



The Effect Of The Level Of Implementation Of The Accounting Recording System, The Level Of Accounting Understanding And The Readiness Level Of Msme Actors On The Implementation Of SAK EMKM In MSMEs In Labuhanbatu Regency

Nur Tri Utami Hasibuan ¹, Mulya Rafika ², Bhakti Helvi Rambe ³

^{1,2,3} Universitas Labuhanbatu

Email: ¹ trihhasibuan4@gmail.com

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ABSTRACT

This study utilized a quantitative descriptive approach. The main data for the study was obtained through the distribution of questionnaires and observations. Respondent data were taken from the Labuhanbatu Regency Cooperative and SME Office totaling 100 MSMEs using the Slovin formula. The RSquare (R²) value is 0.234. This proves that the application of the level of use of the accounting recording system (X1), the level of accounting understanding (X2), and the level of readiness of MSME actors (X3) affect SAK EMKM (Y). Outside the variables studied, there are additional elements that account for 76.6% of the total.

INTRODUCTION

Small and medium-sized businesses (MSMEs) act as the motor of community economic development. This should also be followed by an increased understanding of progress in increasing the intensity of its business (Scale Up) in the future. The development of MSMEs is quite important in areas that have natural and human resources as a whole to determine their growth. Various types of businesses are undertaken from service, trade and industrial types of MSMEs.

In the past, MSMEs were very reliable and could help people live because they were carried out by the community themselves without external assistance. People's businesses before independence were very independent and did not need bank assistance. Many large companies went bankrupt after independence, especially during the monoter crisis in Indonesia. This led to employee layoffs. Nonetheless, small and medium enterprises (MSMEs) have shown the ability to survive and safeguard national industries from the monetary crisis. Labuhanbatu Regency is located between north latitude 1 26 00 to 2 11 00 and east longitude 91 01 to 97 07. Labuhanbatu Regency covers 2,561.38 km², 0-700 metres above sea level. Labuhanbatu has 98 villages and 9 sub-districts. In the east, it borders Riau Province. In the south, Salat Malaka is

beyond North Padang Lawas Regency and South Labuhanbatu Regency. Many MSMEs in Labuhanbatu Regency work in agriculture, food, processing and arts, such as cattle, chicken, goats, tofu and tempeh, traditional, bamboo weaving, shoes, mabel making, photography, and wedding services, according to findings and observations by the Labuhanbatu Regency Department of Cooperatives and Micro Enterprises in the field. Small and medium-sized businesses (MSMEs) must continue to operate in Labuhanbatu. However, I found that because business owners do not have the necessary capital to fulfil their daily needs, businesses cannot run or close. MSMEs face the problem of lack of capital, and businesses cannot handle this problem independently. The local government, especially small and medium-sized businesses in Labuhanbatu Regency must get involved, help, and market their goods. Here are the MSMEs in Labuhanbatu kab:

Table 1 Business Sector

No	Business Sector	Total
1	Agribusiness, Horticulture and Fisheries	19
2	Production Enterprises	15
3	Water supply, waste, disposal and recycling	19
4	Structure	2
5	Retail and wholesale traders	238
6	Car and Motorbike Ramps	3
7	Transport and Warehouse	100
8	Provision of shelter and food and beverages	15
9	Information and Transactions	2
10	Health Care and Social Activities	461

Source: Dinas Koperasi dan UKM Kab. Labuhanbatu 2021)

Among the many MSMEs today, some have not implemented effective accounting and have not complied with the applicable SAK in Indonesia who choose not to implement accounting because the size of their business is considered small, so there is no need to use it to record. According to (Wibowo, 2015), The role of accounting is to help businesses make decisions. Accounting information can help make decisions about things like pricing, market development and more. Business success depends on the right decisions. Therefore, the success of business people, including MSMEs, depends on accounting information.

According to (Widyastuti, 2017) that financial statements remain easy. This is due to the ignorance of entrepreneurs about the objectives, advantages, and steps in preparing financial statements based on SAK ETAP. The following factors are first, the financial recording system is still very simple and done manually. Second, internal factors, consisting of lack of understanding, human resources, and discipline. The third factor is external factors, namely stakeholders involved in the financial statements do not provide sufficient supervision.

Small and medium enterprises (MSMEs) face several challenges, one of which is the lack of a proper financial system. Small and medium-sized businesses (MSMEs) believe for them, making huge profits without spending a lot of time or money to implement accounting. Some of them also do not apply strict and rigorous accounting, and regular bookkeeping. They also believe that accounting information is not important and requires a lot of time and cost. This helps the researcher in determining the research title.

LITERATURE REVIEW

Application Of Accounting Recording System

Various accounting theories are easy to find and use unconsciously because they are very close to everyday life. The accounting system serves to collect, explain, describe and convey

information about the operational and financial activities of a business. Journals, ledgers, auxiliary books, transaction evidence, and accounting systems include financial statements. Accounting systems use computers to quickly record, categorise, analyse and report financial management data. To implement an accounting record system, the five main indicators are proof of transactions, journals, ledgers, financial statements, and balance sheets.

Accounting Comprehension Level

Three main concepts make up accounting understanding: capital, debt, and assets. 'Assets' are not just the actual wealth of the company; it also includes intangible assets such as benevolence, patents, publishing rights, etc., as well as unpaid or accrued expenses for future profits. Accounting comprehension is the ability to understand accounting as a collection of information and processes. Indicators include following accounting procedures, understanding basic accounting theory, and being able to work on and read reports. Factors that indicate the level of accounting comprehension include applying accounting procedures, understanding basic accounting theory, being able to work on reports, reading reports, and finding reports.

Readiness Of MSME Actors

Readiness can be defined as a statement that a person, organisation or even a system is ready to complete a set task. A person's ability is also defined as their ability to cope with certain situations. This research assesses the agreement of small and medium enterprises to implement SAK EMKM in their business using the elements of conditions, needs, and understanding of SAK EMKM. Five indicators show the readiness of MSME players: accrual-based transaction records, knowledge of financial statements, fulfilling the concept of a business entity, separating company funds from personal funds, and combining human resources inside and outside the company.

Implementation Of SAK EMKM

SAK EMKM states that accounting is the best way to oversee the finances of micro, small, and medium-sized businesses (MSMEs). It helps them present good financial statements and a good understanding of the financial information related to their business results. Understanding of accounting, application of accounting, data processing, and manual recording are some of the indicators that can be measured when applying SAK EMKM.

METHODS

In this study, quantitative descriptive techniques were used. Initial data for this study was obtained through distributing questionnaires and observations. The number of respondents from 100 MSMEs at the Labuhanbatu Regency Cooperative and SME Office was collected using the Slovin formula. After the Slovin formula was calculated, the cluster random sampling method was used to take the sample. The results of this cluster random sampling technique show a comparison of the number of samples in each sub-district in Ponorogo Regency as follows:

Table 2 Method Results

No	Business Sector	Total	Count	Sample
1	Farming, Forestry, and Fisheries	19	$19/874*100$	2
2	Processing Industry	15	$15/874*100$	2
3	Water supply, waste and recycling	19	$19/874*100$	2
4	Construction	2	$2/874*100$	1
5	Retail and wholesale trade-Mobiles and motorcycles	238	$238/874*100$	27

6	Transport and Warehousing	3	3/874*100	1
7	Providing accommodation and food and beverages	100	100/874*100	11
8	Information and Communication	15	15/874*100	2
9	Health and Social Services	2	2/874*100	1
10	Other Services	461	461/874*100	51
Total		874		100

RESULTS AND DISCUSSION

Uji Validitas

Hasil uji validitas yang dikumpulkan adalah :

Tabel 3. Hasil Uji Validitas

Variable	No	r Count	r table	Description
Implementation of accounting recording system (X1)	P1	0,886	0,195	Valid
	P2	0,836	0,195	Valid
	P3	0,820	0,195	Valid
Level of Accounting Understanding (X2)	P4	0,885	0,195	Valid
	P5	0,919	0,195	Valid
	P6	0,898	0,195	Valid
Readiness of MSME Actors (X3)	P4	0,791	0,195	Valid
	P5	0,798	0,195	Valid
	P6	0,643	0,195	Valid
Implementation of SAK EMKM (Y)	P4	0,881	0,195	Valid
	P5	0,877	0,195	Valid
	P6	0,849	0,195	Valid

Source: SPSS processing results

The rtable value of sample 100 is obtained with a significant 5% in the distribution of statistical rtable values, which indicates that the results of X and Y are valid.

Reliability Test

The number of reliable instrument indices indicates reliability:

Table 4. Reliability Results

Variable	Cronhbach's Alpha	Description
Implementation of accounting recording system (X1)	0,805	Reliabel
Tingkat Pemahaman Akuntansi (X ₂)	0,885	Reliabel
Kesiapan Pelaku UMKM (X ₃)	0,604	Reliabel
Level of Accounting Understanding (X2)	0,838	Reliabel

Source: SPSS Processing Results

It is stated that previous reliability findings can be trusted if Cronbach's alpha > 0.60. The previous validity and reliability test data shows that there is a significant correlation between the SAK EMKM application (Y) of micro and small businesses in Labuhanbatu Regency by considering the level of application of the accounting recording system (X1), accounting understanding (X2), and the readiness of small and medium enterprises (MSMEs).

Multiple Linear Regression Test

Table 5. Multiple Linear Regression Analysis Results Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1,447	1,855		,780	,437
Implementation of the act recording system	,282	,099	,259	2,845	,005
Level of understanding of akt	,225	,085	,244	2,635	,010
Readiness of umkm actors	,313	,115	,248	2,729	,008

Dependent Variable: Implementation of Sak EMKM

Source: SPSS Data Processing Results

To prove that the model applied to calculate the impact of this data is: $Y = 1.447 + 0.282X_1 + 0.225X_2 + 0.313X_3$

Description:

- If the accounting record system (X₁) is applied with a constant value or zero, SAK EMKM (Y) will have a constant value of 0.282.
- With a coefficient of 0.282, the application of the system (X₁) shows that accounting records improve the implementation of SAK EMKM. This means that SAK EMKM gets better by using a system to record accounting.
- (X₂) has a positive and relevant impact on the implementation of SAK EMKM (Y) with a coefficient of 0.225. This indicates an increase of 0.225 in both accounting understanding and implementation of SAK EMKM.
- The linear regression coefficient is 0.313, which indicates an increase in the capacity of organisers with a value of 0.313, with a value of 0.313, the implementation of SAK EMKM is significantly influenced by MSMEs.

T Test (Partial)

Whether the variables (X) and (Y) have a partial effect is determined using the t test, which is the partial regression coefficient. There is a percentage point of the t distribution for one hundred people surveyed: Since $Df = (n-k-1) = (100-3-1) = 96$ ($\alpha = 0.05$, the t table for 96 is 1.661.)

Table 6. T Test Results (Partial)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (constant)	1,447	1,855		,780	,437
implementation of the act recording system	,282	,099	,259	2,845	,005
level of understanding of akt	,225	,085	,244	2,635	,010
readiness of umkm actors	,313	,115	,248	2,729	,008

a. Dependent Variable: Implementation of Sak EMKM

Source: SPSS Data Processing Results

- a. The H1 decision was made after the use of the accounting system (X1). The tcount value of 2.845 has a significant value of 0.005, which is greater than the tcount value of 1.661. Meanwhile, the significant level of 0.005 is equal to 0.05. Thus, variable X1 has a partial and relevant impact on variable Y.
- b. The tcount value of the accounting understanding level variable (X2) is 2.635 with a significant level of 0.010. The tcount value of 2.635 > 1.661, and the significant level of 0.010 > 0.05. indicates that variable X2 has affected variable Y even though it is not significant. The H2 variable is then rejected.
- c. The readiness variable of MSME actors (X3) has a tcount value of 2.729 and a significant value of 0.008; the tcount value > the tcount value of 1.661, and the significant level of 0.008 > 0.05, indicating the influence of variable X3, although not partially significant on variable Y. Therefore, variable H3 is rejected.

F Test (Simultaneous Test)

To determine whether or not the stimultan affects the dependent variable, the F test is used. For 100 surveyed, (F table) is:

With $\alpha = 0.05$, $df1 = k-1$ and $df2 = n-k$, 2.47 respectively.

Table 7. F Test Results (Simultaneous)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	89,300	3	29,767	9,786	,000 ^b
Residual	292,010	96	3,042		
Total	381,310	99			

a. Dependent Variable: Implementation of Sak EMKM

b. Predictors: (Constant), Readiness of Umkm Actors, Implementation of Akt Recording System, Level of Understanding of Akt

Source: SPSS Data Processing Results

Fcount value with sig. 0.000, which increases from 2.47, and if 0.000 is below 0.05, resulting from statistical tests. This shows that SAK EMKM (Y) applied to MSMEs in Labuhanbatu Regency is significantly and positively influenced by the application of accounting recording systems (X1), increased accounting knowledge (X2), and readiness of small and medium businesses (X3).

Test Coefficient Of Determination (R2)

Table 8. Test Results Of The Coefficient Of Determination (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,484 ^a	,234	,210	1,74407

a. Predictors: (Constant), Readiness of UMKM Actors, Implementation of Akt Recording System, Level of Understanding of Akt

Source: SPSS Processing Results

The squared R (R²) value is 0.234. Therefore, other factors outside the variables discussed indicate that MSME actors are ready to implement SAK EMKM (Y) is 23.4%, the level of utilisation of the accounting registration system (X1) and knowledge of accounting (X2).

CONCLUSION

1. In addition, evidence shows that the implementation of SAK EMKM (Y) X1 determines the application of the accounting recording system in Labuhanbatu Regency, X2 determines the level of expertise in accounting, and X3 determines the readiness of MSME actors.
2. The accounting recording system variable (X1) has a positive effect on the implementation of SAK EMKM (Y) in MSMEs in Labuhanbatu Regency.
3. The implementation of SAK for small and medium enterprises in Labuhanbatu Regency is positively influenced by the factor of the level of understanding of accounting (X2), but this impact is not significant.
4. The UMKM readiness variable (X3) has a significant impact on the implementation of SAK in Labuhanbatu Regency, but the impact is not significant.

SUGGESTION

One of the findings of this study is that previous research should be further researched to improve these results. Furthermore, the importance of the level of accounting understanding, the accounting recording system used and the preparation of MSME players to implement SAK EMKM.

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