ANALYSIS OF ACCOUNTING UNDERSTANDING LEVEL AND READINESS LEVEL FOR IMPLEMENTATION OF SAK EMKM IN CLOTHING MSMEs, IN DEPOK

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ABSTRACT

Micro, Small and Medium Entity Financial Accounting Standards (SAK EMKM) are financial accounting standards specifically designed as financial accounting standards for MSMEs or entities that have not been able to meet the accounting requirements stipulated in SAK ETAP with the aim of facilitating financial reporting needs and as a reference for decision making . This study aims to determine and analyze the level of understanding of accounting and the level of readiness of MSME players for the Implementation of SAK EMKM, which can increase people's competitiveness. This study uses primary data on clothing sellers in the Tugu Village, Cimanggis District, Depok City using a purposive sampling technique. The results showed that the level of accounting understanding of MSME actors regarding the implementation of SAK EMKM in the clothing sales business in Tugu Village, Cimanggis District, Depok City using the help of a questionnaire was high. While the level of readiness of MSME actors for the Implementation of SAK EMKM is Adequate or Lacks Understanding.

Keywords: SAK EMKM, MSMEs.

1. INTRODUCTION

Indonesia is a developing country that focuses on economic growth and development in a better direction. The economic development that continues to be carried out by the Indonesian government aims to improve people's welfare. One of the efforts is coaching, training and developing both micro, small and medium enterprises or MSMEs. Data from the Ministry of Cooperatives & SMEs noted that the number of MSMEs in 2018 was 64,194,057 and as of the end of December 2019 there were more than 65 million.

MSMEs are an element of the economic drive for developing countries such as Indonesia by employing a large enough human workforce. According to the 2020 Central Statistics Agency survey, around 69.02 percent of MSMEs experienced capital difficulties during the Covid-19 pandemic. Meanwhile, according to the complaint report to the Ministry of Cooperatives & SMEs as of October 2020, as many as 39.22 percent of MSMEs experienced difficulty with capital during the Covid-19 pandemic.

Based on these situations and conditions, there has been an increase in the percentage of poverty in Indonesia. In addition to the increasing poverty percentage data, the unemployment percentage data also experienced a very significant increase.

According to data from the Central Statistics Agency (BPS), in 2020 the poverty rate in Indonesia experienced the highest increase with an increase of 2.77 million people with a total of 27.65 million people, this was a result of the implementation of large-scale social restrictions (PSBB) and the closure of various tourist objects, especially in Indonesia, so that tourists visiting have decreased and the income earned by tourist attractions has also decreased.

According to data from the Central Statistics Agency (BPS), as of August 2020 there were 9.8 million unemployed people and 7.7 million people were openly unemployed.

Under current conditions, the development of Micro, Small and Medium Enterprises (MSMEs) is an alternative for economic actors to build businesses with relatively small capital. The existence of MSMEs is very influential for the surrounding community, with the growing number of MSMEs it is expected to create jobs and absorb labor. The development of MSMEs is a good step to combat poverty and unemployment in Indonesia. However, MSME actors still face problems that hinder the development of a business. The constraining factors are capital and the importance of financial records in business development.

The Financial Accounting Standards Board of the Indonesian Accounting Association (DSAK IAI) has ratified a new standard in the preparation of financial reports for MSMEs, the Micro, Small and Medium Entity Financial Accounting Standards (SAK EMKM) which officially took effect January 1, 2018. The accounting treatment arrangements in SAK EMKM are entities that meet the requirements and characteristics according to Law no. 20 of 2008 regarding MSMEs.

SAK EMKM is a financial accounting standard that is made simple because it regulates general transactions carried out by MSMEs and purely uses historical costs so that MSMEs simply record asset sand liabilities at their acquisition cost. In its reporting SAK EMKM includes the Balance Sheet (Financial Position

Report), Profit and Loss Report, and Notes to Financial Statements). Financial Accounting Standards (SAK) are formats and procedures for preparing financial reports which are the standard rules for presenting financial statements of a business activity or company. SAK contains Statements of Financial Accounting Standards (PSAK) and Interpretations of Financial Accounting Standards (ISAK) issued by the Standards Board of the Indonesian Institute of Accountants (DSAK IAI) and the Sharia Standards Board of the Indonesian Institute of Accountants (DSAS IAI). Accounting standards in Indonesia refer to global scale theory, the International Financial Reporting Standards (IFRS). IFRS-based SAK has been effective since 2014. Indonesian Financial Accounting Standards (SAK) are divided into four:

1. PSAK-IFRS (Statement of Financial Accounting Standards)
2. SAK ETAP (Financial Accounting Standards for Entities Without Public Accountability)
3. SAK Syariah (Sharia Financial Accounting Standard)
4. SAP (Government Accounting Standards)

IAI then, prepared SAK which was simpler than SAK-ETAP, and it's called SAK EMKM. SAK EMKM is a Standard of Financial Accounting for Micro, Small and Medium Entities specifically designed to be used by MSME actors.

Micro, Small and Medium Entity Financial Accounting Standards (SAK EMKM) are specifically designed as financial accounting standards for MSMEs or entities that are not/have not been able to meet the accounting requirements stipulated in SAK ETAP with the aim of facilitating financial reporting needs and as a reference for decision making. When compared to SAK ETAP, SAK EMKM is a simpler financial accounting standard because it regulates general transactions carried out by MSMEs. According to law no. 20 of 2008, explaining that MSMEs are distinguished individually including micro, small and medium enterprises with the following criteria:

Table 1. MSME Criteria

SCALE ENTERPRISES	CRITERIA	
	ASSET	SALES RESULTS
MICRO BUSINESS	max. IDR 50,000,000	max. IDR 300,000,000
SMALL BUSINESS	IDR 50 Million – IDR 500 Million	IDR 300 Million – IDR 2.5 Billion
MEDIUM BUSINESS	IDR 500 Million – IDR 10 Billion	IDR 2.5 billion – IDR 50 billion

West Java is one of the provinces that has many MSME actors spread across various regions in West Java. In West Java, especially in Depok City. Mohammad Idris as the Mayor of Depok, said that the biggest contributor to the Gross Regional Domestic Product (GRDP) in the city of Depok are 65% MSMEs, while 35% come from various other businesses.

2. RESEARCH METHOD

According to Arikunto (2013) interviews are dialogues conducted by interviewers to obtain information from sources. The interview technique in this study used a free guided interview technique. According to Arikunto (2013) free guided interviews are interviews conducted by asking questions freely but still following the interview guidelines that have been made. Questions will develop during the interview. Researchers get direct information with interview techniques from business actors.

According to Sugiyono (2015) a questionnaire is a data collection technique that is carried out by giving a set of questions and written statements to respondents to answer. The questionnaire in this study was used with the intention of knowing the level of readiness of MSME actors for SAK EMKM.

According to Nazir (2013) library research is a data collection technique by conducting a review study of books, literature, records and reports that are related to the problem being solved. The researcher conducted a literature study by looking for supporting theories and previous research journals related to this research.

In this study the data analysis technique used is descriptive analysis. According to Sugiyono (2014) Descriptive analysis is statistics used to analyze data by describing or describing the data that has been collected as it is without intending to make general conclusions or generalizations. With descriptive analysis, respondents' responses to each indicator will be known.

To find out the responses of respondents (SMEs) regarding SAK EMKM which is an illustration of the level of readiness of MSME actors in the Tugu Village, Cimanggis District, Depok City for SAK EMKM, which is obtained through a statement form that has been adjusted to variable indicators. Responses to SAK EMKM which include Understanding of Accounting, Level of Readiness of MSME Actors to test descriptive analysis are:

1. Record and archive data of respondents who answered (frequency) questions 1 to 15, indicators for assessing questionnaire statements with the provisions:
   Strongly Understand / Strongly Agree : 5
   Understand /Agreed : 4
   Simply Understand / Simply Agree : 3
   Lack of Understanding / Disagree 2
   Strongly Disagree/ Strongly Disagree : 1
2. Tabulating the frequency of all respondents to calculate scores and averages so that conclusions can be obtained about the level of understanding of respondents (SMEs) for each question item.
3. The researcher analyzed the data by grouping the Micro, Small and Medium Enterprises actors and interpreted the data by presenting the data in the form of a description of numbers and narrative text.
4. The results of the conclusions are archived by collecting the results of the questionnaire, the results obtained from the descriptive analysis test. According to Sugiyono (2017) descriptive statistical tests are used to analyze data by describing the data that has been collected, without making conclusions from the research results. In measuring scores based on a Likert scale using units in the form of numbers 1 to 5, explaining about Likert scale scores can be obtained using value intervals/ranges using the following formula:

$$\text{Range} = \frac{Highest\ Score - Lowest\ Score}{Range\ Score} = \frac{5-1}{5} = 0.8$$

Furthermore, based on the formula above, the range of scores for each statement can be obtained as follows: 1.00-1.80 = Very Low, 1.81-2.60 = Low, 2.61-3.40 = Fair, 3.41-4.20 = High, 4.21-5.00 = Very High.

3. RESULT AND DISCUSSION

Table 2. Research Data Tabulation

MSMEs	STATEMENT															AVG	CATEGORY
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
Streetout	5	5	4	4	4	4	5	5	5	4	4	5	5	5	5	4.60	Very High
Javana	4	4	3	3	3	2	3	3	2	2	2	2	2	2	2	2,60	Low
Xheastore	4	4	4	3	3	3	5	4	3	4	4	3	3	3	3	3,53	High
Investors	4	4	3	3	3	3	3	3	3	2	2	2	2	2	2	2,73	Enough
Nay's	4	3	3	2	2	2	3	2	2	2	1	2	2	2	2	2,26	Low
Fernando	4	4	3	3	2	2	4	2	3	2	2	2	2	2	3	2,67	Enough
Rifa Galeri	4	4	3	2	2	2	4	3	3	2	2	2	2	2	2	2,60	Low
Keisya	4	4	4	3	3	3	5	4	3	4	3	3	3	3	3	3,47	High
Melstore	5	5	5	4	4	4	5	5	5	5	5	5	5	5	5	4,80	Very High
Kamar Alila	4	4	4	3	3	3	4	4	3	2	2	2	2	2	3	3,00	Enough

Based on the table above, it shows the average level of understanding of accounting and the readiness level of MSME players in the clothing sector in the Tugu Village, Cimanggis District, Depok City.

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1. Streetout get an average of 4.60 in the Very High category.
2. Javana obtained an average of 2.60 in the Low category.
3. Xheator obtained an average of 3.53 in the High category.
4. Investors get an average of 2.73 in the Enough category.
5. Nay's obtained an average of 2.26 in the Low category.
6. Fernando obtained an average of 2.67 in the Enough category.
7. Rifa Galeri obtained an average of 2.60 in the Low category.
8. Keisya obtained an average of 3.47 in the High category.
9. Melstore obtained an average of 4.80 in the Very High category.
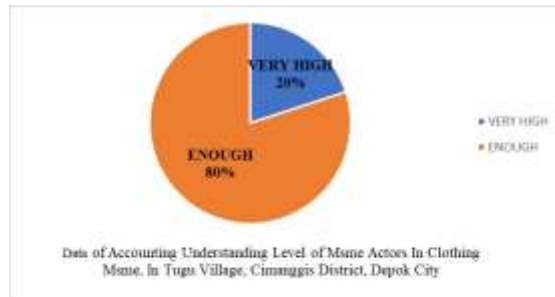10. Kamar Alila get an average of 3.00 in the Enough category.

Figure 1. Graph Accounting Understanding Level Data

Based on the graph above obtained from the 10 MSMEs that have been studied, it shows that as many as 20% of MSME actors have a very high level of understanding and readiness, which includes Streetout and Melstore.JKT. The other 80% have a sufficient/poor understanding of accounting, which includes Javana, Xheastore, Investors, Nay's, Fernando Store, Rifa Galeri, Keisya Shop, Kamar Alila.
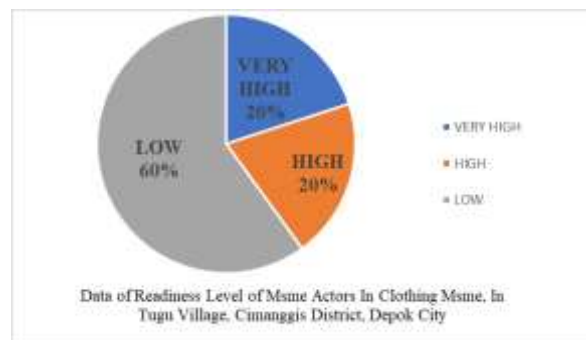

Figure 2. Graph Readiness Level Data

Based on the graph above obtained from the 10 MSMEs that have been studied, it shows that as many as 20% of them have a very high level of readiness, which includes Streetout and Melstore.JKT. Another 20% have a high level of readiness, which includes Xheastore and Keisya Shop. And the remaining 60% have a low level of readiness, which includes Javana, Investors, Nay's, Fernando Store, Rifa Galeri, and Kamar Alila.
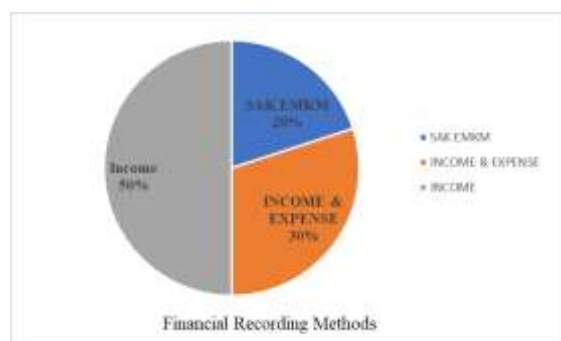

Figure 3. Graph Financial Recording Methods

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Based on the graph above obtained from the 10 MSMEs that have been studied, it shows that as much as 20% of MSME actors have implemented financial recording methods in accordance with the Micro, Small and Medium Entity Financial Accounting Standards (SAK EMKM), which includes Streetout and Melstore.JKT. And as many as 80% of MSMEs have not implemented SAK EMKM, 30% of them only record income and expenses, which includes Xheastore, Keisya Shop and Kamar Alila, and the other 50% only record income, which includes Javana Cloth, Investors, Nay's, Fernando Store, and Rifa Gallery.

4. CONCLUSION AND SUGGESTIONS
4.1 Conclusion
1. The indicators for the level of understanding of accounting in a very high category include Streetout and Melstore.JKT. Meanwhile, the moderate category includes Javana Cloth, Xheastore, Investors Outlet, Nay's Cloth, Fernando Store, Rifa Galeri, Keisya Shop and Alila Room.
2. The indicators for the level of readiness of MSME actors in the very high category include MSME Streetout and Melstore. JKT. In the high category includes Xheatstore and Keisya Shop. Meanwhile, the low category includes Javana Cloth, Investors Outlet, Nay's Cloth, Fernando Store, Rifa Galeri, and Alila Room.
3. Based on the results of research on financial recording methods, there are 2 MSMEs that have implemented financial recording in accordance with SAK EMKM, which includes Streetout and Melstore.JKT. The results also showed that there were 8 other SMEs that had not implemented financial records in accordance with SAK EMKM, which includes Xheastore, Keisya Shop and Kamar Alila which only recorded business income and expenses, as well as SMEs Javana Cloth, Investors, Nay's and Fernando Store and Rifa Galeri. which only records business income.

4.2 Suggestions
1. The Financial Accounting Standards Board (DSAK-IAI) is expected to further increase socialization related to the Implementation of SAK EMKM to MSME actors, as well as provide socialization related to understanding accounting for MSME actors.
2. MSME actors are expected to start implementing financial records in accordance with SAK EMKM which has been approved more simply by (DSAK-IAI) to support MSME actors to run their businesses and can also help MSME actors to be able to make decisions related to the business being run.
3. Further research is expected to deepen further research by using research variables and broader research objects.

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