

Implementation of Sak Etap in Tangkit Baru Jambi Agrotourism Msmes

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ABSTRACT

This study aims to determine the application of accounting based on SAK ETAP to UMKM Agrotourism in Tangkit Baru Village. This qualitative descriptive study analyzed the results of the interview process and the research instruments that were distributed. The results of this study found that the UKM Agrotourism in Tangkit Baru Village had not fully implemented financial accounting based on SAK ETAP. There are internal factors and external factors that underlie this. The internal factor is due to their lack of understanding regarding accounting records based on SAK ETAP. While the external factor is the lack of supervision from related institutions

INTRODUCTION

UMKM is the engine driving the regional and national economy. UMKM is a big business in the context of the economic crisis and is an industry that can support the stability of the country's economy (Tiswiyanti et al., 2018). In addition to forming laws, empowering MSMEs is also beneficial for business actors. The goal is to hope that one day MSMEs will become bigger and more independent in running the business that these MSMEs participate in. For this reason, the government as the holder of power is authorized by law to formulate regulations and policies to support MSME activities (Hanim, 2018). MSMEs make a significant contribution to GDP. UMKM is used to support economies and continue their positive growth in a global environment (Wahyudi et al., 2021). Tiswiyanti et al (2022) argues that large productive business groups run by individuals and individual institutions are MSMEs.

Agro-tourism is part of tourism that utilizes agricultural land (agro) as a tourist attraction. With the aim to broaden agricultural knowledge, entertainment experiences, and business connections. Agrotourism or agricultural tourism is defined as an agricultural business that is creatively designed to attract tourists. Functional components may include: all subsystems of the agricultural sector from the start (by offering production facilities, production/agricultural activities), processing and marketing, research and development of agricultural products. Agricultural activities and community culture related to agriculture (Saad et al., 2012). Jambi Province has 5 Agrotourism that can be visited. And one of them is in the Tangkit Baru area as a pineapple-producing agribusiness. Pineapple is processed into a variety of foods that are characteristic of souvenirs from Jambi Province

SAK ETAP is a financial standard that aims to facilitate the preparation of financial reports and facilitate investors in providing financial assistance to MSME entrepreneurs. The results of previous research stated that there were still many MSMEs that had not implemented SAK ETAP-based Financial Accounting Standards (Rekha Fadilla Indah Paramitha, 2021). Financial reports are information that can be used by entrepreneurs to find out the financial position and to know the development or performance of the business. For this reason, this research aims to find out whether the Agrotourism of the Tangkit Baru Village has implemented SAK ETAP properly

LITERATURE REVIEW

Definition of SAK ETAP

SAK ETAP is an accounting standard that has been designed as a reference point for entities that do not yet have public sector accounting obligations. SAK ETAP is designed for all business units to be able to prepare financial reports in line with established standards. Every company must have the principle of sustainability which means wanting the business to continue to grow (SAK ETAP, 2009). business people need a lot of effort, including convincing the public that these efforts have been accounted for. Statements of financial flows readily provide information about the financial position, financial results and statements of cash flows of an entity that is useful to most users in making financial decisions or certain individuals. To achieve its goals, financial reports also show what has

been done by management or managers with trusted resources (SAK ETAP, 2009).

Purpose of Preparation of SAK ETAP

Based on SAK ETAP which has been issued by the Indonesian Association of Accountants, every company has an obligation to prepare financial reports which include balance sheets, profit and loss statements, reports on changes in capital, and cash flow statements. SAK ETAP is for entities that do not have a public responsibility. With the issuance of SAK ETAP, it is hoped that it will make it easier to submit financial reports to business actors (MSME owners). SAK ETAP must also provide solutions to the company's internal problems. The financial report is information about the financial position of the business being carried out. Information to determine the health and growth of the business is the financial report that is presented at the end of the period as a form of financial report to the business management.

Characteristics of SAK ETAP

According to SAK ETAP (2009:2) the qualitative characteristics of information in financial reports must meet the criteria, easy to understand, materiality, relevance , reliability, completeness, substance overshadows form, sound judgment, timeliness, balance between costs and benefits

Definition , purpose and types of financial statements

Financial statements are a form of information that can describe the financial position of a company, which data can be used to describe the financial results of a company. Financial reports are a very important and useful tool for gathering information and results regarding the location of a company's financial position, where financial reports are said to be able to help users make the right financial decisions, economically correct (Hidayat, 2009) .

Hidayat (2009) argues that the use of financial reports is to provide information for those who want to know the state of the business from the point of view of numbers expressed in monetary units. In general, the purpose of financial reports is to provide information, understanding, forecasting, diagnosis, evaluation. Based on SAK ETAP, an entity must be able to prepare a financial report consisting of a Balance Sheet , Profit and Loss Report, Changes in Equity Report, Cash Flow Statement, Notes to Financial Statements

METHODOLOGY

This research is a qualitative research. Qualitative research is a research process that can produce and describe in text or speech and observable behavior of people . The population of this study is all agro-tourism MSME owners in Tangkit Baru Village. Based on the data obtained from the results of the preliminary survey, information was obtained from the head of the agro-tourism industry in Tangkit Baru village that there were 12 MSME owners in the agro-tourism village of Tangkit Baru.

The sampling technique chosen is saturated sampling. This technique is a sampling technique in which all members of the population act as samples, this usually happens if the population is relatively small, not more than 30 people, or if the researcher aims to generalize with a small error rate, while another term for this sampling is census, i.e. all members of the population have been sampled (Muhyi et al., 2018). According to the results of the preliminary survey conducted, the total number of MSME agro-tourism owners in the village of Tangkit Baru is 12 MSME owners, so the sample for this research is 12 of these owners. .

Researchers use qualitative data types. This data is non-numeric data. Qualitative information comes in the form of words, symbols or pictures (Muhyi et al., 2018) . The primary data source was selected when conducting this research. Primary data is verbal or nonverbal information in the form of words, actions or movements that have been carried out by actors who are believed to be related to this in the form of subjects (information providers) associated with data in the form of variables being studied (Sitoyo, 2015). Primary data collection in this study comes from data collected directly during field work. The technique for collecting data in this study used a questionnaire filled in by the informant (person in charge of agro-tourism in the new village of Tangkit). Questionnaires are primary data collection tools that use survey methods to collect informants' opinions . The questionnaire uses a Likert scale.

Data analysis method

1. Data tabulation

After the data is available, the data is tabulated to calculate the descriptive range of performance percentage scores which are calculated using the following formula:

$$\% = \frac{\text{Skor Nyata (Jawaban)} \times 100\%}{\text{Skor Ideal}}$$

2. Data presentation

The results of these calculations will be presented in Table 2 as follows.

Table 1. Implementation Criteria

Application Criteria	Score Average Interval
(STD) Strongly Disagree/Strongly Disagree	0% - 20%
(TD) Not Applied/Disagree	(greater than) >20% - 40%
(KD) Less Applied/Disagree	(greater than) >40% - 60%
(D) Applied/Agreed	(greater than) >60% - 80%
(SD) Strongly Applied/Strongly Agree	(greater than) >80% - 100%

3. Conclusion drawing and verification

The last step is to draw conclusions and verify. Data originating from the field may experience differences with estimates, this allows conclusions to be able to answer problems or even not be able to answer problems.

RESEARCH RESULT

Preparation of MSME Financial Reports

The financial statements are a structured presentation of the company's net assets, financial position and results of operations. The purpose of financial reports is to provide information about a company's financial position, financial results and cash flows that is useful to a large number of users in financial reporting organizations for financial decision making (IAI, 2016) . According to SAK ETAP (2009), MSME financial statements consist of a balance sheet, income statement, statement of changes in equity, cash flow statement and notes to financial statements.

The UMKM Agrotourism in Tangkit Baru Village has simple financial records, namely bookkeeping and financial records that have been adjusted to the needs of an ongoing business. The following is the bookkeeping owned by UMKM Agrotourism in the village of Tangkit Baru.

1. *Cash book*

UMKM Agrotourism keeps daily records to find out how much income and expenses have been done. Cash reports are generated for each purchase and summarized monthly. In accordance with the nature of the interviews conveyed by 12 MSME actors who own agro-tourism in Tangkit Baru Village, as follows:

"We record all expenses in the cash book and then calculate how much income and expenses we get monthly." (Interview, 24 February 2023)

"If money comes in from people who buy it, we record it." (Interview, 25 February 2023)

The financial statements owned by UMKM Agrotourism in Tangkit Baru Village are still limited to accounting reports, MSME owners' understanding of financial reports is limited to recording incoming and outgoing cash flows. UMKM Agrotourism in Tangkit Baru Village does not record operational costs and does not classify them as cash out, so that the cash received is not deducted from operational costs.

2. *Sales Book*

UMKM Agrotourism in Tangkit Baru Village has sales records that are made every day. As the essence of the interviews that have been conveyed by 12 owners of UMKM Agrotourism in Tangkit Baru Village that:

"If there is a purchase, we record it, and there is a book" (Interview, 24 February 2023)

"If the goods are purchased, we record them in this book." "(Interview, 24 February 2023)

Sales records are made to find out the income from sales every transaction occurs, then they will be added up every month to find out the income from each sale. Recording of sales is carried out by the owner of UKM Agrotourism in Tangkit Baru Village using cash sales and cash sales books still using a manual recording system. If buying in large quantities, the owner of the MSME agrotourism facility in the village of Tangkit Baru can provide a purchase receipt to the customer.

Obstacles in Preparing the MSME Agrotourism Financial Statements in Tangkit Baru Village

The preparation of financial reports in accordance with the financial standards of agro-tourism MSMEs in the village of Tangkit Baru has not been fully implemented. This is because there are inhibiting factors that make it difficult for MSME agro-tourism owners in Tangkit Baru village to apply good bookkeeping and prepare financial reports. Based on the results of the researcher's field observations, the obstacles to the application of accounting in the financial reports of agro-tourism SMEs in the village of Tangkit Baru are as follows:

1. Lack of understanding in properly preparing annual financial reports.
2. Economic actors do not yet realize the importance of having complete and accurate financial information to run their business.
3. Reporting is still considered complicated and time consuming.
4. There is a lack of information regarding local government training on how to properly prepare financial reports.
5. The district government does not yet have MSME service assistants
6. UMKM Agrotourism in Tangkit Baru Village does not yet have a special agency to help MSMEs maintain the importance of business bookkeeping and financial reporting.

Implementation of Entity Financial Accounting Standards Without Public Accountability in UMKM Agrotourism in Tangkit Baru Village

The results show that for indicators of the application of Financial Accounting Standards for Entities Without Public Accountability in UMKM Agrotourism in Tangkit Baru Village. The section in orange shows the UKM Agrotourism in Tangkit Baru Village which applies the indicator with a total frequency of 252, while the part that does not apply is marked in blue with a total score of 220. With a real score of 362 and an ideal score of 1810, the applicability indicator has an interval of 26%. . Based on the instrument compiled by Khafid (2010) the 26% interval level is included in the Disagree/Disagree category, namely the interval group with an average score of > 20% -40%.

The results show that for indicators of the principle of recognition of Financial Accounting Standards for Entities Without Public Accountability in UMKM Agrotourism in Tangkit Baru Village. The part in green shows the UMKM Agrotourism in Tangkit Baru Village not applying the recognition principle indicator with a total frequency of 48 with a total real score of 48 and

an ideal score of 240, so the interval for the recognition principle indicator is 20%. Based on the instrument compiled by Khafid (2010) the 20% interval level is included in the Strongly Disagree/Strongly Disagree category, namely the interval group with an average score of 0% -20%. With this, it means that UMKM Agrotourism in Tangkit Baru Village has not implemented the recognition principle indicator in the slightest.

The results show that for the indicator of the principle of disclosure of Financial Accounting Standards for Entities without Public Accountability in UMKM Agrotourism in Tangkit Baru Village. The part in gray shows the UMKM Agrotourism in Tangkit Baru Village applying indicators with a total frequency of 48 and the gray color shows not applying the principle indicator of disclosure with a total frequency of 24. Has a total real score of 48 with an ideal score of 240, then the interval that has the principle indicator disclosure by 30%. Based on the instrument compiled by Khafid (2010) the 30% interval level is included in the Not Applied/Disagree category, namely the interval group with an average score of > 20% -40%.

The results show that for the standard presentation principle indicator Financial Accounting for Entities Without Public Accountability in UMKM Agrotourism in Tangkit Baru Village. The section in red shows the UKM Agrotourism in Tangkit Baru Village applying presentation indicators with a total frequency of 63 and the yellow color indicates that the presentation principle indicators are not implemented with a total frequency of 70. Having a real score of 98 and an ideal score of 490, the presentation principle indicator has an interval of 27%. Based on the instrument compiled by Khafid (2010) the 27% interval rate is included in the Not Applied/Disagree category

The results of the implementation of SAK ETAP in UMKM Agrotourism in Tangkit Baru Village using the instrument compiled by Khafid (2010). Not applied has 1 point and applied has 2 points. The real score is the sum of the points not applied and applied, while the ideal score is the sum of the total real scores multiplied by 5.

Table 2. Results of Sak Etap Implementation in Msmes Agrotourism in Tangkit Baru Village

Information		TD	D	Real Score	Ideal Score	intervals	Category
		1	2				
Applicability Indicator	Frequency	252	110	362	1810	26%	Not Applied
	Total Score	252	220	472			
Recognition Principle Indicator	Frequency	48	0	48	240	20%	Very Not Applied
	Total Score	48	0	48			
Disclosure Principle Indicator	Frequency	24	24	48	240	30%	Not Applied
	Total Score	24	48	72			
Presentation Principles Indicator	Frequency	63	35	98	490	27%	Not Applied
	Total Score	63	70	119			

Source: Research Processed Data 2023

The table above shows that 26% of implementation indicators are implemented, 20% recognition indicators, 30% disclosure indicators, and 27% presentation principle indicators. The interval level with an average score of 0%-20% is included in the Strongly Disagree/Strongly Agree category and intervals with an average score of >20%-40% are included in the Disagree/Disagree category. Thus it can be said that UMKM Agrotourism in the New Village of Tangkit Baru on indicators of applicability, indicators of the principle of disclosure, and indicators of the principle of presentation of Not Applied SAK ROOF. While the recognition principle indicator is included in the Strongly Disagree/Strongly Disagree category.

DISCUSSION

Based on the results of interviews, questionnaires, observations and documentation , it can be said that the owner of UM KM Agrowisata in Tangkit Baru Village does not fully understand the importance of financial records. MSME owners see the development of their business by calculating the amount of income and expenses . The application of an accounting information system managed by MSME owners is still very simple, it is still done manually.

The record of transactions carried out by UMKM Agrotourism in Tangkit Baru Village is still very far from the standard set out in SAK ETAP. These records are not sufficiently helpful in making broader business decisions. In presenting sustainable financial reports, it is expected to apply the principle of consistency in order to be able to compare the previous and subsequent financial reports . The Comparative Principle can provide information about the ongoing development of MSMEs and determine whether a company makes a profit or a loss.

UMKM Agrotourism in Tangkit Baru Village , in terms of financing the owner must be able to separate personal finance and business finance. Principles

like this are quite difficult to implement because of the relatively low performance measures. Technical accounting is considered difficult because business owners or managers still have relatively low capital and focus on small businesses.

The presentation process according to SAK ETAP standards has regulated the separation of business profits and personal money. This will provide accurate information so that decision making becomes better considering that financial reports are information that can be used by the owner to more easily know the financial position and see the performance of his business. And can be used as a basic condition for applying for loans to banks or financial institutions .

The results of research that has been carried out in UKM Agrowisata Desa Tangkit Baru found that there were internal factors and external factors that caused the implementation of SAK ETAP-based financial records not to be implemented. Internal factors are factors originating from the MSMEs themselves which influence the implementation of the SAK ETAP-based financial reporting system , while internal factors are due to the lack of knowledge of MSME owners on the importance of accounting standards in preparing financial reports.

MSME owners The agrotourism of Tangkit Baru Village has difficulties to prepare the accounting system. They prioritize marketing systems and reach consumers more broadly and quickly. The external factor that caused the failure of the implementation of SAK ETAP was due to the lack of supervision by interested parties on the financial reports of MSMEs, especially the government and related organizations. The benefits of MSME development are the responsibility of all parties according to their fields. Muhammad., et al (2018) believes that a special supervisory body is still needed to monitor and evaluate SAK ETAP, so that later all MSMEs can implement SAK based on the ETAP financial register.

MSME actors must understand the benefits and importance of recording transactions and preparing financial reports in accordance with SAK ETAP. Required socialization and supervision from related parties for the public to monitor and facilitate the implementation of SAK ETAP based accounting . With the aim that support builds the capacity and ability of MSMEs to prepare financial reports based on Sak Etap

CONCLUSIONS AND RECOMMENDATIONS

UMKM Agrotourism in Tangkit Baru Village still cannot implement SAK ETAP as it should. MSMEs still use a simple manual note -taking system. Obstacles found from the results of the study were the existence of internal factors and external factors which became inhibiting factors . Internal factors are in the form of limited knowledge and understanding of MSME owners and internal factors , lack of supervision from interested parties towards UMKM

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