrying out SAK EMKM to MSMEs.

2. Method

The object of examination in this exploration is the Isha Cake UMKM situated in Banjaran Town, Kediri City. The strategy utilized in this exploration is subjective examination with a spellbinding subjective examination type. Subjective exploration is characterized as examination whose methods produce enlightening information from individuals and entertainers saw as composed and communicated in language. The presence of analysts in the field of subjective examination might be totally important, on the grounds that specialists are both exploration devices and information gatherers. Analysts picked the spot at Isha Cake, on the grounds that Isha Cake MSMEs as of now have monetary reports and this makes it simpler for scientists to lead research and get information as per the examination subject. The exploration time to examine the execution of Isha Cake's monetary reports is a half year from January to June 2022.

Information sources in this examination incorporate essential information and auxiliary information. Essential information was acquired by interviews with the proprietor, monetary staff, and functional administrator of UMKM Isha Cake. In choosing sources, the models for the witnesses were managerial staff in the part connected with monetary reports and those liable for the organization as per the topic picked by the scientist, specifically monetary reports that follow norms. The essential information is as interview results and monetary reports utilized by Isha Cake (day to day diary, income, benefit/misfortune report, and monetary position report (Accounting report)). Furthermore, the optional information utilized is information as an overall depiction of the business and hierarchical construction. business.

Information investigation methods did by analysts are information decrease, information show and end drawing/check. Information decrease In lessening information, the scientist sums up and chooses the primary things, then, at that point, centers around significant things so you can see the subjects and examples of the information got during the meeting, the diminished information will give a more clear picture and will make it simpler for specialists to do resulting information assortment. Information Show (information show) subjective information is introduced as short depictions ,/story message, in the show a top to bottom examination is done to see whether there is collaboration between one information and another. End Drawing

(Confirmation) the underlying ends set forward are as yet transitory, and change in the event that no solid proof is found. Be that as it may, assuming The underlying end is upheld by legitimate and predictable proof when the specialist gets back to the field, so the determination set forward is a tenable end.

Legitimacy in this exploration utilizes specialized triangulation and time triangulation, as well as Part Check. Triangulation is done by contrasting information from perceptions and meetings from one source with another source, as well as by adjusting the information acquired with real circumstances. Part Check is an information looking at process conveyed by research subjects, pointed toward figuring out how far the information got matches what was passed on by the source. Part looking at is conveyed after information assortment is finished, or in the wake of getting a finding with an issue that you need to settle. To acquire exact and substantial outcomes, research information was taken by talking the proprietor, monetary staff and functional administrator of Isha Cake MSMEs who have the wellspring of data required by specialists, so it will give a thought of whether SAK-EMKM has been completely executed. at Isha Cake.

Information assortment strategies were done by specialists through meetings and documentation. Interviews are directed with parties who are genuinely able and in their field. To get more complete and substantial information that may not be held back in the archive. Interviews were led with open inquiries and from three witnesses, interviews were led on the web (by WA) and disconnected (direct meetings). Interviews were not directed once, however meets were led a few times with similar inquiries, this was finished by specialists to test the legitimacy of the information got. The documentation acquired by scientists is separated into two, to be specific essential information and optional information. Essential information is as: monetary position report (accounting report), benefit/misfortune report, income, and day to day diary. What's more, the auxiliary information is as: organization vision and mission, hierarchical design, and brief history of the organization.

3. Results and Discussion

In choosing sources, specialists utilized a purposive testing strategy, in particular a method for deciding examples with specific contemplations or standards. In this exploration, scientists took sources with the measures for these witnesses being the proprietor of the Isha Cake UMKM, monetary staff, and functional administrator. Because of the source's longing to keep his character secret (the witness' genuine name), the creator utilized a nom de plume. The explanation the scientist utilized three witnesses was on the grounds that the Isha Cake business had monetary staff, yet the monetary reports at Isha Cake were finished with no guarantees. So the accounting is done by the monetary staff and the proprietor of the Isha Cake MSME itself. Interviews with witnesses were completed straightforwardly, eye to eye. Witness on August 26 2023 at 09.00 WIB. Isha cake is an independent venture claimed by Mrs. Roisha which was established in 2004. The foundation of this business was spearheaded by Mrs. Roisha herself regarding fostering her folks' business, other than that it can help concerning family pay and can likewise open up open positions locally. Presently, in maintaining her business, Mrs. Roisha is helped by a few of her representatives in overseeing monetary and showcasing reports. Isha cake is a business that works in the field of making little food sources (snacks, and so forth) which at first just created market tidbits and tart cakes in little amounts. As time passed by, seeing the expansion in pay produced consistently, Mrs. Roisha at long last

expanded how much creation and expanded the quantity of cakes she sold. At Isha Cake, we currently acknowledge orders for weddings, etc and, surprisingly, presently the items from MSME Isha Cake are being offered to little shops, markets and smaller than normal business sectors in Kediri City.

Isha cake is a sort of business in the field of making food (snacks, and so forth) which is still on a limited scale which was established in 2004 in the Kediri City region, Jl P.K Bangsa Bendon GG1, Banjaran Town, Kediri City, which is run with the assistance of their own families and workers. The executives methodology are as yet completed by the proprietor himself, to be specific regarding buying unrefined substance stock, faculty and monetary reports. Entrepreneurs realize that it means a lot to record the funds of a business, by keeping monetary records you can figure out how much pay and costs there are so later you can compute the benefits you procure and figure out how your business is proceeding as expressed in the meeting with Mrs. Roisha as the proprietor. Isha Cake business. From the perceptions that specialists acquired in the field, from the consequences of meetings led with the proprietors of UMKM Isha Cake and got the outcomes that UMKM Isha Cake made monetary reports containing records of pay and consumption from the aftereffects of their business, for example, general diaries, benefit and misfortune reports, and monetary position reports/asset report.

The EMKM SAK makes sense of that there are three parts, in particular (1) Monetary Position Report (Accounting report), (2) Benefit and Misfortune Report (L/R), and (3) Notes to Budget summaries (CALK). In the monetary position report there is a division between resources. current-fixed resources, liabilities and value, while the pay explanation isolates pay, costs and annual duties. From the aftereffects of meetings, perceptions and documentation completed by scientists, the outcomes were that the recording did at Isha Cake UMKM was exceptionally basic, where the recording and readiness of accounting reports were as yet not as per bookkeeping science, on the grounds that the recording did didn't show the stages as in the cycle. Bookkeeping and recording must be grasped by the proprietors and inner pieces of the MSMEs themselves.

So researcher make monetary reports as per guidelines applied in Indonesia and as per SAK EMKM which depends on monetary reports got from UMKM Isha Cake. Notwithstanding, the keep in the accounting at Isha Cake must be figured out by the proprietor and inner pieces of the MSME itself. As per analysts, the monetary report ready by Isha Cake isn't equivalent to SAK EMKM in light of the fact that there is no preliminary equilibrium and Notes to Monetary Reports (CALK), where this report is one of the SAK EMKM guidelines.

Nonetheless, as a general rule the bookkeeping data framework utilized by the Isha Cake entrepreneur is still exceptionally straightforward and the recording system is as yet done physically. Furthermore, it is altogether different from the monetary reports that apply to SAK EMKM in light of the fact that it doesn't record monetary reports in view of SAK EMKM and doesn't have a solitary sort of monetary report in the monetary reports it makes. The explanation the proprietor of MSME Isha Cake keeps monetary records is exclusively to decide how much his business pay and afterward from this pay some will be saved for creation and to pay representatives' compensations.

In light of the aftereffects of perceptions and meetings led, it tends to be reasoned that Mrs. Roisha's 19 years of involvement as a business visionary has caused the source to grasp

the significance of recording each deal. The source's craving to foster his business, as well as to make finance simpler has spurred the witness to continuously record. Recording is finished for the explanation of knowing the increment and reduction in pay that happens in the business.

In bookkeeping records at Isha Cake UMKM, the type of recording that is as of now applied to this business is affected by the desires of the entrepreneur, the entrepreneur's craving to foster his business has spurred the entrepreneur to record every exchange flawlessly despite the fact that the organization utilized is unique and don't diary, like keep exchanges in bookkeeping, in light of the fact that the entrepreneur just makes records in view of his comprehension and experience without concentrating on exchange recording as applied to bookkeeping.

The recording of exchanges did at Isha Cake UMKM is still distant from SAK EMKM so the data acquired from the records made can't completely uphold or be valuable for settling on additional extensive choices in regards to business exercises. Advantages and choices that organizations can complete in light of exploration led (Ediraras 2018) include: 1) Appraisal of business execution and as assessment material for the future, 2) Helpful as a reason for thought of buying natural substances for creation and creation hardware , 3) Choices with respect to costs, at model deciding selling costs, cost cuts, cost expands, labor and products, and so on, 4) Presenting a solicitation for funding to the bank. 5) To foster the business, the choice to open or close a branch.

Application of SAK-EMKM to Isha Cake

Isha Cake causes monetary reports which to contain records of pay and costs from business results, for example, general diaries, benefit and misfortune reports, and monetary position reports/monetary records. The recording did at Isha Cake UMKM is exceptionally basic, where the recording and readiness of accounting reports is as yet not as per bookkeeping science, in light of the fact that the recording did doesn't show the stages in the bookkeeping cycle and the recording must be figured out by the proprietor and the inner piece of the UMKM itself. . So specialists make monetary reports as per guidelines applied in Indonesia and as per SAK EMKM which depends on monetary reports got from UMKM Isha Cake. Coming up next is the readiness of monetary reports at Isha Cake.

From the aftereffects of meetings and documentation of monetary reports saw by analysts, information was gotten that the records did at Isha Cake MSMEs, albeit basic and just comprehended by Isha Cake, were very satisfactory. Recording and planning accounting reports is as per bookkeeping science, specifically, the accounting in Isha Cake shows the stages in the bookkeeping cycle beginning from the business note and buy note, then, at that point, kept in the deal/buy note, then, at that point, kept in the money book, and afterward determined for organization benefit/misfortune examination.

Has SAK-EMKM been implemented in Isha Cake?

The continuous presentation of financial reports for small businesses must pay attention to the principle of consistency so that reports from previous periods can be compared (comparability) with subsequent periods. So the interests of the business owner and the business must be separated, such as in terms of finances, the company's finances are separate from the owner's finances. Implementation of MSME accounting records based on SAK

EMKM provides benefits for parties who use financial reports, these benefits include:

1. For creditors (Lenders)
2. MSME owners can find out profits, financial position, changes in owner's equity and the company's cash flow more simply
3. MSMEs can calculate tax amounts accurately according to accounting information
4. MSMEs can be audited by a Public Accounting Firm

Even though training and seminars have been carried out regarding the preparation of accounting records for business, so far MSMEs have still failed to implement financial records based on SAK EMKM and it is not uncommon for MSMEs to not carry out financial records at all. In this case, SAK-EMKM has not been implemented in Isha Cake. Isha Cake makes financial reports/records financial reports which are only understood by internal parties.

Obstacles in Implementing SAK-EMKM on Isha Cake

Factors that cause non-implementation of SAK EMKM-based financial recording include internal and external factors. Internal factors causing the failure to implement SAK EMKM are: First, the Isha cake business owner's lack of knowledge regarding accounting standards in preparing financial reports. Second, the owner of the Isha cake business feels that he is not yet professional and does not understand and according to the owner it is very difficult to carry out the recording in accordance with the accounting standards that apply in Indonesia. And third, the view of the business owner that the recording activity is carried out only to fulfill the need for calculation and transparency, this is in accordance with the theory of reasoned action).

Meanwhile, the external factors causing the failure to implement SAK EMKM are, the absence of supervision from interested parties regarding MSME financial reports (from the government, related institutions and regulators). Concern for the development of MSMEs should be the responsibility of all parties according to the field they are involved in. In line with this, the absence of regulations requiring the preparation of financial reports for MSMEs has resulted in the low level of preparation of financial reports (Auliya 2912). So attention from regulators regarding regulations requiring the preparation of financial reports for MSMEs is very necessary.

Based on the results of observations and interviews conducted, it can be concluded that Mrs. Roisha's 19 years of experience as an entrepreneur has made the informant understand the importance of recording every business transaction. The informant's desire to develop his business, as well as to make payroll easier has motivated the informant to always record. Recording is done for the reason of knowing the increase and decrease in income that occurs in the business.

With the rapid development of MSMEs in Indonesia, especially in Kediri, IAI issued SAK EMKM which is intended to make it easier for Entities to prepare their business financial reports periodically and routinely. So that the financial reports produced by an entity are more accountable and transparent, so that it is clear how many assets are owned, how much profit or loss an entity has.

4. Conclusion

UMKM Isha Cake has not recorded its business financial reports in full accordance with SAK EMKM. The financial reports prepared by UMKM Isha Cake include: Journal, Profit and Loss Report, and Financial Position Report (Balance Sheet). Notes to Financial Reports (CALK), which is one of the requirements for SAK EMKM, is not included in the financial reports at Isha Cake. There are two factors that influence Isha Cake MSMEs not to make financial reports based on SAK EMKM, namely, internal factors and external factors. Internal factors are factors that originate from within MSMEs, namely: 1) Isha Cake's accountants/financial staff lack the ability and knowledge related to accounting records, especially those in accordance with SAK EMKM. 2) Lack of understanding by accountants/financial staff regarding Notes to Financial Reports (CALK). 3) Isha Cake's accountant or financial staff do not yet know about the existence of SAK EMKM as a standard that regulates her business finances. 4) There is no training that they follow to improve their financial reports in accordance with SAK EMKM. And the external factor is the absence of supervision from interested parties regarding MSME financial reports (stakeholders), namely from the government and tax authorities.

The contribution of this research is as follows, it can be carried out on research theory with empirical methods and the results reject or can confirm and revise theories related to the design of accounting records in SMEs in Banjaran village, Kediri City. As well as being reference material or input in the development of accounting science in real practice. The contribution for, 1) Further Researchers is that it can be used as a reference for further research, with updates in further research. Contribution to, 2) Universities is to add references to broaden horizons, reading materials and as a reference for future researchers. Contributions for, 3) Companies or UKM Isha Cake can be used as a reference in implementing SAK EMKM for preparing financial reports so that they are better for the further development of MSMEs. Contribution for, 4) Investors are a reference in analyzing the financial reports of potential customers, especially if the customer is still small scale (UKM). And contribution to 5) Government is supervision of parties with an interest in MSME financial reports (stakeholders), namely from the department and tax.

In this review, the constraint in leading exploration was that Isha Cake didn't believe the proprietor should give his yearly monetary records, making it difficult to get ready near monetary reports. 1) Patent jobdesk (no twofold jobdesk) for every worker will affect greatest monetary report results. 2) Schooling, understanding and information about Monetary Bookkeeping Principles from proprietors, supervisors and staff, particularly monetary staff, affects the consequences of the monetary reports ready. 3) Socialization in regards to the execution of SAK EMKM for exhaustive monetary detailing for MSMEs, impacting MSMEs' consistence with their monetary announcing norms.

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