

The Application of Financial Reporting Based on SAK-EMKM and the Utilization of Accounting Information Technology on the Financial Report Quality of UD Neo Cirasa Bakery

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Abstract

Purpose: This study aims to analyze the implementation of SAK-EMKM-based financial statements and the utilization of accounting information technology on the quality of UD Neo Cirasa Bakery's financial reports.

Research methodology: This research uses a qualitative descriptive method with interviews, observations, and documentation as instruments. Primary data were obtained from UD Neo Cirasa Bakery's management staff.

Results: The results show that the application of SAK-EMKM is in line with the preparation of financial position and income statements, but has not fully been applied to notes to financial statements due to limited accounting personnel.

Limitations: This study is limited to a single case study of UD Neo Cirasa Bakery, which may not be representative of all MSMEs in the industry. The research period was confined to one fiscal year, and the findings are specific to the Indonesian MSME context. Additionally, the study relies heavily on qualitative data from interviews, which may be subject to participant bias and interpretation limitations.

Contribution: This research is beneficial for MSMEs in understanding the importance of implementing SAK-EMKM and information technology to improve financial reporting quality.

Keywords: *Financial Statements, SAK-EMKM, Accounting Information Technology, MSMEs.*

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1. Introduction

With the advancement of contemporary globalization, developing countries, particularly Indonesia, are experiencing a surge in individuals pursuing entrepreneurship creatively. Keeping pace with global developments is essential to survive in often unstable economic conditions (Maulana, Novalia, Rosa, & Yunita, 2021). Many individuals in Indonesia meet their livelihood needs through efforts outside of formal employment, particularly in the form of Micro, Small, and Medium Enterprises (MSMEs) (Lestari & Mulyono, 2023). Jamal emphasizes that although they may appear simple, MSMEs play a crucial role in the economy, including job creation and reducing unemployment (Jamal, 2020). However, most MSMEs in Indonesia face significant challenges, especially in terms of capital access and structured financial management (Mahartuti, Syarifuddin, & Mokodompit, 2020).

Financial management challenges in MSMEs often stem from limited financial literacy and a lack of understanding regarding the preparation of financial statements according to prevailing accounting

standards, such as SAK EMKM, which is specifically designed for MSMEs (Rahmadianti, Maryani, & Pentiana, 2024). This is reinforced by the findings of Solihat et al, which revealed that MSME actors still have low accounting knowledge, with financial records that are still basic and require continuous training (Solihat, Suryani, Idrus, Meilani, & Wardini, 2022). This standard, established by the Indonesian Institute of Accountants' Financial Accounting Standards Board (DSAK IAI) in 2022, aims to simplify the financial reporting process, provide easily applicable guidelines, and facilitate funding access (Ikatan Akuntansi Indonesia, 2022). Nonetheless, many MSMEs, including Neo Cirasa Bakery, the case study in this research, continue to struggle in adopting SAK EMKM due to limitations in human resources and understanding of financial management (Nuvitasari, Citra Y, & Martiana, 2020).

Theoretically, this study seeks to address a knowledge gap in MSME accounting, particularly regarding obstacles in implementing accounting standards such as SAK EMKM. A review of the literature indicates that this standard was designed to simplify MSME reporting; however, field implementation still faces various challenges, including the limited practical understanding by MSME managers regarding financial recording and documentation. Therefore, this study aims to identify and comprehend the difficulties MSMEs face in applying this standard. Practically, this study also focuses on understanding the role of accounting information technology in helping MSMEs, especially Neo Cirasa Bakery, improve the quality of their financial statements. Through this approach, the research is expected to offer solutions to administrative obstacles and provide practical guidance for MSMEs in preparing financial reports that align with the standards. Although previous studies highlight the importance of accounting technology for MSMEs (Hasanah & Sukiyaningsih, 2021), few specifically explore its impact on the implementation of SAK EMKM.

The novelty of this study lies in its focus on exploring the integration of SAK EMKM with accounting information technology, which has yet to be widely discussed in the context of MSMEs in Indonesia. Furthermore, this research will present an in-depth case study on Neo Cirasa Bakery to specifically identify the challenges and opportunities in applying this standard. The findings of this study are expected to contribute to a deeper understanding of how information technology can be used as an essential tool for enhancing the quality of MSME financial statements, thereby supporting the resilience and growth of the MSME sector in Indonesia.

2. Literature review and hypothesis development

2.1 Information Systems Theory (Grand Theory)

Information Systems Theory serves as the grand theory that forms the fundamental foundation of this research. Originally proposed by Ludwig von Bertalanffy (1968) and subsequently developed in the context of information systems by Kenneth C. Laudon and Jane P. Laudon (2014), this theory defines information systems as an interconnected set of components that collect, process, store, and distribute information to support decision-making and control within an organization (Bertalanffy, 1968). In the context of accounting and finance, information systems theory underpins the development of accounting information systems that generate financial statements as their primary output. This system encompasses technological components, procedures, and human resources working in an integrated manner to produce high-quality financial information for stakeholders (Romney & Steinbart, 2018).

The theory emphasizes that information systems consist of five main components: hardware, software, data, procedures, and people (O'Brien & Marakas, 2017). These components must work together harmoniously to achieve organizational objectives and provide reliable information for decision-making purposes. Davis and Olson further elaborate that effective information systems should possess characteristics such as accuracy, timeliness, completeness, and relevance to support management functions effectively (Davis & Olson, 2020).

In modern business environments, information systems theory has become increasingly relevant with the advancement of technology and digitalization. According to Gelinas et al, organizations must adapt their information systems to meet evolving business needs while maintaining data integrity and security (Jr., Dull, & Wheeler, 2021). This is particularly crucial in accounting information systems, where accuracy and reliability of financial data are paramount (Hall, 2019).

The application of information systems theory in accounting practices has led to significant improvements in financial reporting quality. Research by Watson and Holmes demonstrates that organizations implementing integrated information systems experience enhanced accuracy in financial reporting and improved decision-making capabilities (Watson & Holmes, 2022). This theoretical framework provides a solid foundation for understanding how technological tools and systematic processes contribute to the production of reliable financial statements.

2.2 Financial Statements

Financial statements are documents that illustrate a company's financial condition, both current and future prospects. According to Kasmir, financial statements comprise the balance sheet and income statement derived from company operations, along with the statement of changes in equity (Kasmir, 2019). Hery emphasizes that the primary objective of financial statements is to present fairly the financial position, operational performance, and changes in financial position in accordance with generally accepted accounting principles (Hery, 2018).

Financial statements serve as:

- 1) A medium for communicating financial information to investors, creditors, and government entities (Albra, 2019)
- 2) An instrument for decision-making and business feasibility assessment (Ariesta Cindy, 2020)
- 3) A tool for evaluating management performance and company conditions

2.3 SAK-EMKM as Reporting Standards

Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) represent standards established by the Indonesian Institute of Accountants (IAI) specifically for MSMEs. These standards are based on Law Number 20 of 2008 concerning MSMEs and are designed for entities that do not meet SAK ETAP criteria.

Components of financial statements according to SAK EMKM include:

- 1) Statement of financial position
- 2) Income statement
- 3) Notes to financial statements

SAK EMKM employs the historical cost concept as its measurement basis, encompassing:

- 1) For assets: the amount of cash or cash equivalents expended at acquisition
- 2) For liabilities: cash or cash equivalents received or anticipated to be paid

2.4 Accounting Information Technology in MSMEs

The implementation of information technology in MSMEs represents a practical application of information systems theory. Information technology plays crucial roles in:

- 1) Enhancing operational effectiveness (Wulandari & Arza, 2022)
- 2) Creating competitive advantages (Fitriani & Kusmilawaty, 2022)
- 3) Supporting decision-making processes (Udayana & Juliarsa, 2022)

Accounting information systems in MSMEs function to:

- 1) Identify stakeholder information requirements
- 2) Evaluate and design appropriate systems
- 3) Document economic data
- 4) Generate quality accounting reports

2.5 Micro, Small, and Medium Enterprises (MSMEs)

MSMEs are independent productive business units managed by individuals or business entities across all economic sectors. MSME classification is based on:

- 1) Initial asset value
- 2) Average annual turnover
- 3) Number of permanent employees

MSMEs play strategic roles in:

- 1) National economic development (Indrawan, 2016)
- 2) Employment absorption (Dewi, 2022)
- 3) Economic stabilization during crises (Wika Undari, Anggia Sari Lubis, 2021)

This theoretical framework, beginning with the grand theory (Information Systems Theory) and progressing to more specific theories, provides a clear and structured theoretical foundation. This approach helps readers understand the underlying rationale and relationships between concepts in the research.

3. Methodology

This study uses a descriptive qualitative approach aimed at comprehensively understanding the experiences and perceptions of research subjects, particularly regarding the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) and the use of accounting information technology at Neo Cirasa Bakery. The qualitative approach is used to describe and explain the research topic holistically in its original context, rather than through quantitative measurement (Moleong, 2018).

3.1 Data Collection Techniques

This study employs three main techniques for data collection, namely direct observation, in-depth interviews, and document analysis:

- 1) Direct Observation: The observation technique is used to obtain direct data on operational activities at Neo Cirasa Bakery, particularly regarding the preparation of financial statements expected to comply with SAK EMKM standards. Observation is conducted by directly observing the financial reporting process undertaken by Neo Cirasa Bakery staff, with the objective of understanding practices, challenges, and gaps in the company's financial statement management (S. Aminah Roikan, 2019).
- 2) In-Depth Interviews: This interview technique is applied to gather data regarding the understanding, perceptions, and challenges faced by Neo Cirasa Bakery staff in implementing SAK EMKM. Structured interviews were conducted with key staff involved in the company's financial management. The goal of these interviews is to obtain deeper insights into the obstacles encountered in applying SAK EMKM, as well as the perceived benefits and challenges faced during the financial reporting process (Nazir, 2017).
- 3) Document Analysis: Document analysis is used to supplement the data obtained from observations and interviews. This includes the collection and analysis of internal documents from Neo Cirasa Bakery, such as financial statements, transaction records, and other relevant documents. This documentation aims to provide historical data that supports the validity of information obtained through observation and interviews (Sugiyono, 2010).

3.2 Data Processing and Analysis

The data collected through observation, interviews, and document analysis are analyzed using a descriptive analysis method, which includes the following steps:

- 1) Data Reduction: This stage involves selecting, simplifying, and categorizing relevant data for the study. Irrelevant data are discarded, while relevant data are retained for further analysis (Sugiyono, 2010).
- 2) Data Presentation: The reduced data is then presented in a descriptive narrative format that illustrates the actual conditions of SAK EMKM implementation at Neo Cirasa Bakery and the challenges faced by the company. This presentation aims to facilitate the researcher's and readers' understanding of patterns and data configurations found during the research process (Muhammad Nazir, 2017).
- 3) Verification and Conclusion Drawing: The final conclusion of the study is drawn through a process of verifying the data presented, with the aim of identifying important patterns that either support or refute the research hypothesis. Conclusions are based on the relationships between SAK EMKM implementation, the utilization of accounting information technology, and the improvement in financial reporting quality at Neo Cirasa Bakery (Moleong, 2018).

3.3 Focus and Grand Theory

The grand theory in this study is the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), which serves as the primary reference in preparing financial statements for MSMEs. With this approach, the research focuses on the implementation of SAK EMKM to evaluate the quality of financial statements at Neo Cirasa Bakery and to identify the role of accounting information technology as a supporting component to enhance accuracy and efficiency in the financial reporting process (Sugiyono, 2010).

4. Results and discussion

4.1 Implementation of SAK-EMKM-Based Financial Reporting on the Quality of UD Neo Cirasa Bakery's Financial Statements

Financial statements represent the final record of financial activities that illustrate a company's condition over a specific period. The preparation of financial statements through the collection and evaluation of financial data demonstrates the company's performance as a basis for decision-making (Istinasari, Ngago, & Aprillianti, 2021). To enhance accountability among MSMEs, the Indonesian Institute of Accountants (IAI) introduced the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), which is anticipated to assist MSMEs in preparing financial statements to support their business development (Afriansyah, Niarti, & Hermelinda, 2021).

The implementation of SAK EMKM at Neo Cirasa Bakery aims to educate MSME practitioners on the methods of preparing and presenting financial statements in accordance with standards, including recognition, measurement, transaction recording, and account classification. This process aligns with the theoretical framework suggesting that accounting standards play a crucial role in creating relevant and accurate financial reporting for MSMEs (Kasmir, 2019). This is corroborated by research conducted by Herawaty et al, which demonstrates that mere understanding of various financial statements and balance sheet preparation methods does not necessarily guarantee the ability to implement financial reporting in compliance with SAK EMKM guidelines (Herawaty, Oktaviani, Tarigan, & Kushariani, 2023).

Neo Cirasa Bakery has successfully prepared statements of financial position and income statements in accordance with SAK EMKM, although certain aspects, such as notes to financial statements, have not fully met the standards due to limited accounting resources. This challenge is commonly encountered among MSMEs, as evidenced by Herawaty et al.'s (2023) research, which found that while 77% of MSME practitioners understood how to prepare balance sheet financial statements, only 62% could implement them effectively.

Neo Cirasa Bakery demonstrates commitment to ensuring compliance with accrual-based accounting principles under SAK EMKM, as evidenced by their efforts in preparing statements of financial position and income statements. This reflects an improvement in the quality of financial reporting according to SAK EMKM standards, although they acknowledge that full compliance with the standards, particularly in preparing notes to financial statements, remains hindered by insufficient accounting personnel. These findings are consistent with research by Afriansyah et al. (2021), which indicates that many MSMEs face similar challenges in implementing accounting standards due to limited human resources.

As suggested by Herawaty et al. (2023), addressing these challenges requires several crucial steps, including: (1) allocation of adequate time for structured training, (2) grouping of training participants based on business sectors for learning effectiveness, and (3) implementation of continuous training with mentoring support to ensure proper implementation in accordance with SAK EMKM standards.

Table 1. Statement of Financial Position Neo Cirasa Bakery Statement of Financial Position As of July 31, 2022

Assets	Amount (IDR)
Cash and Cash Equivalents	
Cash	589,484,000

Accounts Receivable	23,000,000
Finished Goods Inventory	32,000,000
Raw Materials Inventory	8,700,000
Vehicles	150,340,000
Accumulated Depreciation - Vehicles	(18,800,000)
Equipment and Machinery	160,410,000
Accumulated Depreciation - Equipment and Machinery	(19,650,000)
Total Assets	925,484,000
Liabilities	
Accounts Payable	-
Total Liabilities	-
Equity	
Capital	678,500,000
Retained Earnings (Deficit)	216,780,000
Total Equity	895,280,000
Total Liabilities and Equity	895,280,000

b. Income Statement An income statement is a financial document that compares revenues with expenses to determine profit or loss (Brigham & Houston, 2018). The income statement includes all income and expenses recognized in a period, excluding those mandated by SAK EMKM. SAK EMKM regulates the handling of the effects of error corrections and modifications in accounting policies, excluding them from profit or loss at the time of change.

Table 2. Income Statement Neo Cirasa Bakery Income Statement For the period ending July 31, 2022

Item	Amount (IDR)
Sales	688,700,000
Net Revenue	688,700,000
Expenses:	
Salary Expense	23,500,000
Electricity Expense	2,500,000
Water Expense	1,800,000
Telephone Expense	750,000
Vehicle Expense	1,200,000
Miscellaneous Expense	2,000,000
Accumulated Depreciation Expense - Vehicles	18,800,000
Accumulated Depreciation Expense - Equipment and Machinery	19,650,000
Total Expenses	70,200,000
Net Income	618,500,000

These tables support the discussion indicating that Neo Cirasa Bakery has implemented SAK EMKM in their statement of financial position and income statement, although the preparation of Notes to Financial Statements (CALK) is not fully compliant. Presenting these tables is relevant as it shows how Neo Cirasa Bakery's financial statement components align with SAK EMKM provisions, supporting their improved financial reporting quality according to the applicable standards.

4.2 Utilization of Accounting Information Technology on the Quality of Financial Statements of UD Neo Cirasa Bakery

In the modern era of business competition, the implementation of accounting information technology has become increasingly crucial in supporting companies' competitive advantage and operational efficiency. According to Zainuddin et al. , the quality of financial statements can be influenced by the utilization of information technology, which provides timely and accurate accounting information for organizational decision-making (Zainuddin, Maryam, M. Bakri, Rahmi, & Ulfia, 2023). Neo Cirasa Bakery employs spreadsheet applications, such as Excel, to record daily transactions, manage inventory,

and monitor financial performance. This aligns with research by Kurniawan et al., which demonstrates that "the preparation of financial statements after implementing a Microsoft Excel-based system becomes more administrative and well-organized. The preparation of financial statements also becomes more time-efficient as financial reports are generated automatically after general journal entries are input." This step reflects the company's commitment to enhancing operational efficiency and financial information accuracy (Kurniawan, Affar, Rianto, & Octaviani, 2022).

However, although information technology has improved the efficiency and effectiveness of the recording and reporting process, Neo Cirasa Bakery still needs to take further steps to achieve full compliance with SAK EMKM. Challenges in utilizing information technology are common among MSMEs, as found in research by Wulandari and Arza (2022), which indicates that limited resources and low technological literacy often hinder MSMEs from optimizing the use of accounting information technology.

4.3 Challenges Faced by Neo Cirasa Bakery in Financial Statement Preparation

The main challenges faced by Neo Cirasa Bakery in preparing financial statements include limited human resources with accounting competencies and a lack of understanding of the importance of information technology for financial reporting. In this context, research by (Widiastawati & Hambali, 2020) demonstrates that low levels of education and accounting literacy are among the biggest obstacles for MSMEs in implementing accounting standards like SAK EMKM. This study also confirms that one of the challenges faced by Neo Cirasa Bakery is the prioritization of production development over the implementation of information technology for financial reporting.

Based on the above discussion, it can be concluded that implementing SAK EMKM at Neo Cirasa Bakery faces significant challenges, both in terms of utilizing accounting information technology and the limited accounting expertise among human resources. Implementing this accounting standard positively impacts the quality of financial statements, although challenges related to competency and resources remain obstacles to achieving full compliance.

5. Conclusion

Based on the above discussion, the researcher can conclude that the implementation of financial reporting based on SAK-EMKM standards at UD Neo Cirasa Bakery does not yet fully comply with SAK-EMKM standards. While the preparation of the statement of financial position and income statement adheres to the standards, Neo Cirasa Bakery has not implemented notes to the financial statements in accordance with SAK-EMKM standards due to the limited availability of competent accounting personnel. Furthermore, Neo Cirasa Bakery often faces other operational priorities, resulting in less focus on preparing more complex financial statements.

Regarding the utilization of accounting information technology, UD Neo Cirasa Bakery employs spreadsheet applications such as Excel, subsequently uploading the reports to a website to allow relevant staff access to financial statements. The primary challenge Neo Cirasa Bakery faces in preparing financial statements is the absence of dedicated personnel for this task. However, despite not fully adopting the standards, the company continues to operate smoothly and even expand. This is evidenced by the increase in sales turnover and the number of mobile bread sellers from Neo Cirasa Bakery in the vicinity of the company.

In light of these findings, it is recommended that Neo Cirasa Bakery consider a more balanced allocation of resources between production development and the implementation of information technology for financial reporting. By raising awareness of the importance of financial statements as a basis for decision-making and dedicating more attention to this aspect, the company can optimize its financial performance and enhance overall business growth and sustainability.

Limitations and Future Research

Every research study has its limitations, which should be clarified to provide a better understanding of the findings. In this study, one of the limitations is the lack of skilled human resources in accounting, which hinders the preparation of financial statements in full compliance with SAK-EMKM standards. This limitation affects the completeness of the notes to the financial statements. Additionally, the use of basic accounting technology, such as spreadsheet applications, limits the optimization of efficiency in financial management. Future research is recommended to explore strategies that MSMEs, like UD Neo Cirasa Bakery, can implement to enhance their internal accounting competencies and leverage more advanced technology for financial management. Further studies can focus on the implementation of cloud-based accounting technology and its impact on the quality and efficiency of financial reporting in MSMEs. Additional research may also examine how training and development in accounting skills among human resources influence the accuracy and compliance of MSMEs with applicable accounting standards.

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