

Are MSMEs Able to Prepare Financial Statements Following SAK EMKM?

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ABSTRACT

Micro, small, and Medium Enterprises (MSMEs) are the most popular businesses by the Indonesian people and have large role, absorption of labor for the national economy. MSMEs grow and develop in areas rich with high natural and human resources rate but only 19.6% of MSMEs have implemented SAK EMKM in their financial record. The purpose of this study in Kalurahan Tridadi is to find understanding accounting, utilization of information technology, and socialization influence financial statements in MSMEs. This research uses quantitative methods with an associative approach. The study found that financial statements of MSME actors are prepared well, with socialization provided to help them understand and implement financial report preparation activities.

INTRODUCTION

The obligation of MSMEs to carry out accounting records has been recorded implicitly in the Ri Law Number 20 of 2008 concerning MSMEs, the presentation of information on MSME financial statements is needed so that MSME actors know the financial position so that later it will facilitate MSME actors in making decisions, knowing the position of funds both source and use, and submitting credit funds to banks. The obligation of MSMEs to carry out accounting records has been recorded implicitly in the Ri Law Number 20 of 2008 concerning MSMEs, the presentation of information on MSME financial statements is needed so that MSME actors know the financial position so that later it will facilitate MSME actors in making decisions, knowing the position of funds both source and use, and submitting credit funds to banks.

The low preparation of financial statements by MSME actors, because it is influenced by accounting understanding factors. According to Mutiari (2020), the factors that influence MSME actors in preparing financial statements are the lack of understanding of accounting and a very low understanding of MSME financial reporting. Another factor that can influence the preparation of financial statements is the use of information technology. According to Nurhidayanti (2019) stated that the use of information technology does not have a positive effect on the preparation of financial statements, because MSME owners mostly use information technology for online promotion and information technology has not been used for accounting programs.

According to Dewi (2020) stated that the implementation of SAK EMKM needs to be given an understanding of the importance of SAK EMKM and the benefits provided and for the creation of good financial records and in accordance with SAK EMKM, there is a need for supervision from the authorities to control and assist in the implementation of SAK EMKM. Socialization is the process of acquiring knowledge, skills, and attitudes to function as an adult and active actor in society. It is important to examine whether the financial statements of MSMEs have been arranged correctly and what factors influence the preparation of MSME financial statements.

The weakness of MSMEs in Kalurahan Tridadi is that they do not master and do not implement an adequate financial system. Even small businesses have not implemented systematic and orderly bookkeeping. Small entrepreneurs generally consider that accounting information is unimportant and difficult to implement because it wastes time and costs. Especially in Kalurahan Tridadi which has a very large number of MSMEs. Small business actors in Kalurahan Tridadi have carried out simple financial records, but what needs to be researched is whether the profit and loss bookkeeping made is in accordance with SAK EMKM because financial records are very important to know the amount of profit and loss of a business. This is supported by Andriana (2014) that said the most important thing for small business managers is how to make a lot of profit without the hassle of applying accounting. With the problems that have been described, this study takes the title "MSMEs Are Able to Prepare Financial Statements in accordance with SAK EMKM"

LITERATURE REVIEW

Stewardship Theory

Stewardship theory has a psychological and sociological basis that has been designed to help executives achieve their organizational goals. Education is the preparation of individuals to assume different or higher responsibilities in an organization, and is important to improve the quality of financial statements. It can be in formal or non-formal forms to increase understanding of accounting and the use of technology.

Understanding Accounting

Accounting is a science that provides information about the financial statements of an enterprise. It is a process of recording, assessing, classifying, structuring transactions and financial events on the results as well as the presentation of financial reports. Understanding accounting has a positive effect on the implementation of SAK EMKM. Research conducted by Pardita, Julianto and Kurniawan (2019) and Dewi, et al. (2015) also showed that understanding accounting influences the quality of financial statements.

Information Technology

According to Kusumasari (2021) information technology is the use of electronic equipment, especially computers, to store, analyze, and distribute any information, including words, numbers, and images. The use or application of technology is one of the tools that supports ordering needs and is more effective, more accurate and of course faster. According to (Nurillah, 2014) information technology is a technology used to process data, process, obtain, compile, store and manipulate data to produce quality, relevant, accurate, and timely information used for decision making. The optimal use of information technology will make it easier for someone to do their job and can minimize a mistake. Research has shown that the use of information technology has a positive and significant effect on the quality of financial statements. Mahayani et al. (2017) and Riandani (2017) both agree that information technology has no influence on financial statements.

Socialization

Sulistyawati (2020) argues that socialization is a process of learning about ways of instilling values or rules, which are learned through the transfer of habits from one generation to another in a certain society or group". Based on research that has been conducted by Sulistyawati (2020), that socialization has a positive effect on the application of SAK EMKM, with the higher the socialization, the more effective it is. Research conducted by Adhikara (2018) which states that socialization has a positive and significant effect on the application of SAK EMKM. This is also in line with research conducted by Badria, et al. (2018) which stated that socialization has a positive effect on the use of SAK EMKM. Yanto, et al. (2017) and Afianti (2015) in their research also stated that socialization and training have a positive effect on the implementation of SAK ETAP.

Hypotheses

Based on the problem presentation, the hypotheses of this study are:

- 1) Understanding accounting affects the preparation of financial statements
- 2) The use of Information technology affects the preparation of financial statements
- 3) Socialization affects the preparation of financial statements

METHODOLOGY

The research design provides a research flow from preparing research data, testing hypotheses, which ultimately provides conclusions that correspond to the results obtained, problems, and research hypotheses. The research paradigm in this study is positivism, with a type of quantitative research with an associative approach. This research seeks to study the relationship between variables so that it includes relational research. This research seeks to find a relationship between variables of understanding accounting, utilization of information technology, and socialization of the preparation of financial statements for MSMEs in Kalurahan Tridadi. The stages carried out in this study include planning, designing, determining focus, collecting data, analyzing data and presenting the final report of the research results. The method used in the discussion of research results is a quantitative method. The data used in this study are primary and secondary data. Furthermore, the data is analyzed by two methods, namely descriptive and inferential statistical methods.

The population in this study is MSMEs spread across Kalurahan Tridadi, Kapanewon Sleman, Sleman Regency, Yogyakarta Special Region, which amounts to 43 entrepreneurs. Meanwhile, the sample of this study was selected by the saturated sample method. Data collection through interviews in this study used interviews by preparing a list of structured statements. The analytical model for all latent variables in the PLS model consists of three types of relationships: (2) an external model (measurement model) that details the relationship between the latent variable and its indicator or manifest variables; (3) Weight relationships that allow estimation of case values for latent variables.

RESULT AND DISCUSSION

a) Loading Factor Test

The results of the PLS output regarding the loading factor are presented in Table 1. In this study, the minimum loading factor limit of 0.5 will be used.

Table 1. Loading Factor Test

The Relationship Between Variables and Their Constructs		Outer Loading
X ₁₁	← Understanding Accounting X ₁	0,838
X ₁₂	← Understanding Accounting X ₁	0,887
X ₁₃	← Understanding Accounting X ₁	0,936
X ₁₄	← Understanding Accounting X ₁	0,871
X ₁₅	← Understanding Accounting X ₁	0,819
X ₂₁	← Utilization of Information Technology X ₂	0,812
X ₂₂	← Utilization of Information Technology X ₂	0,877
X ₂₃	← Utilization of Information Technology X ₂	0,872
X ₂₄	← Utilization of Information Technology X ₂	0,787
X ₃₁	← Socialization X ₃	0,711
X ₃₂	← Socialization X ₃	0,695
X ₃₃	← Socialization X ₃	0,879
X ₃₄	← Socialization X ₃	0,906
X ₃₅	← Socialization X ₃	0,858
Y ₁₁	← Preparation of Financial Statements Y ₁	0,737
Y ₁₂	← Preparation of Financial Statements Y ₁	0,806
Y ₁₃	← Preparation of Financial Statements Y ₁	0,878
Y ₁₄	← Preparation of Financial Statements Y ₁	0,820
Y ₁₅	← Preparation of Financial Statements Y ₁	0,573
Y ₁₆	← Preparation of Financial Statements Y ₁	0,787
Y ₁₇	← Preparation of Financial Statements Y ₁	0,725
Y ₁₈	← Preparation of Financial Statements Y ₁	0,801

Source: Data Processed 2022

Table 1 above shows that all indicators that reflect on 5 constructs, namely Understanding Accounting (X₁), Utilization of Information Technology (X₂), Socialization (X₃), Preparation of Financial Statements (Y₁) have a loading factor having a value above 0.5 so that the indicators of the six variables used in this study are declared valid.

b) Cross Loading Test

Structural validity can also be read from discriminant validity. The discriminative validity of a reflective indicator consists of examining the indicator's crossload and its constructs or its latency. Good discriminant validity is achieved when a metric has greater cross-loading on each metric component than on other metric components. Table 2 shows the results of the cross-loading indicators for understanding accounting constructs (X₁), using information technology (X₂), socializing (X₃), and preparing financial statements (Y₁).

Table 2. Cross Loading Indicators Against Each of Its Constructs

Indicators	Constructs			
	Understanding Accounting (X ₁)	Utilization of Information Technology (X ₂)	Socialization (X ₃)	Preparation of Financial Statements (Y ₁)
X11	0.838	0.606	0.461	0.552
X12	0.887	0.703	0.516	0.644
X13	0.936	0.745	0.624	0.721
X14	0.871	0.597	0.574	0.707
X15	0.819	0.531	0.455	0.650
X16	0.667	0.574	0.824	0.620
X21	0.725	0.812	0.643	0.589
X22	0.620	0.877	0.699	0.622
X23	0.643	0.872	0.686	0.650
X24	0.508	0.787	0.704	0.507
X31	0.509	0.582	0.711	0.525
X32	0.445	0.507	0.695	0.503
X33	0.497	0.707	0.879	0.702
X34	0.680	0.782	0.906	0.792
X35	0.655	0.687	0.858	0.568
Y11	0.748	0.745	0.861	0.837
Y12	0.679	0.619	0.523	0.806
Y13	0.614	0.626	0.654	0.878
Y14	0.527	0.499	0.611	0.820
Y15	0.278	0.156	0.297	0.573
Y16	0.544	0.493	0.635	0.787
Y17	0.591	0.481	0.454	0.725
Y18	0.645	0.516	0.520	0.801

Source: Data Processed 2022

Table 2 data shows the cross loading values of each indicator of the construct variables Understanding Accounting (X₁), Information Technology Utilization (X₂), Socialization (X₃), and Financial Statement Preparation (Y₁) each having a correlation coefficient greater than the construct of the other blocks. This means that the model has good discriminant validity.

c) Construct Reliability Test

A latent variable has high confidence if its composite confidence score is greater than 0.7, its Cronbach alpha score is greater than 0.7, and its AVE is greater than 0.5. Combined Reliability tests the reliability value of an indicator against one variable. In addition, the value of Cronbach's Alpha shows a value above 0.7 which proves that the measurements in this study are reliable (Sarwono and Narimawati, 2015). The processed data is presented in Table 3.

Tabel 3. Cronbach's Alpha Value, Composite Reliability

Latent Variables	Cronbach's Alpha	Reliabilitas Komposit	AVE
Understanding Accounting (X_1)	0.914	0.935	0.707
Utilization of Information Technology (X_2)	0.858	0.904	0.702
Socialization (X_3)	0.870	0.907	0.664
Preparation of Financial Statements (Y_1)	0.901	0.920	0.594

Source: Data Processed 2022

Table 3 shows that all latent variables measured in this study have reliability values combined with Cronbach's alpha greater than 0.7, so all latent variables can be considered reliable. AVE is greater than 0.5, so it is qualified or has good discriminative validity.

d) Inner-Model

In this study, PLS-SEM is used to estimate and test the importance of relationships between constituents based on the results of external model analysis, which have been declared reliable and valid. Thus, the data analysis information obtained on the basis of the results of the analysis serves as a guideline for how much of the obtained data information can be passed on to the level of use of regression statistical techniques so that it can be used as a reference for prediction. increase. The influence of independent variables on dependent variables and the use of statistical techniques in presenting the results of dimension-based analyzes (Bagozzi and Yi, 1988); Best estimation models for improving research recommendations success rate (Weston and Gore, 2006).

The internal model is measured using some criterion, the R2 of the intrinsic latent variable. Acceptable R2 values are 0.67 (strong model), 0.33 (moderate model), and 0.19 (weak model) (Hair et al., 2017). Table 4 shows the R2 value for each dependent variable in this study.

Tabel 4. R-square Value

Variable	R Square	Information
Preparation of Financial Statements (Y_1)	0,715	Strong

Source: Data Processed 2022

The results of the analysis of the R2 value obtained from the calculation results showed a variegated distribution. Table 4 presents the calculation results obtained by utilizing SmartPLS software, namely the R2 value. The result of the R2 value of 0.715 for Y1 is strong as a predictor of the change in the value of independent variables included in this study model. Based on Table 4, the value of R2 for Y1 is relatively strong.

The R-square value of 0.715 indicates that 71.5% of the variation in the financial statement preparation variable (Y_1) is expressed by the accounting

understanding variable (X1), the use of information technology (X2), and socialization (X3). The remaining 28.5% is explained by exogenous latent variables (X1, X2, X3) and other factors not included in this research model.

e) Direct Influence

Analysis of direct, indirect, or overall effects can describe relationships between study variables (latent variables). Direct effects are indicated by the coefficients of all arrows with one end, while indirect effects are indicated by the role of one or more intermediate variables. To examine the direct impact between configuration variables, this can be obtained from the analysis of path coefficient values shown in Table 5.

Table 5. Path Coefficients, T-Statistic, P-Values

	Original Sample	Standard Deviation	T Statistics	P Values	Significance
X ₁ > Y ₁	0,476	0,193	2,467	0,014	Significance
X ₂ > Y ₁	-0,026	0,177	0,148	0,883	Insignificant
X ₃ > Y ₁	0,468	0,141	3,312	0,001	Significance

Source: Data Processed 2022

f) Hypothesis Testing

Table 6 shows that directly the accounting comprehension variable (X1) has a significant positive effect on the preparation of financial statements (Y1). The calculated value of the accounting understanding test (X1) on the preparation of financial statements (Y1) is greater than the t_{table} (2.467>1.96) and the P value is significant (0.014<0.05), so it can be concluded that the understanding of accounting directly has a significant positive effect on the preparation of financial statements.

The variable utilization of information technology (X2) directly negatively affects the financial statement preparation variable (Y1). The calculated value of the test of the effect of the use of information technology (X2) on the preparation of financial statements (Y1) is greater than t_{table} (0,148<1,96) and significant P value (0,883>0,05), So it can be concluded that the use of information technology directly negatively affects the preparation of financial statements t_{table} (3,312>1,96) and significant P value (0,001<0,05), So that it can be concluded that socialization directly has a significant positive effect on the preparation of financial statements.

The MSME actors in Kalurahan Tridadi have actually compiled a good financial report even though it has not been done neatly. Every document they get or take out is well recorded even though it's still in the book. And the average MSME actor in Kalurahan Tridadi with a Bachelor of Economics and SMEA background has resulted in a good understanding of the accounting of

MSME actors in Kalurahan Tridadi and they apply the knowledge received when taking formal education.

The results of this research are supported by opinions (Diani, 2014), someone who has an understanding of accounting is someone who is smart and understands correctly how the accounting process is carried out to produce financial statements that are guided by the principles and standards of preparing financial statements. The results of this test are also in line with research conducted by Lohanda (2017) and Sholehati (2016) which states that understanding can increase the application of SAK ETAP to MSMEs. Understanding good financial statements can help SMEs understand and apply the rules of SAK EMKM.

Information technology in addition to having basic components also has a very large role that can replace the role of humans in carrying out their duties so that what is produced is more reliable and errors that occur are less likely. However, if you use pirated things, it will be very worrying because the number of transactions is limited and there are still often problems. In addition to expensive applications, the high price of computers or laptops makes actors also reluctant to use information technology. Considering that there are more MSME players in the micro and small categories, whose business turnover is prioritized for operational activities and store development. The results of this study are in line with Arfianti (2011) who concluded that the use of information technology does not have a significant effect on the quality of financial reporting.

The results of the study and analysis of research data show that socialization has a significant positive effect on the preparation of financial statements. This means that the more often it is social, the more it will improve the preparation of financial statements. This happens because in Kalurahan Tridadi every year there are community service activities related to the preparation of simple financial reports carried out by universities in the Special Region of Yogyakarta. This service activity has resulted in an increase in the number of MSME actors involved in the preparation of financial statements.

This means that the more frequently rules are socialized or balance sheets are created based on the SAK EMKM, the more appropriate and regular the application of the SAK EMKM will be. The results of this study are consistent with the theory of planned behavior. This is known as behavior control. This socialization has a motivating effect rather than being attributed to one's own control or will, as the SME knows how to apply the rules he can offer in his SAK EMKM.

The results of this study are also in line with research conducted by Adhikara (2018), Badria, et al. (2018) which stated that socialization has a positive effect on the use of SAK EMKM. As well as the research of Afianti (2015) and Masitoh and Widayanti (2015) which stated that socialization has a positive effect on the implementation of SAK ETAP. The holding of socialization will provide knowledge and understanding to SMEs which will later have a significant impact on increasing the application of SAK EMKM.

CONCLUSIONS AND RECOMMENDATIONS

In general, the preparation of financial statements for MSME actors in Kalurahan Tridadi has been done well. Because the frequent socialization provided results in the understanding of MSME actors to understand and be able to implement financial report preparation activities. Because the category of MSME actors is in micro and small businesses, it turns out that the use of information technology becomes less effective because the costs incurred are getting bigger, MSME players are more focused on development and operational activities. If forced, it will reduce existing capital and can lead to happiness.

Based on the conclusions of the research results as described above, suggestions can be submitted to continue to be socialized so that accounting understanding can be evenly distributed to all MSME actors so that MSME actors can calculate profits and losses properly. After the understanding and equity of MSME actors is deemed sufficient, then a training program can be given on the use of applications or systems in making MSME financial reports based on SAK EMKM.

ADVANCED RESEARCH

Each study has a limitation, the limitation of this study is that the scope of questionnaire distribution to respondents has not been evenly distributed, because it only involves a small number of SMEs located in Kalurahan Tridadi, Sleman Regency, Yogyakarta Province, so the level of representation is still low. In addition, the number of respondents in this study is still limited and only uses 43 respondents. In addition, the limitations of the variables studied, so that they are less comprehensive in explaining the phenomenon studied in making decisions.

Based on the conclusions of the research results above, suggestions for MSMEs actors can be given continuous socialization so they can calculate profits and losses well. In addition, do not be forced for MSMEs actors (micro and small) to use information technology first, teach them to record all transaction activities neatly. As for further research should be provide other factors or variables that can affect the preparation of financial statements in MSMEs, and researchers can expand the scope of research.

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