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IMPLEMENTATION OF FINANCIAL ACCOUNTING STANDARDS IN MICRO, SMALL AND MEDIUM ENTERPRISES (MSMES) IN PENAJAM PASER UTARA REGENCY

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Abstract

This study aims to find out whether micro, small, and medium enterprises in Penajam Paser Utara Regency have prepared financial statements in accordance with the SAK EMKM. The variable in this study is a single variable, namely the Implementation of Financial Accounting Standards for Micro, Small, and Medium Enterprises (MSMEs). The subject of this study is the owner of Jkopi Cafe located in Penajam Paser Utara Regency, while the focus of this research is the implementation of Financial Accounting Standards for Micro, Small, and Medium Entities carried out by the MSME owners to see if it aligns with SAK EMKM. Data collection was carried out through interviews and documentation. The data analysis was carried out using qualitative descriptive methods. The results of this study show that Jkopi Cafe's business is not yet in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM).

Keywords: *Financial Accounting Standards, Micro, Small and Medium Entities, MSMEs, Jkopi Cafe*

1. INTRODUCTION

Micro, small and medium enterprises (MSMEs) are a form of business that operates independently, has a small scale, and is managed by individuals, community groups, or families. Micro, small and medium enterprises in Indonesia continue to play a significant role as the main driver in the economy. In 2021, the contribution of micro, small and medium enterprises to the Gross Domestic Product (GDP) reached around 61.07% or equivalent to Rp 8,573.89 trillion. In addition, micro, small and medium enterprises also make a large contribution to labor absorption, reaching 97% of the total workforce, and collecting around 60.4% of total investment. In addition to contributing to national economic growth and job creation, micro, small and medium enterprises also play a very important role in disseminating the benefits of development and becoming a dynamo driving economic activity as a whole. The development of the micro, small and medium enterprises sector has a positive impact on efforts to reduce the level of poverty in a country.

Micro, small and medium enterprises at this time have become a business sector that has an important role, but it is not spared from various problems, one of the common challenges encountered by micro, small and medium enterprises is related to capital problems. Business owners who have limited understanding often experience difficulties in obtaining additional capital through financial institutions. This is due to the lack of ability of business owners to prepare financial statements, which in turn results from a low understanding of accounting. In this context, the success of business owners is highly dependent on their ability to overcome challenges and maintain the stability of their business in increasingly fierce competition.

Recording accounting reports for micro, small and medium enterprises is very important to know and understand the business entity as a whole so that bankruptcy can be avoided. Recording accounting reports has implications for the revenue, sustainability, and growth of micro, small and medium enterprises. Recording accounting reports is the key to evaluating the financial condition and performance of a business, which in turn can provide significant benefits for economic decision-makers. Thus, accounting has an important role in improving the quality of economic decision-making. However, challenges encountered by micro, small and medium enterprises in compiling financial statements include a lack of understanding of the applicable financial standards in the preparation of financial statements and failure to carry out the division of assets between personal assets and company assets. These conditions can hinder the process of preparing financial statements properly.

The main obstacle faced by business owners in compiling financial statements is their limited understanding of accounting preparation caused by a low understanding of applicable accounting standards. Applying financial accounting information to micro, small and medium enterprises has significant value in monitoring business and financial developments, this allows to obtain a better understanding of the capital, profits, and losses experienced by the company in a certain period of time, accounting information contained in financial statements helps companies to ensure the capital they have, their financial condition, and helps in making decisions related to various problems. This information can also be used to cooperate with investor interests, financial statements are an element of accounting information that has a very crucial role in achieving success in a business, therefore financial statements can be a reliable guideline in economic decision-making, such as market expansion and product pricing. However, there are still many business owners who have not carried out the recording and preparation of financial statements for their businesses, this condition can result in difficulties for business owners, especially micro, small and medium enterprises, in obtaining additional capital from financial institutions, studies conducted reveal that access to micro, small and medium enterprises to financial institutions is driven by the quality of the financial statements produced.

Some micro, small and medium business owners feel that the procedure for preparing financial statements is a troublesome, time-consuming, increasing complexity, and

increasing costs and some of them choose to prepare financial statements simply based on their own understanding that the financial statements owned by micro, small and medium enterprises are not in accordance with applicable accounting standards.

Jkopi Cafe is a business engaged in culinary, especially coffee and non-coffee drinks, which began to be pioneered starting in 2022, along with the increase in MSME activities, the success of a business is highly determined by the ability of MSME owners to manage their business. A good business in achieving its goals requires guidelines that need attention, one of the guidelines that needs to be considered is how MSME actors apply SAK EMKM to their business.

If business owners are able to produce financial accounting standards through the recording of their financial statements, it can be a valuable tool to grow competitiveness, formulate business strategies, and become the basis for decision-making in future business planning, it can be expected that micro, small and medium business owners will be able to maintain their competitiveness by adapting to the times, as well as improving financial management performance and professionalism in running a business. North Penajam Paser Regency is one of the regencies located in East Kalimantan Province, North Penajam Paser Regency itself is also known as the Capital City of the Archipelago (IKN), currently micro, small and medium enterprises in North Penajam Paser Regency are growing rapidly.

North Penajam Paser Regency is one of the districts located in East Kalimantan Province, North Penajam Paser Regency itself is also known as the Capital City of the Archipelago (IKN), currently micro, small and medium enterprises in North Penajam Paser Regency are growing rapidly. The following is the number of MSMEs issued by the Industrial and Trade SME Cooperative Office of North Penajam Paser Regency:

Table 1.1 Number of MSMEs in North Penajam Paser Regency

Scale of Efforts	Units	Quantity
Micro Enterprises	Business Units	10.633
Small Business	Business Units	1
Medium Business	Business Units	1
Quantity		10.635

2. RESEARCH METHOD

This study aims to find out whether MSMEs in North Penajam Paser Regency have prepared financial statements in accordance with the SAK EMKM. The focus of this study is the application of financial accounting standards for micro, small, and medium entities carried out by MSME owners whether they are appropriate based on the SAK EMKM. This study uses qualitative descriptive using a case study on Jkopi Cafe. Research data was obtained through interviews, documentation of business owners in the form of financial

records during the period from July to December 2025. Data analysis techniques are carried out by data presentation, data reduction, data presentation, and conclusions.

3. RESULTS AND DISCUSSION

The results of the study show that the financial recording practices implemented by Jkopi Cafe have not fully met the provisions of SAK EMKM. The recording carried out is still in the form of simple recording of income and expenses, so it has not produced financial position reports, profit and loss statements, and records of financial statements as required in SAK EMKM. This condition results in financial information that has not been able to provide a complete picture of the financial position and business performance.

According to Hidayat (2018) Financial statements are information that describes the financial condition of a company, where the information can be used as an overview of the financial performance of a company, from some of the theories above, it can be concluded that financial statements are a summary of the accounting process presented as a tool to communicate and provide financial information for interested parties.

Micro, Small, and Medium Enterprises (MSMEs) are economic sectors that play a major role in the national economy in Indonesia, as one of the contributors to real contributions and support economic growth in Indonesia, this is a driver of the people's economy, micro, small and medium enterprises function to support economic development and the absorption of workers in Indonesia. The development of micro, small and medium enterprises before experiencing significant growth, in the past, micro, small and medium enterprises had a point of weakness experienced, namely all micro, small and medium enterprises to increase business expertise is very complex and includes a variety of instruments but over time micro, small and medium enterprises have experienced growth caused by the diversity of religions, cultures, customs, and regions in Indonesia which are divided into various islands with diverse resources. This phenomenon has encouraged the rapid and substantial growth of micro, small and medium enterprises, most micro, small and medium enterprises develop in each realm rich in natural resources and competent human resources, with the level of visits that are indicators of their development, micro, small and medium enterprises in the past have proven to be reliable and play a role in supporting people's lives. (Rusli & Hayati, 2024).

The financial accounting standards for micro, small and medium entities are simpler financial accounting standards compared to SAK ETAP because they regulate transactions that are commonly carried out by EMKM. The basis for measurement is purely using historical costs, so that EMKM is enough to record assets and liabilities as much as the cost of acquisition. The presence of SAK EMKM is expected to help MSME actors in Indonesia in compiling financial statements, making it easier for MSME actors to gain access to funding and various financial institutions (Indonesian Institute of Accountants, 2024).

The results of this study are similar to the research of Salsabila Avrillia et al. (2023) who explained that the implementation of SAK EMKM in MSMEs is still not optimal due to limited accounting knowledge and business owners' understanding of the preparation of financial statements. Therefore, the results of this study reinforce the findings of previous research that increasing understanding of SAK EMKM through training and mentoring is needed so that MSMEs are able to prepare financial statements in accordance with standards, improve the quality of financial information, and support decision-making and access to financing.

The main difference between this study and some previous studies lies in the object of the research. Most of the previous research focused on businesses such as beauty salons while this research focused on culinary businesses such as coffee and non-coffee drinks.

4. CONCLUSION

Based on the results of research and discussion on the implementation of financial accounting standards in Jkopi café MSMEs, it can be concluded that the preparation of financial statements in the Jkopi Cafe business is not in accordance with the financial accounting standards of micro, small and medium entities (SAK EMKM), jkopi café only has records in the form of income and expenses using Ms.Excel. Because in practice the preparation of financial statements is carried out simply, besides that Jkopi café MSMEs do not know accounting standards. Therefore, the researcher prepares financial statements to add insight and introduce the accounting field to Jkopi Cafe MSMEs.

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