Factors inhibiting the Application of SAK-EMKM in Financial Report on MSMEs

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ABSTRACT

The existence of MSMEs can be believed to reduce unemployment and crime rates in the community so MSME empowerment needs to be improved properly. Most of the residents of Sambeng Village are MSME actors, but in their MSME activities, only 3.02% have business licenses. Policies related to obtaining capital with government facilities, namely low-interest credit, require financial reports that comply with the SAK-EMKM standards. This study aims to explore the inhibiting factors of SAK EMKM implementation in MSME financial statements. The method is descriptive qualitative with primary data sources. A sample of 95 based on purposive sampling. The results of the study showed that many MSMEs in Sambeng District have not implemented financial reports by SAK-EMKM, namely 73% of 95 respondents. Factors that hinder MSME actors from implementing EMKM-SAK are education, literacy, and capital sources. Based on the questionnaire, MSME actors whose capital sources are loans from banks that implement EMKM-SAK and for their capital, on average do not implement.

SARI PATI

Keberadaan UMKM dapat diyakini untuk mengurangi angka pengangguran dan tingkat kriminalitas pada masyarakat, sehingga pemberdayaan UMKM perlu ditingkatkan dengan baik. Warga masyarakat Desa Sambeng sebagian besar adalah pelaku UMKM, namun dalam kegiatan UMKM nya baru ada 3,02% yang memiliki ijin usaha. Kebijakan terkait perolehan modal dengan fasilitas pemerintah yaitu kredit bunga rendah membutuhkan laporan keuangan yang sesuai dengan standar SAK EMKM. Penelitian ini bertujuan menggali lebih dalam faktor penghambat implementasi SAK EMKM pada Laporan keuangan UMKM. Metode yang digunakan adalah deskriptif kualitatif dengan sumber data primer. Sampel sebanyak 95 berdasarkan purposive sampling. Hasil penelitian menunjukkan UMKM di Kecamatan Sambeng banyak yang belum menerapkan laporan keuangan sesuai SAK EMKM, yaitu 73% dari 95 responden. Faktor yang menghambat pelaku UMKM tidak menerapkan SAK EMKM yaitu faktor pendidikan, literasi, dan sumber modal. Berdasarkan kuesioner pelaku UMKM yang sumber modalnya mendapat pinjaman dari bank yang menerapkan SAK EMKM dan untuk modal sendiri rata-rata tidak menerapkan SAK EMKM.

INTRODUCTION

A nation's economic well-being can be initiated by enhancing the economy at the most basic level. The Micro, Small, and Medium-Sized Enterprise (MSMEs) movement might be the starting point for the smallest economic level. Since MSMEs are thought to lower local crime and unemployment rates, it is important to properly enhance MSMEs' empowerment (Nurmadi & Novietta, 2023). According to data from the Ministry of Cooperatives and Small and Medium Enterprises (SMEs), MSMEs' share of the GDP increased from 57.84% to 60.34% annually, or Rp 850 trillion. The government's intervention and the internal parties in each MSME are to blame for the growth in contribution, which may also be an evaluative assessment used by the government to make policy decisions (Mikro et al., 2024).

MSMEs must be equipped to handle global problems in order to be empowered in the face of intense competition and globalisation. The global competitiveness of MSMEs is inseparable from the needs of business capital (Istiningrum et al., 2023). The business journey that small industries go through is inseparable from government policies and programs. The government has implemented assistance initiatives that include partnerships, production facilities, and support in the areas of management and finance with the goal of enhancing performance. (Iluwati et al., 2022). MSME actors are faced with an obstacle that hinders their operations, including lending capital to financial institutions that must meet the requirements, namely in the form of financial statements to see the performance of the business

(Kartikasari et al., 2024). Micro, small, and medium enterprises do not care about existing accounting information, even many MSME actors only carry out a simple bookkeeping system and tend to ignore the applicable standards (Suwondo, 2021). These weaknesses are due to the complexity of the accounting process the difficulty of bookkeeping knowledge about accounting, and the perception that financial statements are not important for small-scale MSMEs. The reason for the enactment of Financial Accounting Standards specifically for MSMEs is because the Financial Accounting Standards that have been used so far are the General Financial Accounting Standards (SAK). This General SAK is used by large-scale businesses, if applied to MSMEs, MSME actors will have difficulty compiling their financial reports (Fachrezi et al., 2023). MSME actors to develop their business usually borrow capital from their relatives or relatives, if they need very large capital, they will apply for loans to banks or other credit services with the guarantee of their assets with the requirement to have financial statements.

The Institute of Indonesia Accountants (IAI) released the Financial Accounting Standards for Micro, Small, and Medium-Sized Entities (SAK EMKM) in response to these issues. Since SAK EMKM went into force on January 1, 2018, its presence has made things easier for entities than SAK UMUM, which had more complicated reporting requirements (Istiningrum et al., 2023).

MSMEs are also a source of income for most people to improve their livelihoods, especially the people of Sambeng District, Lamongan Regency.

Table 1. Data on MSMEs in Sambeng District in 2021-2023

No	Type of Business	2021	2022	2023
1	Micro	1.775	1.775	1.740
2	Small	11	10	11
3	Intermediate	-	-	-
	Sum	1.786	1.785	1.751

Source : BPS Lamongan Regency in 2023

The importance of the development of MSMEs in Sambeng District, Lamongan Regency is to be able to overcome the social and economic problems that occur. Observation data states that as many as 36% of the people of Sambeng District are MSME actors. MSMEs spread across the Sambeng sub-district area are classified into three groups, namely micro, small and medium.

The MSME industry sector in Table 1.1 has a change in data decline amounting to 1,751 in the previous year amounting to 1,785 and 1,786, which is divided into 3 parts, namely Micro, Small, and Medium Enterprises. Most industrial sectors are in micro-businesses, in 2021 there are 1,775 micro-businesses, and 11 small businesses while medium businesses do not exist at all. In 2022, there are 1,775 micro-businesses, and 10 small businesses, while medium businesses do not exist at all. In 2023, there are 1,740 micro businesses, 11 small businesses, and no medium businesses.

Data on MSMEs in Sambeng District that have business licenses are 53 MSMEs out of 1,751 MSMEs or 3.02% of the total number of existing MSMEs. MSMEs that have business licenses are members of 9 villages out of 22 villages in Sambeng District, of the 9 villages MSMEs have the most business licenses from Ardirejo Village, namely 16 MSMEs. The inability of MSMEs in business licensing is also caused by the understanding of literacy possessed by actors and the inability of the capital they have to develop their business so that it is feasible to obtain a business license. The phenomenon in the field of MSMEs in Sambeng District, Lamongan Regency is in the form of individual businesses and many have not made financial statements based on SAK EMKM, even though financial statements are very important to find out the profits or losses of the business being run and financial statements are also the main requirements for applying for credit capital to banks or other credit services.

Efforts to support the success of MSMEs can be made by educating business literacy, and accounting literacy and assisting in the management of financial statements so that MSMEs have the opportunity to receive capital facilities from the government with interest rates that are not burdensome (Arilia & Munari, 2022). Some previous studies that examined MSMEs and their accounting standards are (Sari et al., 2024), said that the unsuccess of MSMEs was caused by not understanding the process of preparing financial statements according to SAK EMKM and not getting socialization about the SAK EMKM that had been determined. (Mujiani et al., 2022) To obtain successful MSMEs that can develop, they must assist in sustainably managing their financial statements. (Afriansyah et al., 2021) MSMEs' understanding of Accounting and SAK-EMKM affects the presentation of financial statements. The preparation of financial statements for MSMEs in his research has not been by SAK-EMKM so the development of MSMEs cannot develop rapidly. (Emi Liana et al., 2022) The results of his research said that the presentation of financial statements consisting of daily and monthly financial statements only shows expenses and net income every month and does not make reports by the Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK EMKM) which consists of financial position statements, profit and loss statements, and notes on financial statements.

Several cases of MSME actors' incomprehension of accounting standards also have the potential to be experienced by MSME actors in Sambeng Lamongan district. So on this occasion, the researcher is interested in studying more deeply the analysis of the application of SAK-EMKM to Financial Statements in Micro, Small, and Medium Enterprises in Sambeng Lamongan District.

The purpose of this research is to be able to get an in-depth picture so that it can help MSME actors with literacy needs or other things to support the development of their business

METHODS
The method used in this study is a Descriptive

method with a qualitative approach to analyzing a phenomenon. (Lincoln & Cuba, 1988) The qualitative method is an in-depth and comprehensive research approach to understanding and explaining phenomena in their natural context. The location of the research in this study is in Lamongan Regency, namely in MSMEs in Sambeng District, Lamongan Regency that have been operating for more than one year and in the types of services, trade, industry and livestock businesses.

The population in this study is all MSMEs in Sambeng District which totals 1,751 MSMEs. In determining the sample, purposive sampling is used to determine the criteria. To determine the number of samples to be taken, the researcher used the Slovin Formula. The Slovin formula is a formula or formula to calculate the minimum number of samples if the behaviour of a population is not known for sure. The following sample size is determined using the Slovin formula (Revelation 2017:17):

$$n = \frac{N}{1 + N(d)^2}$$

Information:
n: Sample size
N: Population size
d: Error rate 10% or sig. 0.1

$$n = \frac{}{1 + N(d)^2} = \frac{}{1 + 1.751(0,1)^2}$$

$$= \frac{}{1 + 1.751(0,1)^2}$$

$$= \frac{}{18,51} = 94.64 = 95$$

The results of the population data processing above can be concluded that the number of samples in this study is 94.64 rounded to 95 MSMEs. The sampling technique is carried out incidentally as long as it meets the criteria that have been set as follows:

1. MSMEs located in Sambeng District, Lamongan Regency which have been operating for more

than one year.
2. MSMEs that run types of services, trade, industry and livestock businesses.
3. MSMEs that have been given SAK EMKM socialization

This research is sourced from primary data, primary data sources are research data sources obtained directly from the source, such as providing questionnaires to MSME actors in Sambeng District, Lamongan Regency.

Data processing is carried out as in Hidayat (2015), which includes data editing, coding, scoring and tabulation activities. In this study, data processing and testing will be carried out using the help of the *Statistical Product and Service Solutions* (SPSS) version 22.0 software for Windows. Descriptive statistical analysis, validity testing, and descriptive percentage analysis are the data analysis techniques employed. The approach utilised to describe each variable, namely the application of SAK EMKM to the financial accounts of MSMEs in Sambeng District, Lamongan Regency, is percentage descriptive analysis. The use of statistics to analyse data by characterising or characterising the obtained data is known as descriptive statistical analysis. According to Ghozali (2018:19), the purpose of this analysis is to give a summary of the data in the variables that can be viewed by looking at the mean, minimum, maximum, and standard deviation.

RESULTS AND DISCUSSION
Description of Respondent Characteristics

The following are the findings from the data collection process using a questionnaire. Based on the type of business, length of operation, number of employees, annual sales turnover, most recent educational attainment, and source of capital, the characteristics of the respondents were determined.

Based on Table 2, it can be seen that of the 95 respondents, the type of business that is most run by the respondents is the trading business, which is 72%. Meanwhile, industrial businesses account for 15%, service businesses account for 9% and

Table 2. Characteristics of Respondents Based on Business Type

No	Type of Business	Sum	Percentage
1	Types of Service Businesses	9	9%
2	Types of Trading Businesses	68	72%
3	Types of Industrial Businesses	14	15%
4	Types of Livestock Businesses	4	4%
	Sum	95	100%

Source: Primary Data Processed (2023)

livestock businesses account for 4%. This shows that MSMEs in Sambeng District, Lamongan Regency carry out more trading business activities than services, industry and livestock businesses.

The respondent's answers to the statement of application consisted of five statements as one of the indicators of the implementation of SAK EMKM, namely answer option 1 (No) had the highest frequency of 346, while answer option 2 (Yes) had a frequency of 129. Thus, 95 respondents had a total answer frequency of 475 with a total score of 604 and an average of 1.27, so it can be categorized as not in the application of SAK EMKM.

Table 3. Recapitulation of Respondents' Answers to the Implementation of SAK EMKM

No	Statement	Frequency /Score	Criterion Answer		Sum	Average	Category
			1	2			
1	Did you know that the Financial Accounting Standards Board of the Indonesia Institute of Accountants (DSAK IAI) compiled and approved the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) in 2016 to assist MSMEs in meeting their financial reporting requirements? The standards go into effect on January 1, 2018?	Frequency	86	9	95	1,09	Not
		Score	86	18	104		
2	Have you implemented the recording of financial position statements consisting of cash, receivables, inventories, assets, debts, and equity at the end of the period?	Frequency	79	16	95	1,16	Not
		Score	79	32	111		
3	Have you implemented the recording of income statements consisting of income, financial expenses, and tax expenses?	Frequency	53	42	95	1,44	Not
		Score	53	84	137		
4	Have you put in place the recording of extra data, an overview of accounting policies, and financial statements prepared by SAK EMKM?	Frequency	93	2	95	1,02	Not
		Score	93	4	97		
5	Have you separated all transactions related to your business from the business owner's transactions?	Frequency	35	60	95	1,63	Yes
		Score	35	120	155		
	Number of Frequencies		346	129	475	1,27	Not
	Score		346	258	604		

Table 4. Validity Test

Variable	Items	recalculate	table	Information
Understanding	PM1	0,620	0,202	Valid
	PM2	0,724	0,202	Valid
	PM3	0,642	0,202	Valid
	PM4	0,700	0,202	Valid
	PM5	0,704	0,202	Valid
	PM6	0,698	0,202	Valid
	PM7	0,530	0,202	Valid
Application	PN1	0,606	0,202	Valid
	PN2	0,726	0,202	Valid
	PN3	0,876	0,202	Valid
	PN4	0,278	0,202	Valid
	PN5	0,784	0,202	Valid

Table 5. Reliability Test

Cronbach's Alpha	N of Items
.924	12

Table 6. Descriptive Statistics

Variable	N	Min	Max	Mean	Std. Deviation
Type of Business	95	1	3	2,06	0,501
Length of Business Established	95	1	3	2,61	0,607
Number of Employees	95	1	2	1,06	0,245
Sales Turnover Per Year	95	1	2	1,12	0,322
Last Education	95	1	3	1,44	0,631
Source of Capital	95	1	2	1,29	0,458
Understanding SAK EMKM	95	7	28	14,46	4.753
Implementation of SAK EMKM	95	5	10	6,34	1.310

The value of the calculated (Corrected Item-Total Correlation) > the table is 0.202, indicating that all statements for the comprehension and application variables have a valid status based on Table 4.

Once statement items are deemed legitimate, reliability tests are conducted on them. If a variable consistently provides the same answer to a given statement, it is considered trustworthy. Therefore, the comprehension and application statement's reliability coefficient result has a value of «Alpha Cronbach» larger than the table 0.202, indicating that the statement is deemed reliable or satisfies the standards.

The descriptive statistics for the company type variable show that the average value is 2.06, with a standard deviation of 0.501, a minimum value of 1, and a maximum value of 3. With an average score of 2.06, the majority of respondents engage in more trading-related business activities than those related to services, industries, and livestock. The length of time a firm has been in operation variable has a standard deviation of 0.607, a minimum value of 1, a maximum value of 3, and an average nilain of 2.61, indicating that the majority of respondents have been in business for longer than ten years.

The variable number of employees has a standard deviation of 0.245, an average value of 1.06, and

a maximum value of 2. This demonstrates that the majority of MSMEs in the research sample employ between one and four persons, and the enterprises run by the respondents are categorised as microbusinesses. The annual sales turnover variable has a standard deviation of 0.322, an average value of 1.12, and a maximum value of 2. This demonstrates that the company is categorised as a microbusiness because its yearly sales turnover is less than Rp 300 million.

The final variable related to schooling has an average value of 1.44, a standard deviation of 0.631, a maximum value of 3, and a minimum value of 1. Given that the majority of MSME actors only complete elementary and junior high school, this indicates that MSME actors still have low levels of education. The capital source variable has an average value of 1.29, a standard deviation of 0.458, and a minimum value of 1. Its maximum value is 2. This demonstrates that the number of MSMEs in Sambeng District, Lamongan Regency, that utilise banking funding facilities for company development is still very small.

The SAK EMKM understanding variable has a standard deviation of 4,753, an average value of 14.46, and a maximum score of 28. This demonstrates how little the respondents still understand about SAK EMKM. The variables for SAK EMKM implementation have a standard deviation

of 1,310, an average value of 6.34, and a maximum value of 10. This demonstrates that the majority of respondents have not yet included SAK EMKM in their financial statements for their businesses.

Based on the analysis of the data in Table 6 and Figure 1, it can be seen that as many as 1% meet the criteria of very understanding, and 3% meet the criteria of understanding. Meanwhile, 29% understand moderately, while those who do not understand 37% and the remaining 30% do not understand SAK EMKM. Based on the results of this study, it can be seen that the understanding of MSMEs in Sambeng District towards SAK EMKM is still very low because 37% of the total respondents do not understand SAK EMKM.

The fact that a statement of financial position, a statement of profit and loss, and a record of financial statements are the minimal financial statements, as stated by SAK EMKM, is not understood by MSME players. DSAK IAI (2016) states that information regarding assets, liabilities, and equity at the conclusion of the period is shown in the financial position statement, while information about income, financial expenses, tax expenses, and comments on the financial statements are presented in the income statement.

The understanding of MSME actors in Sambeng District is classified as not understanding, this is
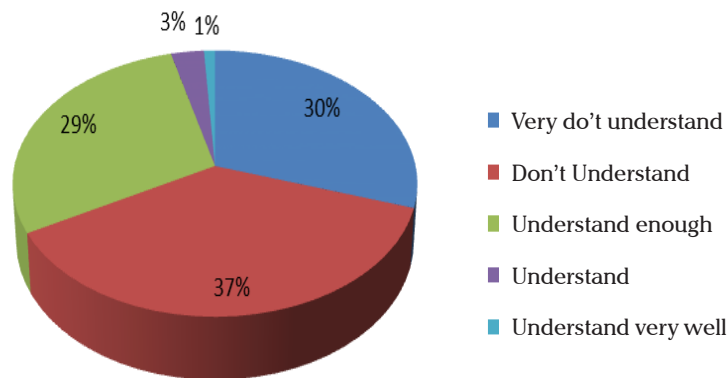

Figure 1. SAK EMKM Understanding Chart

because the majority of MSME actors' education levels are inadequate, namely as many as 63% are only elementary and junior high school graduates. With this inadequate level of education, MSME actors do not have enough knowledge in running their businesses and are unable to access information to develop their businesses, including about SAK EMKM. Many MSME actors in Sambeng District also have businesses for more than 10 years, meaning that they have experience in the business world that they are engaged in but still have difficulty in obtaining capital from credit service providers because they do not understand the preparation of financial statements.

The findings of this survey corroborate those of Hidayat's (2015) study, which found that 85% of MSMEs in the Sekupang Batam District still had very little grasp of how SAK ETAP is implemented. The findings of this investigation contradict those of Dewi and Sari's (2019) study, which was released on January 1, 2018, and which claimed that medium-sized company players in Buleleng Regency were nearly completely aware of SAK EMKM.

Implementation of SAK EMKM

Based on data analysis, the average response of respondents to statements that apply SAK EMKM is 1.27 or in the category of not applying SAK EMKM. The condition for not implementing this is mainly the lack of transaction records based on SAK EMKM, the absence of separation between corporate finance and personal finance, and the absence of human resources who have expertise in the field of accounting. Meanwhile, the importance of SAK EMKM is to help MSMEs meet the financial reporting needs of MSME actors in Sambeng District, Lamongan Regency.

The bulk of Sambeng District's MSME actors are in the trade sector, and most of them operate as individual enterprises. Of all, it's still challenging to distinguish between personal and corporate financing in individual business forms. Separation from the business owner and other entities is required

for entities that compile financial statements based on the idea of business entities, whether they are individual businesses, unincorporated business entities, or legal entities, as per the SAK EMKM. Business-related transactions must to be distinguished from those of the business owner and other entities (DSAK IAI, 2016).

The Sambeng District's MSME players lack the necessary training and human resources (part accounting, part consultant) to create financial statements such profit and loss statements, financial position statements, and notes on financial statements. According to DSAK IAI (2016), the goal of financial statements is to give information on an entity's performance and financial condition that is helpful for a variety of users in making economic decisions by those who are unable to request special financial statements in order to meet their informational needs.

When it comes to the application of SAK EMKM in financial reporting, MSME actors in Sambeng District fall into the «not applying» category. The study's findings are consistent with Lestari (2019), who claimed that MSMEs of furniture craftsmen in Catak Gayam Village, Mojowarno District, lack the knowledge and comprehension to apply SAK EMKM in financial statements since they have never prepared financial statements under SAK's guidance and have no special staff to handle bookkeeping.

MANAGERIAL IMPLICATION

Based on the questionnaire and research results of MSMEs in Sambeng District, Lamongan Regency, there are still many who have not implemented financial statements based on SAK EMKM, namely 73% of 95 respondents who have not implemented them. Of course, several factors hinder MSME actors from not implementing SAK EMKM, namely the education factor, on average MSME actors are only elementary and junior high school graduates, therefore MSME actors do not understand the importance of recording financial statements based on SAK EMKM. The source of capital also affects

MSME actors who do not apply financial statements based on SAK EMKM, based on a questionnaire of MSME actors whose source of capital receives loans from banks that implement SAK EMKM and for their capital on average do not apply SAK EMKM.

MSME actors in Sambeng District, Lamongan Regency who do not apply SAK EMKM financial statements will have difficulty developing their business due to a lack of business capital, to get a loan from the Bank, MSME actors must have financial statements based on SAK EMKM because if MSME actors do not have financial statements, the credit service provider will not know whether the MSMEs they are running are profitable or not and to measure the development of their business. Most of the MSME actors only record their finances simply because MSME actors think that financial statements that are by the SAK EMKM are too difficult to implement in micro-scale MSMEs.

MSME actors in Sambeng District, Lamongan Regency do not even know whether the business they are running is profitable or losing because too many MSME actors do not separate their wealth from the wealth of their business results, so MSME actors find it difficult to develop their business because finance is mixed with personal finance. With this research, MSME actors are expected to be able to start recording their financial statements based on SAK EMKM so that MSME actors can get loan capital from banks and their businesses can develop in the future. For the sub-district or district government, it is even more active to socialize MSME actors about the importance of making financial reports based on SAK EMKM.

CONCLUSION

Based on the questionnaire and research results of MSMEs in Sambeng District, Lamongan Regency, there are still many who have not implemented financial statements based on SAK EMKM, namely 73% of 95 respondents who have not implemented

them. Of course, several factors hinder MSME actors from not implementing SAK EMKM, namely the education factor, on average MSME actors are only elementary and junior high school graduates, therefore MSME actors do not understand the importance of recording financial statements based on SAK EMKM. The source of capital also affects MSME actors who do not apply financial statements based on SAK EMKM, based on a questionnaire of MSME actors whose source of capital receives loans from banks that implement SAK EMKM and for their capital on average do not apply SAK EMKM.

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