



Accountings Implemented Evaluation on UMKM in Supporting Industrialization Program Bright NTB

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ABSTRACT

Evaluation, Accounting plays an essential role in upturned UMKM, since with a good accounting registry and according to accounting default already been established therefore gets helps the small enterprises in taking the right decision, water down getting a credit from creditors, and gets to provide accurate information on time. Accounting constitutes to key to seeing the financial position and effort performance measurement that can spontaneously take benefit. This researcher utilizes descriptive research type qualitative to analyze data and information concerning all systems and their effort activity done by UMKM NTB bases SAK EMKM. Since a large part of UMKM hasn't applied an accounting system based on SAK UMKM, therefore accounting implementation of financial statement representation for UMKM is still unclear which is with document transactions that often happen deep in its effort. SAK UMKM was applied by UMKM at NTB in particular at Mataram City in term accounting. It is caused because agents of UMKM still utterly understood the importance of SAK UMKM, it because of ignorance of SAK UMKM and its reduced socialization or training of government or UMKM supporting institute

INTRODUCTION

A good accounting registry and according to accounting default has already been established therefore it helps small enterprises make the right decision, water down in getting credit from creditors and provide accurate information on time. So each decision that is taken by the UMKM owner or chairman of the firm corresponds to corporate finance conditions, not with the basic assumption one eye (Irman and Azani, 2015).

Base that important role, therefore needs to mark sense support and that real push UMKM can go on amends. One of them namely pass through optimization practice registry and financial reporting is more maximal and modern. Transparent financial reporting and accountability will make agents UMKM more professional and liable to service, so will invite investors or creditors to get investments and make a business that is carried on gets amends.

Little Micro effort and Intermediate (UMKM) consistently continually proves its existence as actuating as microeconomics in Indonesia. On year 2021, full-scale PDB (Gross Domestic Product) one that can kick in by UMKM more or less vicinity 61,07% or for the price of Rp 8.573,89 trillion. On another flank, UMKM can absorb 97% of total aught laboring Generations, and gathering until 60,4% of total investments (et al. is abiding, 2022). Besides getting a role in national economic growth and labor absorption, UMKM has a role that is vital in distributing development results that at a swoop also constitute a dynamo that movement national economic activity. Development on sector allies UMKM to give impact for society to press poverty number a state (Susiani et al., 2021). Growth and UMKM-only sector development become one of the development success indicators. So empowerment and sustainable development need to make UMKM amend in quality, product competitiveness, and effort management, not only grow in number, that happening its effort at future walking with every consideration (Anggraini et al., 2021) (Wulandari et al., 2020).

Accounting constitutes to key to seeing financial position and effort performance measurement that can Economically spontaneous taker benefit, so gets to determine economic decision gets better (Anggraini et al., 2021). There is a benefit even accounting for UMKM agents has positive points to agents' financial arrangement. But there are still a lot of UMKM agent who look at accounting which is not necessary for their effort (Biduri et al., 2021). Generally, the UMKM owner gets to focus on developmental its efforts via marketing, looking for suppliers suitably, and giving good service one eye, but never know Rinci's ala grooves secretory cost and entering (Mulyani, 2018).

Concerning with condition upon, to water down UMKM in collation reporting financially, IAI (Tied up Accounting Indonesia) has formalized a special financial reporting accounting default for UMKM which is SAK EMKM (Entitas's Financial Accounting default Micro Intermediate little) on the date of 24th October 2016 and prevailing effective 1st January 2018. Its published SAK EMKM aims to help UMKM with exhaustive Indonesian deep implementation that financial statement UMKM agent easily to get finance goes to finance sort (SAK EMKM, 2018).

This research is done to know if UMKM agents have applied a registry concerning accounting to its effort in support programs NTB'S industry bright in carry on its effort and designs simple accounting that can make money basic reporting SAK'S Accounting and analyzing is development effort that be done. That financial statement expects the owner UMKM can evaluate its efforts and utilize information in the financial statement must conceive of a deep basic business decision which did it so its expectation agent UMKM can advance its effort with implement suitably, we want to see insofar which UMKM NTB'S developing unlimbers in pushes industry on sector allies UMKM that where data foots up the formal industry and nonformal on the year 2023 as much 114,695, no until this superior program at makes but not proportionate straight with implementation on advances industry who becomes commanding program target because of to don't going safety good of SDM facet and also SDA. Memorying UMKM constitutes one of the essential parts of Indonesian economics where little Micro Effort Intermediate plays a role in increasing society's economic growth with most composes it new work field that can reduce unemployment and beggary at current State (Wirjono & Raharjono, 2012).

LITERATURE REVIEW

Entity Theory

Entitas theory interposed by Paton (1962) in Santoso (2013) declares that a reputed organization is a unity or economic effort body that is supporting, acts on behalf alone, and its position separates from the owner or another party that imbed organizational deep fund and unitary economic that becomes cynosure or accounting viewpoint. It means to exist separation between personal behalf with corporate behalf. Thus, transactions / noted instances and accountability are transactions that involve a firm. Entity theory diggers by William A. Paton who terminologically it with marks sense entity theory firm with its owner becomes part. Asset ownership is owned by its firm, and liabilities with holding equities by investors in that asset constitute rights that variably (Suwardjono & Wantah, 2010).

Little Micro Effort and Intermediate (UMKM)

UMKM definition is managed in No.20's Republic Of Indonesia Law Year 2008 about UMKM. Section 1 of the Statute that, declares that micro Effort is a product's effort belongs to the person and/or individual effort body that has micro effort criterion as arranged in that Law. Small enterprise is a productive economic effort that stands up lonely, one that is done by a person or effort body that is not such subsidiary company or not proprietary subdivision, gained control or becomes a part, well direct and also indirect, of intermediate or big enterprise effort that accomplishes small enterprise criterion as referred to in that Law. Meanwhile, the micro effort is a productive economic effort self-supporting one done by Fathin Amalia individual or body Abiding, et al., Accounting implementation On little Micro Business.

Unit Intermediate 158, not much effort subsidiary company or not proprietary firm branch, gained control or becomes direct good part and also indirect, of micro effort as referred to in that Law.

Accounting

Accounting Savvy Terminological Pro

Terminological accounting definitions Paul (Gradi, 2017) accounting which is as logistic as organization systematically, can be trusted and original in notes, clarification, process, making overview, analysis, exhaustive interpreting transactions and instance and happening finance character deep operational firm as accountability on its performance. Indigenous accounting says accounting's intern meaning in Indonesian is account or accountability.

Entity Financial Accounting default Micro little and Intermediate (SAK EMKM) The Indonesian Institute of Accountants has published Entities Financial Accounting Default, Micro, Little, and Intermediate (SAK EMKM) ratified by Satndar Council Financial Accounting on the fifteenth May 18, 2016. SAK EMKM applies effectively for financial statement collation that from date 1st January 2018.

Base Financials Accounting Standard scope Micro Entities little and Intermediate (SAK EMKM) therefore this default intention for:

1. Entias Financial Accounting default Micro little and Intermediate (SAK EMKM) from in the entities, micro, little, and intermediate.
2. Entities Financial Accounting default Micro little and Intermediate (SAK EMKM) can be utilized for entities that don't accomplish Financial Accounting Default criterion Entities Without Accountability Public (SAK ETAP).

METHODOLOGY

This researcher utilizes descriptive research type qualitative to analyze data and information concerning all system and their effort activity that was done by UMKM NTB bases SAK EMKM. In this research, the writer utilizes a qualitative approach. Approaching qualitative is the observational type that its findings don't through the statistical procedure or another calculation form. The observational type that is utilized is a case study which is research on to given object with its circumscribed population so the conclusion that is taken based on this research just confines to the object that is analyzed.

Tech collecting data done by researcher base tech done by Sugiyono (2016:230) by undertaking the following things:

1. Observation
2. Interview
3. Documentation

In qualitative research, one that is an instrument or research tool is the researcher's own. The researcher becomes a human instrument that functions to establish research focus, chooses to inform as source energy, does data collecting, assesses data quality, analyzes data, paraphrases, and makes conclusion. Researcher as instrumental as needs " validated " how far Saipan researches that hereafter falls into the field (Sugiyono, 2013).

The process validates this was evaluated self insofar which experience to methodic qualitative, cognitive power and knowledge to area one that will at play by play, and to relying on and stock enter field. Moleong (2007) also bears out the researcher's role in methodic qualitative research that constitutes planning, data collecting, analysis data interpretation, and in the end as an observational result rapporteur, so in this research researcher will fall directly to home ground, of data collecting, analysis until concludes.

Authenticities probing tech data in observational it was done by ala triangulation. This tech constitutes checking tech data authenticity that utilizes data outboard something, to do checking or contrasting to that data. Especially deep observational utilizes triangulated sources which is done by comparing acquired data via interview among information one by another one. It is done to know the reason about happening it view differences.

In research, this analysis of data done to a process or effort for process data becomes information a new one. This process that important enough characteristic data can become easier for us to understand and beneficent as a solution for an about problem in particular if that gets bearing with observational. Its aim is subject to be a word that data is more perspicuous, hereafter been made one conclusion

RESULT AND DISCUSSION

This research is done to know the practice accounting on small enterprises and intermediate (UMKM) and to know if UMKM Nusa Is Western South-east has adopted practice accounting on small enterprises and intermediate. Pemprov NTB backs up sunny industry at UMKM effort area, and can also give information and forte about Financial Accounting (SAK) to push firm developing in increase economics at UMKM effort area.

The interview result reveals that agents at UMKM at NTB in particular Mataram City region found still a lot of their one has known about SAK EMKM also constitutes guidance in financial statement collation. Result observation ling to point out that comment responding to exceed expected, for the facility, carries on business. As one knows everyone, if one business is not carried on by Methodist, undoubtedly will be so difficult for amends. It particularly applies if the organization has no strong system, one that has to range around the beginning of reporting and effective until taking documentation right decision, in expanding the next business. It points out clearly that largely UMKM agents still have to come up short skills and financial accounting basic science.

UMKM at Mataram NTB City has commented question about the research topic of academicians which wants to know as much as which implemented practice accounting and know excess and lack for going UMKM. In conclusion, research that is done has resulted in an understating of how Micro Effort agent, Little, and Intermediate sees readily their to apply SAK EMKM. This observational finding is equitably noted because revealing just how to don't it's ready.

UMKM also most SAK EMKM was maximal so impacted badly for UMKM growth and developing. It is because of low socialization and human resource interest that according to the implemented low SAK EMKM by UMKM. Therefore result that at get, UMKM at Mataram City acquired information from surveys and interviews, is that UMKM agents just have a basic grasp of accounting, and don't understand entities' accounting default micro, little, and intermediate (SAK EMKM). It is caused because SAK EMKM IS beginning to be utilized.

Been deplored if UMKM had understood accounting implementation bases SAK EMKM and developed a development system and digitalized UMKM to advance UMKM utilized to increase effectiveness and UMKM effort and operational efficiency. Anyway, we all have entered the digital era, where technological progress has become meteoric.

This condition is found also in Purwati Research (2018). Found observation to point out that respondents employed at the intermediate firm at Regency Banyumas still have low literacy zoom to SAK EMKM because was utterly understand it.

Seeing this condition of course Research on evaluates implement and analysis Increases Grasp and readily is little Micro Effort Intermediate (UMKM) in Financials Accounting Standard Implement Micro Entitas little Intermediates (SAK EMKM) intent to know in as much as which agents UMKM that enrolled at on duty about the industry and UMKM IS Mataram City have default who shall be obeyed deep arranges financial statement, and kesiapannya's zoom.

Therefore, agents at UMKM at Mataram City have understood accounting basics. Based on acquired information from the interview, UMKM agents just have a basic grasp hits accounting, and information hits micro effort accounting default, little, and intermediate (SAK EMKM) this research points out that UMKM agents insufficiently understand accounting and also accounting science. It is because of reducing its socialization and its implemented reducing SAK EMKM at NTB in particular in Mataram's city. This statement is also the observational one made by (Sulisti 2019). This research points out that UMKM agents insufficiently understand because accounting was complete SAK EMKM'S socialization and implementation that recently been done.

Research upon of course constitutes a comparison with cast former researches that agents UMKM stills to face daring and situation while try applies to account. Accordingly, agents at UMKM just rely on the clerk to manage the effort finance registry. This research also that agents at UMKM insufficiently put effort into up-to-date information about accounting. So to apply on Financial Accounting Default (SAK UMKM) agents UMKM and working employ causes is still less understand SAK UMKM. One of the factors which gets contributes is educational background. Education Zoom also impacted hereof remember education condition that was over forward and education consciousness at NTB who is still minim, therefore UMKM is still have to obey a lot of accounting order. The importance of Training quality / Socialization, Accounting complexity, and Education Background have an impact on its Low Accounting implementation. One of the bad causes adopts SAK EMKM on UMKM is analyzed is education degree and accounting interest. The agent is assessed will more like SAK EMKM if have a master of accounting title. The base observation that is done by information and interview results, largely UMKM which analyzes to slightly have experience in accounting registry. UMKM agents also have no accounting titles and also have higher education titles.

Agents also haven't updated their grasp about accounting default most now and it also as its low factor implemented SAK EMKM, they just tofu about financial reporting which at study at college or knowledge even. SAK EMKM'S terminology also of late knows and hasn't available training or socialization even. Severally informing doesn't solve accounting procedure, in consideration reducing accounting knowledge grasp as a motive as their failing solve registry that comprehensive. In interview results also found an effort to make a good effort in finance, and an accurate registry, but the biggest constraint on not having undivided an understanding of accounting default and information about accounting, because of never following training. Remembering education and science about accounting so circumscribed and it also makes accounting noticed

reducing if we are not of titled person accounting or even that concept concerning accounting. The thing that also backs up that statement is observational (Adhitya is Suryantara's Wind & Rini Ridhawati, 2023) one that where “ its Low Causal Factor Accounting Implementation on UMKM “.Menjelaskan reason was turned back by the UMKM agent phenomenon that utilizes accounting on a low level.

In terms of accounting purposes, UMKM still operates manually and follows practice businesslike business, one that is marked by dependency pierces through and through on guts, experience, and personal skill. However, utilizing science and accounting software is still the most developed deep constraint since it isn't comprehensive.

Finding observation to point out that UMKM NTB is known still gets basic's character, its mean is constant carry on an effort by use of accounting cycle already preexists. Seemingly UMKM agents still haven't understood SAK UMKM. Individual education background becomes one of the factors which regard else, the government and organization that manages UMKM have given socialization or the best training so begetting agents UMKM still haven't understood the importance for SAK UMKM.

UMKM makes an abode to utilize accounting basic procedures. Up on observation and interview to agents UMKM at Mataram city, Nusa's province Western South-east. In common finance management was done by agents UMKM, even still in base form and still last has applied to account gets SAK UMKM basis. It is also because of the ignorance of SAK UMKM that continually constrains them from applying to SAK UMKM. Besides, its reduction in socialization and training hits analysis implement accounting and accounting change makes them can't apply standard appropriate accounting, notably SAK UMKM. It proved deep observational previous one done by (Gifria Ningsih, Eni Indriani, and Adhitya Is Suryantara Wind, 2023) about micro effort finance management, little & intermediate (UMKM).

In applied accounting, businesses present financial statements. To the effect of the write-up, it is subject to identify all activity that engages in each transaction and note it all is clear and staffed based on instance chronological thread. The financial statements also enable entrepreneurs to determine profit margins and give them certifiable information about all activity that get bearing by carry on business, Besides, by using accounting default that corresponds to SAK UMKM, we can assess that effort performance growing regularly and effloresce and persuade the extern party to add capital because firm need to pass on financial statement and obey SAK UMKM to be able to accounts for all its business operation.

CONCLUSION AND RECOMMENDATION

Conclusion

Of research already being done as follows been gleaned:

- a. Since a large part UMKM haven't applied accounting system bases SAK UMKM, therefore accounting implement is seen of financial statement representation for UMKM is still unclear which is with document transaction that often happens deep its effort.
- b. SAK UMKM was applied by UMKM at NTB in particular at Mataram City in term accounting. It is caused because agents UMKM stills was utterly understand the importance for SAK UMKM, it because of ignorance they to SAK UMKM and its reducing socialization or training of government or UMKM supporting institute.

Recommendation

Researchers get to give a lot of the following recommendations due to conclusions taken from research findings:

- a. UMKM agents that haven't applied accounting better beginning apply accounting default already been established, remembering the significant benefit that got by obeying accounting default. That behalf of functionary terminologically and helps and keeps company SAK UMKM performing. Support and observation as it of course will help UMKM look after finance registry is disciplined, helping bank assesses its effort directness, and pulls investor.
- b. Warm up special supervisor also needful to monitor and hears care about implement SAK UMKM and accounting change whatever. To the fore all SMEs at NTB can apply finance registry bases SAK UMKM and blessing accounting change that regulation authority to build and increases UMKM ability and helping it as a firm which more developed, agents UMKM shall also follow construction and training program that gave by government, effort the world, and local organization.
- c. Special forum for effort hero young needs to be formed to remember a lot of young man who launches forth alone. It will help to hasten self-employed field creation, slowing economics refresh rate a region, and reduce unemployment and beggary.

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