

# SAK-EMKM: Review of the Implementation of Micro, Small and Medium Enterprises (MSMEs) in Bengkalis Regency

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**Abstract.** This study aims to see an overview of the implementation of SAK EMKM in the MSMEs sector in Bengkalis Regency. Do MSMEs use SAK EMKM in running their business. This research uses a quantitative descriptive method. The research was conducted on 58 samples in Bengkalis Regency. Based on the research that has been done, the results show that 24.1% of MSMEs apply application-based accounting records that meet the standards of SAK-EMKM. The remaining 75.9% are still recording manually. The business owner only keeps records of cash in, cash out and simple profit and loss calculations. The Polbeng continues to collaborate and provide assistance by carrying out the lecture process using the PBL and Case Method to be able to assist MSMEs in making financial reporting according to standards. Through the Polbeng Membangun Desa Program, Polbeng has shown an attitude of openness to the community so that they can cooperate with the campus for community activities in the economic and social sectors. During the mentoring process that has been carried out, several obstacles were found in helping MSMEs owners implement financial records according to SAK-EMKM, namely: insufficient workforce, inadequate understanding of SAK-EMKM, lack of availability of references in book form, and inadequate government regulations not binding.

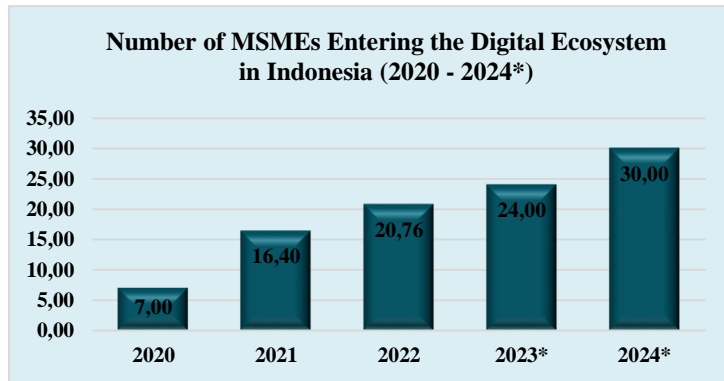
**Keywords:** SAK-EMKM, MSMEs, financial reporting

## 1 Introduction

In recent years, Micro, Small, and Medium-Sized Enterprises (MSMEs) have flourished in Indonesia. The MSMEs industry is, in essence, a fairly vast field. The MSMEs industry itself has a wide range of applications. Initially, company development is focused on the food, fashion, education, automobile, and creative product industries. These domains can all be utilized as lucrative, adjustable company goals. according to knowledge of the resources that are around.

The current struggles faced by MSMEs in Indonesia to survive go hand in hand with the rapid development. The difficulties society faces are growing along with technological advancement. People's decisions are influenced by online visibility and feedback. Thus, in the completely digital world of today, it is normal for businesspeople to begin understanding how to run a business online.

The government of Indonesia, via Kementerian Koperasi dan UKM, is still pushing MSME entrepreneurs to join the digital economy. The information from DataIndonesia.id is summed up as follows



According to data from Kementerian Koperasi dan UKM, 20.76 million MSMEs will have joined the ecosystem by 2022. Comparing this figure to 16.4 million MSMEs in the previous year, there has been a 26.6% increase. This indicates that 64 million MSMEs units have been exposed to the digital environment in 32.44% of cases. Kementerian Koperasi dan UKM also targets MSMEs that can enter the digital market to increase to 24 million units next year. The number will also increase to 30 million units in 2024.

In keeping with the government's plan to keep raising MSME revenue, Tri Dharma Perguruan Tinggi activities in the field of research and service are also directed at being able to help MSMEs around the tertiary institution and partners to solve existing problems. Through the Polbeng Membangun Desa Program, lecturers, staff and students continue to provide assistance to MSMEs entrepreneur according to the areas of competence possessed by Polbeng lecturers. Some of the Polbeng lecturers who provide assistance are equipped with competency certificates for MSMEs Assistants so that mentoring activities can be carried out more optimally and in a more targeted manner. The following is an MSMEs Companion certificate from BNSP:



Fig 1. MSMEs Companion Certificate

During the MSMEs assistance process, several problems were found in the field. The most common problem is the weak financial management of MSMEs. In every business, financial

management is an important aspect that needs attention. If it is not managed properly, it is not impossible that the existing capital will be used up in vain. Moreover, financial management shouldn't be disregarded or seen as simple for the micro, small, and medium-sized business sector. Because of this, MSME owners need to be able to submit financial reports in compliance with the approved SAK-EMKM and manage their money through organized, disciplined financial records.

Based on the background of the problems above, this research will be studied further with the title: "SAK-EMKM: Review of the Implementation of Micro, Small, and Medium Enterprises (MSMES) in Bengkalis Regency".

## **1.2. Scope and Limitation**

This study was conducted on MSMES in Bengkalis Regency.

## **1.3. Objective of the Study**

Given the breadth of the issues raised, the following are the goals of this investigation to be accomplished:

- 1). To find out the application of SAK-EMKM to MSMES in Bengkalis Regency.
- 2). To find out the efforts made by the Bengkalis State Polytechnic in the process of assisting MSMES in Bengkalis Regency.
- 3). to ascertain the barriers to supporting MSMES in the Bengkalis Regency with the implementation of SAK-EMKM.

## **2. Methods of Study**

This study is categorized as quantitative descriptive. Variables are described in research that is quantitatively descriptive. as they receive assistance. by numerical information derived from real-world circumstances. Techniques for gathering data were employed in this investigation. by observation, surveys, and. conversations.

## **3. Review Of Literature**

### **3.1 Previous Research**

MSMES are developing well in Tangerang City. In his interview on the website [MSMEs.tangerangkota.go.id](http://MSMEs.tangerangkota.go.id) (2020), The economic strength of the community and the expansion of MSMES in Tangerang are attributed to MSMES, according to the Office of Cooperatives and Small and Medium Enterprises for the City of Tangerang. Tangerang City is well documented. It seems that the good growth of MSMES in Tangerang is not supported by good financial records either. The findings study, which show that 80.4% of Tangerang City's MSMES do not currently record, measure, and present their financial reports in compliance with SAK EMKM requirements, serve as an example of this [1]. Because of the poor quality of its human resources and the educational backgrounds of MSMES players, who are thought to be unfit for the accounting industry, the EMKM SAK has not yet been implemented. This makes the application of the SAK challenging. There are also MSMES actors who admit that they haven't even received information about the implementation of SAK EMKM in recording and bookkeeping MSMES finances even though SAK EMKM has been officially enforced by IAI

since January 1 2018. Lack of information from MSMES players has also contributed to the non-implementation of SAK EMKM in Tangerang City [2].

There is found that some MSMES in the city of Surabaya were photographed experiencing problems in implementing the EMKM SAK by reason of the small scope, low level of competence and limitations in human resources. With these limitations, the process of recording and reporting finances in MSMES is still simple, which also means that they are not in accordance with SAK EMKM. In accordance with SAK EMKM, MSMES should report a statement of financial position to a profit and loss statement, while in practice, some MSMES in Surabaya only make notes on income and expenses, according to their understanding. Recording of income and expenses using the petty cash system is also carried out by the MSMES Nukita Food [3].

In their research results show that MSMES in Kebakalan Village, Sidoarjo, East Java, have not recorded accounting using SAK EMKM. In line with the results of the previous research above, business owners do not understand the science of accounting so that there is no record of making financial reports. As for the non-implementation of SAK EMKM, there is still a mix-up between the owner's personal money and business money. Business money is used for personal gain and personal money is used for business money [4].

MSMES entrepreneur in North Luwu Regency, Makassar also have not implemented SAK EMKM because they do not have sufficient understanding of financial records. On the other hand, there is no supervision from the government, related institutions and regulators which also causes the EMKM SAK not to be Implemented [5]. Not only in Makassar, MSMES players in Samarinda also experienced difficulties in implementing SAK EMKM. The lack of staff who understand how to make financial reports is the main obstacle. On the other hand, MSMES are also concerned with how to produce well to increase sales. Financial records that rely on SAK EMKM are not a priority for business actors so they are left [6]. Apart from the several areas above, the application of SAK EMKM in Kebumen Regency is only used by some MSMES due to a lack of socialization and limited understanding of business actors regarding the application of SAK EMKM [7].

### **3.2 Micro, Small, and Medium Enterprises (MSMES)**

Micro, Small, and Medium Enterprises is an acronym for these businesses. The government defined MSMES in Law Number 20 of 2008 governing Micro, Small, and Medium-Sized Enterprises. Generally speaking, MSMES are small businesses operated by people, families, or other small business entities. The amount of wealth or assets, the number of employees, and the nominal turnover per year are used to classify MSMES.

As the name suggests, there are three categories into which MSMES fall:

#### **1. Small Enterprise**

Microbusinesses are profitable ventures controlled by private persons or private companies that fit the requirements for microenterprises as outlined in Law (UU) Number 20 of 2008 concerning Micro, Small, and Medium Businesses. A business can be called a micro business if the sales figure or turnover in a year reaches a maximum of IDR 300 million and the total business assets are a maximum of IDR 50 million, excluding land and buildings. In managing micro business finance, there are some business owners who

still mix business finance and personal finance. Micro-enterprises can be divided into two categories based on how they have developed, namely: livelihood, or microbusinesses that exist only to make a living. We commonly refer to this kind of microbusiness as the "informal sector." Take street merchants, for instance. Micro is a relatively mature microbusiness that yet has entrepreneurial traits, and is unable to engage in export activity or take on work from subcontractors.

## 2. Small Business

The definition of small business is a productive economic business that stands alone, carried out by individuals or business entities that are not subsidiaries or not branches of companies that are owned, controlled, or become part either directly or indirectly of medium-sized businesses or large businesses that meet the business criteria. small. This is in accordance with what is written in Article 6 paragraph 2 of Law no. 20 of 2008. A business can be categorized as a small business if it has a net worth of between IDR 50 million and IDR 500 million, and annual sales are between IDR 300 million and IDR 2.5 billion. In contrast to micro businesses, small business financial management is more professional. There is no such thing as mixing business financial calculations with personal finance anymore.

## 3. Medium-Sized Businesses

Medium-sized businesses are the final category of MSMES. This business, which is conducted by individuals or business entities that are not subsidiaries or branches of corporations and that are either directly or indirectly owned, controlled, or integrated with small or large businesses with total net worth or annual sales proceeds as specified by law, is a productive economic sector that stands alone. Excluding property and buildings, the net worth of medium-sized firms might exceed IDR 500 million annually. Additionally, medium-sized enterprises must meet a sales turnover threshold of between IDR 2.5 billion and IDR 50 billion annually. In medium-sized firms, finance is handled quite differently. Furthermore, this business has typically gained legality or is lawful.

### **3.3 SAK-EMKM**

To assist Indonesian MSMES in becoming more accountable, transparent, and efficient, the Indonesian Institute of Accountants (IAI) has released Micro, Small and Medium Entity Financial Accounting Standards (SAK EMKM). The largest obstacle to Indonesian MSMES' ability to obtain financing from financial institutions has been this one, which has hampered their expansion and ability to help the Indonesian economy going forward.

It has been demonstrated that MSMES have sustainably promoted and spurred national economic growth. According to data from the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop and UKM) from 2017, MSMES account for 97% of employment, which has a major positive impact on lowering unemployment in Indonesia. Given this significant responsibility, everyone's support is required, to create and implement cutting-edge, autonomous, and contemporary MSMES.

As the professional association that regulates all Indonesian accountants, IAI is dedicated to boosting the nation's economy. The EMKM SAK was ratified by the IAI Financial Accounting Standards Board (DSAK) on October 24, 2016. This EMKM SAK has been simplified to make it an accounting and financial standard that MSMES in Indonesia can readily understand.

With the shift from cash-based to accrual-based financial reporting, it is envisaged that this SAK EMKM can help enterprises. One of the factors influencing MSMES' financial literacy in Indonesia is anticipated to be the release of SAK EMKM, which will enable them to obtain more funding from the banking sector.

It is anticipated that SAK EMKM will serve as the foundation for future development and compilation of accounting standards or guidelines for MSMES operating in diverse industries. Effective January 1, 2018, this EMKM SAK allows for early application.

The goal of creating financial reports for MSMES company types in accordance with SAK EMKM is to make it easier for MSMES to keep track of their money. MSMES can identify, quantify, and display all the accounting data required to support the process of making the best decisions in these standardized financial reports. The kinds of financial reports that MSMES are required to submit under SAK EMKM are spelled out in detail. These reports include statements of financial status, reports on changes in capital, and profit and loss reports.

With the standardized preparation of SAK EMKM, MSMES are also easy to do tax calculations and easily get credit from banks, considering that one of the main requirements for applying for credit at a bank is the ability to pay credit, one of the indicators of which is reflected in SAK EMKM standardized financial reports. On the other hand, preparing financial reports using SAK EMKM makes it easier for MSMES entrepreneur because it is simpler [8].

#### 4. Result and Discussion

This research was conducted on 58 MSMES in Bengkalis Regency who were willing to take the time to be interviewed by researchers. Based on research that has been conducted for almost 2 months in April - June 2023, The responders' identities are acquired in the manner described here:

Table 1. Respondents Based on Type of Business

No	Type of Business	Number	Percentage
1	Culinary	18	31.0%
2	Fashion	22	37.9%
3	Laundry	8	13.8%
4	Beauty	6	10.3%
5	Automotive	4	6.9%
		<b>58</b>	<b>100%</b>

According to the above table, the fashion industry accounts for 37.9% of all respondents in this study. Culinary Business is the most dominant business developing in Medan City [6]. In Bengkalis Regency, the Culinary Business has also started to liven up, but it is still balanced with the Fashion Business when viewed directly. Based on how long the company has been in operation, the respondent's identification is as follows:

Table 2. Respondents based on length of business

No.	Length Of Business	Number	Percentage
1.	1 – 5 Year	26	44.8%
2.	6 – 10 Year	20	34.5%
3.	>10 Year	12	20.7%
		<b>58</b>	<b>100%</b>

Based on the table above, it was obtained data that the clothing store businesses that were the research subject in this study had the longest business duration of 1-5 years. According to research [9], the length of time the business has been running has a positive effect on the performance of MSMES. This means that the longer the business has been running, the more experience the business owner will have in dealing with business problems both in terms of marketing, workforce, and financial management. The identity of the respondent is based on the last education of the business owner, the following data is obtained:

Table 3. Respondents Based on Last Education of Business Owners

No.	Last Education of Business Owners	Number	Percentage
1.	High School	14	29.2%
2.	Diploma	4	8.3%
3.	Bachelor	30	62.5%
		<b>58</b>	<b>100%</b>

Based on the table above, it was obtained data that the clothing store businesses that were the respondents in this study had the most educational level holders being Bachelors as much as 62.5%. That the caliber of available human resources has a favorable impact on enhancing MSMES's financial performance [10]. This demonstrates that business actors with greater levels of education will have a better understanding of modern technologies and marketing strategies, which will make it much easier for them to adjust to the demands of the firm. modifications. The identity of the respondent based on the amount of Initial Capital when starting a business is as follows:

Table 4. Respondents Based on Business Initial Capital

No.	Business Initial Capital	Number	Percentage
1.	< 50 million	2	3.4%
2.	51 million – 100 million	10	17.2%
3.	101 million – 150 million	28	48.3%
4.	151 million – 200 million	12	20.7%
5.	> 200 million	6	10.3%
		<b>58</b>	<b>100%</b>

Based on the table above, the number of respondents who started their business with a capital of 101 million – 150 million was at most 48.3%. The effect of capital on MSMES performance.

The greater the business capital it will have a positive effect on the performance of MSMES. This means, the greater the business capital, the more complete the business facilities and infrastructure will be to run so as to attract customers more easily [9]. The following presents the identity of the respondents based on the ownership status of their place of business:

Table 5. Respondents Based on the Status of their Place of Business

No.	Status of their Place of Business	Number	Percentage
1.	Self Ownership	42	72.4%
2.	Lease	16	27.6%
		<b>58</b>	<b>100%</b>

The data from the table indicates that the total of the subjects who have their own place of business without having to rent is as much as 72.4%, while those who rent are only 27.6%. The identity of the respondents based on the Separation of Business and Personal Finances is presented as follows:

Table 6. Respondents Based on Separation of Business and Personal Finances

No.	Separation of Business and Personal Finances	Number	Percentage
1.	Separation of business and household finances	41	70.7%
2.	Do not separate business finance and household finance	17	29.3%
		<b>58</b>	<b>100%</b>

Based on the table above, 70.7% of MSMES which are the research sample have separated business financial records from household finances. Many MSMES Business owners start businesses with capital from personal funds. At the beginning of the business, financial arrangements between personal and business interests may always be brought together. Even though personal finance and business finance that are not separated will pose a financial risk. As a result, keeping personal and business finances distinct is crucial. Many business actors who start their business from scratch find it difficult to separate business and personal finances [11]. Often, business funds are used for personal purposes as well, so that it will make business financial reports difficult. Separating personal finances and business finances is very important in making bookkeeping. Thus, the recording of business income and expenses will be neatly arranged. In fact, one of the factors that a business can grow well is because business owners can separate personal finances from business finances. When the journey of a business is growing, business owners need greater capital, either from financing or funds from investors.

The separation of business financial management and personal or household finance has the following benefits:

1. Financial reports are tidier
2. Finances are more stable
3. Avoid the risk of liability
4. More professional [11]



While the specific methods used so that business and personal financial management can be carried out start with:

1. Separating business accounts and personal accounts
2. Appreciate yourself by giving yourself a salary
3. Archive proof of transactions properly
4. Keep financial records regularly and neatly
5. Evaluation of business finances per week, month and yearly on a regular basis

Following are the identities of respondents who run their businesses using accounting applications or software:

Table 7. Respondents Based on the Use of Accounting Applications

No.	The Use of Accounting Applications	Number	Percentage
1.	Using the Application	14	24.1%
2.	Manual Recording	44	75.9%
		<b>58</b>	<b>100%</b>

Based on the table above, there are still many MSMES that record buying and selling transactions manually instead of using accounting applications. Those who still record manually are 75.9%. There are several accounting applications used, including: IB Applications, GP Accounting, Qasir Applications and other Android-based cashiers.

Businesses that already use accounting applications, the output of the application is a financial report in the form of a profit and loss report. Applications used to help manage transactions and finances in business. Any model of accounting application is very useful to simplify and speed up the sales process, stock management, and preparation of financial reports. By using the application, you can also reduce the factor of human error and minimize the time needed to complete transactions.

Table 7 also explains that of the 58 samples in this study, only 24.1% applied application-based accounting records that met SAK-EMKM standards. The remaining 75.9% are still recording manually. The business owner only keeps records of cash in, cash out and simple profit and loss calculations. Because there are still many MSMES that have not kept financial records in accordance with SAK-EMKM, Polbeng continues to cooperate and assist by carrying out the lecture process using the PBL and Case Method to be able to assist MSMES in making financial reporting according to standards. In addition to learning methods that continue to be developed, Polbeng also opens opportunities for MSMES players if they need financial consulting services to be able to write to the P3M Polbeng so that lecturer service activities can be carried out to help them, with the hope that the Polbeng campus will not only be an educational institution but also an institution that can benefit the local community. Through the Polbeng Membangun Desa Program, Polbeng has shown an attitude of openness to the community so that they can cooperate with the campus for community activities in the economic and social fields. The Polbeng also provides training facilities for lecturers in stages through ministry grants so that they have MSMES companion certificates, BUMDesa assistants and other competency assistants needed by the community at this time.

During the mentoring process that has been implemented, there are several obstacles found in helping MSMES owners implement financial records according to SAK-EMKM, namely:

1. The workforce is still lacking
2. Inadequate understanding of SAK-EMKM
3. Lack of availability of references in book form
4. Non-binding government regulations.

Financial reports are official documentation that contains company financial information that has been processed in a certain form. Financial statements give a comprehensive picture of the state of the company's finances, making them a crucial component of the accounting process. Financial reports are necessary for MSMES businesses at all times, not just in times of emergency. In actuality, financial reports are also required to supply data that helps businesses make informed decisions. In this instance, financial reports' function is to support long-term business continuity and financial management. An MSMES's cash flow, performance, and financial status are all included in financial reports. Business owners can use this information to help them make the best choices for improved financial management and company strategy. MSMES need financial reports as a tool to monitor their financial performance. Financial reports help MSMES in managing their finances, knowing the company's financial condition, and making better business decisions. If MSMES businesses do not have financial reports, they will have difficulty managing their finances effectively and efficiently. Without financial reports, MSMES entrepreneurs will not have a clear picture of the company's financial condition, such as assets, liabilities, income and expenses. Therefore, this can make it difficult for MSMES to make good business decisions, such as determining the right price for products or services, knowing which products or services are the most profitable, and evaluating the financial performance of MSMES.

## **5. Conclusion**

Drawing from the conducted research, it can be inferred that 24.1% of MSMES apply application-based accounting records that meet the standards of SAK-EMKM. The remaining 75.9% are still recording manually. The business owner only keeps records of cash in, cash out and simple profit and loss calculations. The Polbeng continues to collaborate and assist by carrying out the lecture process using the PBL and Case Method to be able to assist MSMES in making financial reporting according to standards. Through the Polbeng Membangun Desa Program, Polbeng has shown an attitude of openness to the community so that they can cooperate with the campus for community activities in the economic and social fields. During the mentoring process that has been carried out, several obstacles were found in helping MSMES owners implement financial records according to SAK-EMKM, namely: insufficient workforce, inadequate understanding of SAK-EMKM, lack of availability of references in book form, and inadequate government regulations. not binding

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