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### Skripsi dan Tesis

#### Tahun Akademik 2019/2020

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*Designing Accounting Information Systems in Preparing  
SAK-EMKM-Based Financial Statements for Micro, Small  
and Medium Enterprises (MSMEs)  
(Case Study at UD. Meubel Zaskia Tamam Furniture, East  
Jakarta)*

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***Abstract** - This study aims to determine how the application of the Accounting Information System in the preparation of SAK-EMKM-based Financial Statements in one of the Micro, Small and Medium Enterprises (MSMEs) in East Jakarta, namely UD. Zaskia Tamam Furniture.*

*This research uses a descriptive qualitative approach where the data will be analyzed descriptively which comes from the results of interviews, notes, and the results of the author's observations. The notes will be analyzed to describe systematically the focus of the research which includes designing the accounting information system and presenting the financial report format in accordance with SAK EMKM. Data analysis aims to describe the actual state of the information system in the field.*

*From the results of this study indicate that the accounting information system conducted by UD. Zaskia Tamam Furniture is still lacking and needs to be improved. The absence of a clear organizational structure has resulted in the Job Desc of each function not being separated or duplicated by the owner of the UMKM. Apart from a weak accounting information system, at UD. Furniture Zaskia Tamam Furniture has also never prepared financial reports in accordance with special accounting standards for MSMEs.*

*Keywords: Accounting Information Systems, SAK-EMKM-based Financial Statements, Micro, Small, and Medium Enterprises (MSMEs)*

## **I. INTRODUCTION**

One type of business in Indonesia that plays an important role in the economy is the Micro, Small and Medium Enterprises sector or often called MSMEs, because the presence of these MSMEs can affect the number of workers that can be absorbed. Apart from having an important role in development, it is also an effort to equalize the development results that have been achieved (Pransiska, 2018).

Alfitri et al (2014), stated that after the 1997-1998 monetary crisis, many large companies went out of business and caused layoffs to their employees but MSMEs were proven to be able to survive and save the country's industry from the monetary crisis. Until now, the development of MSMEs has become increasingly reliable and can be used as life support for the people.

MSMEs are one of the important drivers in building the country's economic strength because MSMEs have several advantages including: (a) They are quite flexible and very adaptable to market demand; (b) Creating jobs faster than other business sectors; and (c) Has wide diversion so that it makes a significant contribution to exports and trade (Narsa et al, 2012).

The weaknesses in the MSME economic sector that cannot be separated from the profile of the MSME business sector, in terms of capital and financial aspects, include the following: (a) MSMEs start their businesses with little capital and lack skills; (b) Limited sources of funds that can be used to support the smooth running of their business, such as supplier credit and bank or bank loans wishing to serve small and medium enterprises; (c) The ability to obtain bank loans is relatively low; (d) Most MSME actors do not understand financial / accounting records; and (e) MSMEs that have used financial records still experience problems in preparing financial reports, thereby reducing their ability to submit credit application proposals to banks, this was stated by Marsuki (2006).

The points that have been explained regarding the weaknesses in MSMEs, especially points (d) and (e), can be said that MSME actors do not understand and do not understand the preparation of financial reports, do not understand the important role of financial reports for their businesses.

This is similar to the research conducted by Alfitri et al (2014), namely regarding the problems faced by MSME actors who do not understand the importance of recording and preparing financial reports. The recording and preparation of financial reports is needed by MSME actors to determine the company's financial position and performance more accurately and relevant.

The Indonesian Institute of Accountants (IAI) issued a special accounting standard for Micro, Small and Medium Enterprises on July 12, 2009 and came into effect on January 1, 2011, known as the Financial Accounting Standards for Entities without Public Accountability (SAK-ETAP). The entity in question is an entity that does not have public accountability or is insignificant, and an entity that issues financial reports for general purposes to external users (IAI, 2009).

However, there are still UMKM companies that have not properly recorded and compiled financial reports that refer to SAK-ETAP. Research conducted by Muchid (2015) reveals that the cause is that MSME actors do not have accounting knowledge, and many do not understand the importance of recording and bookkeeping for the continuity of their business. The accounting process is not too important to be implemented for the views of some small entrepreneurs, so that the management of financial statements within the company seems as it is. In fact, this will have an impact on the success of small business managers, which causes the business to become messy and will make it difficult for managers to control about their accounting information.

Seeing the many limitations of human resources in understanding the preparation of SAK-ETAP-based financial statements, at a meeting of the Indonesian Institute of Accountants (DSAK IAI) Financial Accounting Standards Board (IAI) compiled the pillars of Financial

Accounting Standards (SAK) which are simpler than SAK-ETAP, namely Entity Financial Accounting Standards, Micro, Small, and Medium (SAK-EMKM). On 18 May 2016, DSAK IAI has ratified an Exposure Draft of Financial Accounting Standards for Entities, Micro, Small and Medium Enterprises (ED SAK-EMKM) which was further stipulated by the name SAK-EMKM on 24 October 2016 and became effective on 1 January 2018. With the enactment of this SAK-EMKM, small companies do not need to prepare financial reports using the previously applicable PSAK ETAP. In some cases SAK-EMKM provides many conveniences compared to PSAK which has more complex reporting requirements.

UD. Zaskia Tamam Furniture, located on Jalan Raya Bekasi Timur KM 17, East Jakarta, is one of the MSMEs owned by Mr. Sarmanih and Mrs. Nur Aliyah, which was founded in 2005. Products sold by UD. Zaskia Tamam Furniture is a type of property commonly used as household equipment such as beds, wardrobes, sofas, dining tables and chairs, dressers, kitchen sets, and so on. These products are sold to meet local needs in the Jabodetabek area and have also penetrated to Java. MSME owners promote their products in a cooperative called PPIKM or the Wood and Furniture Industry Promotion Center located in the East Jakarta area.

In managing company finances, owners admit to having difficulties in making financial reports which are considered complicated. Lack of knowledge regarding the preparation of financial reports based on applicable standard regulations is also an obstacle in these MSMEs. In interviews conducted by researchers, the owner said that he only used notes and then recorded in the incoming and outgoing goods books, so the information generated was only information on the number of goods sold and the total purchase of equipment. It also shows that there is no clear accounting information system in each of these business activities to produce a relevant financial report.

The financial statements of a company are necessary, because financial reports are expected to provide information about the company's financial inflows and outflows. Financial reports are a special tool used in evaluating company performance, performance of operating activities, investing activities, and financing activities (Riswan & Kesuma, 2014). Given the importance of financial reports, it is not only large companies that need to make financial reports, but it is also needed for an MSME.

According to Laudon (2014), in her research, an Information System can be defined technically as a series of interrelated components that collect (and retrieve), process, store and distribute information to support decision making and control the company. The purpose of the information system itself is to produce quality output (information).

Based on this background, the authors are interested in taking research with the title ``*Designing Accounting Information Systems in Compiling Financial Statements Based on Financial Accounting Standards - Micro, Small, and Medium Entities (SAK-EMKM) in Micro, Small and Medium Enterprises (Case at UD. Zaskia Tamam Furniture Furniture in East Jakarta)*``.

## **REVIEW OF PREVIOUS RESEARCH RESULTS**

In preparing financial reports on MSMEs (Small, Micro, and Medium Enterprises) must apply the Financial Accounting Standards for Entities without Public Accountability (SAK-ETAP) which have been implemented effectively by the IAI (Indonesian Accountants Association) on January 11, 2009. This research shows that the problem faced by MSME actors is a lack of understanding of the preparation of SAK-ETAP standard financial reports and the indifference of MSME owners to the importance of a financial report in an MSME because they are considered too complicated. As well as the perception of some MSME actors who think that the success of a business is not assessed from its financial statements.

Therefore, the Financial Accounting Standards Board of the Indonesian Accounting Association (DSAK IAI) ratified the Financial Accounting Standards for Micro, Small, and

Medium Entities (SAK-EMKM) on October 24, 2016 and came into effect on January 1, 2018 (Financial Accounting Standards, 2015). With the existence of SAK-EMKM, it is hoped that it can overcome the difficulties faced by MSME players in preparing financial reports with simpler standards and can encourage MSME players in preparing financial reports on their business (Indonesian Accounting Association, 2018).

Regarding the ratification of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM), the results of research conducted by Jannah (2019) state that the components of the SAK-EMKM standard financial statements as of 2018 are simpler than the previously applicable SAK. In SAK-EMKM, MSME actors only need to make financial reports with 3 components, namely the financial position report, profit and loss statement, and notes on financial statements. According to his research, these 3 components are suitable for financial reports for entrepreneurs in the field of MSMEs.

Meanwhile, the results of research conducted by Pransiska (2018) state that the presence of SAK-EMKM is expected to make it easier for MSMEs to present their financial reports, increase enforcement of transparency and accountability of entity financial reporting, as well as encourage the growth of the MSME sector in Indonesia. SAK-EMKM is also expected to be a solution to the company's internal problems, especially for management who only see the results of profits without seeing the actual financial condition.

In line with the definition of Accounting Information Systems according to the results of research by Laudon C. Kenneth and Laudon P. Jane (2014) explains that an information system can be defined technically as a series of interrelated components that collect (and retrieve), process, store, and distribute information to support decision making and control of the company. The purpose of the information system itself is to produce quality output (information).

Whereas the results of research conducted by Yati and Putra (2018) with the research title "Designing Accounting Information System For Trading SMEs: Emprical and Islamic Integration Approach" state that the weaknesses and strengths of the performance of accounting information systems show that business, small and medium trade requires improvement of organizational structure, job descriptions, and internal control related to inventory and asset management improvements. It can be used to propose a new design of an SME's accounting information system without repeating the same mistakes in achieving company goals.

## **II. THEORETICAL BASIS**

### **Micro, Small, and Medium Enterprises (MSMEs) in Indonesia**

The definition of UMKM is First, from the point of view of net worth not less than Rp. 10 billion. Second, MSMEs are a business unit whose capital also relies more on personal capital structures or at a more advanced level using assistance from small business loans. Third, in general, MSMEs do not yet have legal entity status. And fourth, business groups that tend to be simple (Rahadiansyah, 2018).

#### **Accounting information system**

Some definitions of the Accounting Information System are put forward by experts, some of which are as follows.

1. Accounting Information System according to Wijayanto (2001) can be defined as an integrated activity that produces reports in the form of business transaction data which are processed and presented so that they become a financial report that has meaning for those who need it.



2. The Accounting Information System according to Romney (2015: 10) is a system that collects, records, and stores, and also processes data into useful information in helping the decision-making process.

3. While the Accounting Information System according to Mulyadi (2016: 3) is an organization of forms, records and reports that are coordinated in such a way as to provide financial information needed by management to facilitate company management, improve information generated by pre-existing systems, improve accounting controls as well as internal checks, and helps improve clerical costs of maintaining accounting records.

### **Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM)**

#### **1. Definition of SAK-EMKM**

Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) is a stand-alone accounting standard that can be used by entities included in Micro, Small and Medium Enterprises (MSMEs). SAK-EMKM was implemented effectively as of January 1, 2018 by the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK IAI). SAK EMKM explicitly describes the concept of a business entity as one of its basic assumptions and therefore in order to prepare financial statements based on SAK EMKM, an entity must also separate the assets of the entity's business results, and between the business / entity and other businesses / entities (SAK EMKM , 2018).

#### **2. Entity's Financial Statements Based on SAK EMKM**

Based on the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) the minimum financial report consists of 3 elements, namely the financial position report at the end of the period, the profit and loss statement during the period, and notes to the financial statements (CALK) (SAK EMKM, 2018 : 8).

### **III. Research Method**

#### **Research Strategy**

Based on the background and problem formulation that has been described in this study, the researcher will use a qualitative approach with case study research as a research strategy. Qualitative research is research that is used to examine the condition of natural objects, where the researcher acts as a key instrument, the data collection technique is done by triangulation, the data analysis is inductive, and the results of the study emphasize meaning rather than generalization (Sugiyono, 2013).

#### **Object of research**

The object of this research was carried out at UMKM UD. Zaskia Tamam Furniture furniture which is located at Jl. Raya Bekasi Km. 17 Gg. RH. Ismail Puri Jeep Permai and the location of the furniture manufacture (workshop) in Kav. Blok O RT. 009/003 Blok 7 No. 6 East Jakarta. This UMKM has been established since 2005 which was founded by a husband and wife named Mr. Sarmanih and Mrs. Nur Aliyah. The products produced in this business activity are products used in households such as beds, wardrobes, dressing tables, dining tables and chairs, sofas, kitchen sets, and so on.

#### **Data and Data Collection Methods**

##### **Data source :**

##### **1. Primary Data (Primary Data)**

The research was conducted at UD. Zaskia Tamam Furniture in East Jakarta City. Types and sources of data obtained in this study are primary data (primary data) obtained directly from the company. Primary data is research data obtained directly from informants without going through intermediary media (Sugiyono, 2015). The primary data sources of this study were obtained from information provided by the owners of UMKM, namely Mr. Sarmanih and Mrs. Nur Aliyah in the form of interviews and observations to the UD. Zaskia Tamam Furniture.

## 2. Secondary Data

Secondary data is a data source that does not directly provide data to data collectors, for example through other people or through documents (Sugiyono, 2015). Sources of secondary data in this study were obtained from documentation related to financial transaction records in every UD UMKM business activity, Zaskia Tamam Furniture Furniture that has been running.

### **Method of Collecting Data :**

Data collection technique is the most strategic step in research, because the main objective in research is data. Without knowing the data collection technique, the researcher will not get data that meets the established data standards (Sugiyono, 2017). The data collection techniques used in this study are as follows:

#### a. Interview

An interview is a meeting of two people to exchange information and ideas through question and answer, so that meaning can be constructed in a certain topic (Sugiyono, 2015). The interview technique conducted by researchers in this study was semi-structured interview techniques.

#### b. Documentation

It is a data collection technique by looking for data about things or variables in the form of notes, transcripts, books, newspapers, magazines, inscriptions, meeting minutes, notes, agendas, and so on (Kristanto, 2011). This technique is used to obtain data sourced from archives and documents owned by UD. Zaskia Tamam Furniture.

#### c. Observation

Observation is the activity of loading research on an object. When viewed in the process of implementing data collection, observation is divided into participants and non-participants (Sugiyono, 2015). The type of observation used in this research is participant observation. In the observation activities carried out by researchers in this study, namely by examining how the informants recorded company financial transactions and financial management of the company during the running business.

### **Data Analysis Method :**

The analysis model used in this study uses an interactive analysis model. Miles and Huberman's theory states that activities in qualitative data analysis are carried out interactively and continue to completion, so that the data is saturated.

The steps in analyzing the data the researcher has obtained are as follows:

1. Collecting data that has been obtained either primary data obtained directly or secondary data, namely from transactions carried out by UMKM UD. Zaskia Tamam Furniture.
2. Reviewing all data that has been obtained from observations or interviews, secondary data from UMKM UD. Zaskia Tamam Furniture.
3. From all data obtained related to the accounting information system then interpreted according to the accounting cycle guided by SAK EMKM.
4. From the data that has been collected, the author can explain the types of entities and business activities undertaken by UD UMKM. Furniture Zaskia Tamam Furniture, provides a format for presenting financial statements based on SAK-EMKM.

## **IV. RESULTS AND DISCUSSION**

### **RESULTS**

#### 1. Description of Research Object

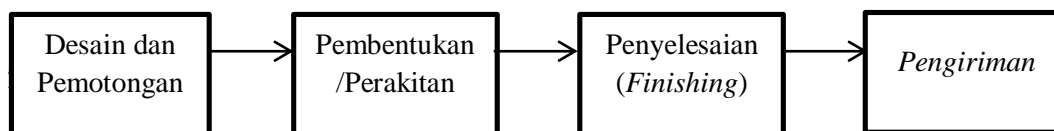
UD. Furniture Zaskia Tamam Furniture is one of the MSMEs engaged in the wood furniture and furniture industry which was chosen as the object of research.

The following is general information about UMKM UD. Zaskia Tamam Furniture:

Name of UMKM : UD. Zaskia Tamam Furniture  
MSME Address : a. Workshop Address: Jln. Raya Bekasi Km. 17 Gg. H. Ismail Puri Jeep Permai Kav. Blok O RT. 009/03 Blok 7 No. 6 East Jakarta.  
b. Marketing Address: Jalan Jatinegara Kaum No. 2, Pulogadung, East Jakarta.  
Line of Business : Industrial Production of Wood Furniture and Household Needs Furniture.  
Establishment year : 2005  
Owner : Mr. Sarmanih and Mrs. Nur Aliyah.  
Number of Employees : 3 (three) People.

## 2. Main Activities of UD. Zaskia Tamam Furniture

The main activity that generally occurs in manufacturing companies is the activity or activity of processing raw materials into finished goods that are ready for sale. Likewise what happened to UD business activities. Furniture Zaskia Tamam Furniture, the main activities that occur at UD. Meubel Zaskia Tamam Furniture as a manufacturing company in the wood furniture and household furniture industry consists of the following activities:



Source: UD. Meubel Zaskia Tamam Furniture

Figure 1.

Production Cycle of UD. Meubel Zaskia Tamam Furniture

### a. Design and Cutting

Starting from the basic material in the form of teak wood and boards of several types, namely bloktik, multiplex, and melamic block, then measurements are made of the wardrobe design according to customer orders. After cutting wood and boards according to the wardrobe pattern that has been formed.

### b. Forming and Assembling

Wood and planks that have been cut into a frame, then assembled or shaped into the goods ordered. In this level of process, it takes a level of tidiness and seriousness of the employees so that they are not mistaken in forming or assembling items according to orders.

### c. Completion (Finishing)

After the assembly process is complete and the framework has formed the finished goods, the next step is the finishing process or what is usually called finishing, namely several steps in perfecting the finished goods to become nicer and more colorful. Several types of finishing materials are thinner, sandpaper, nails, fox glue / wood glue, putty, color / impera, paint, melamine, and HPL coating.

For parts of goods that are not too tidy, the first step in this process is sanding or grinding the wood so that no wood parts look rough. After that, Caulking is carried out, the goal is that there are no parts of the wood that look uneven and make it easier for employees to enter the next stage. After caulking is done, the next step is staining and painting according to the color desired by the customer.

### d. Delivery

After the finished goods are finished, the next step is to ship the goods according to the customer's address. Before the goods are sent to the customer's address, usually the owner of the UMKM documents the finished goods, which will then be included in the catalog as an additional reference to the next customer. At the delivery stage, the delivery department always

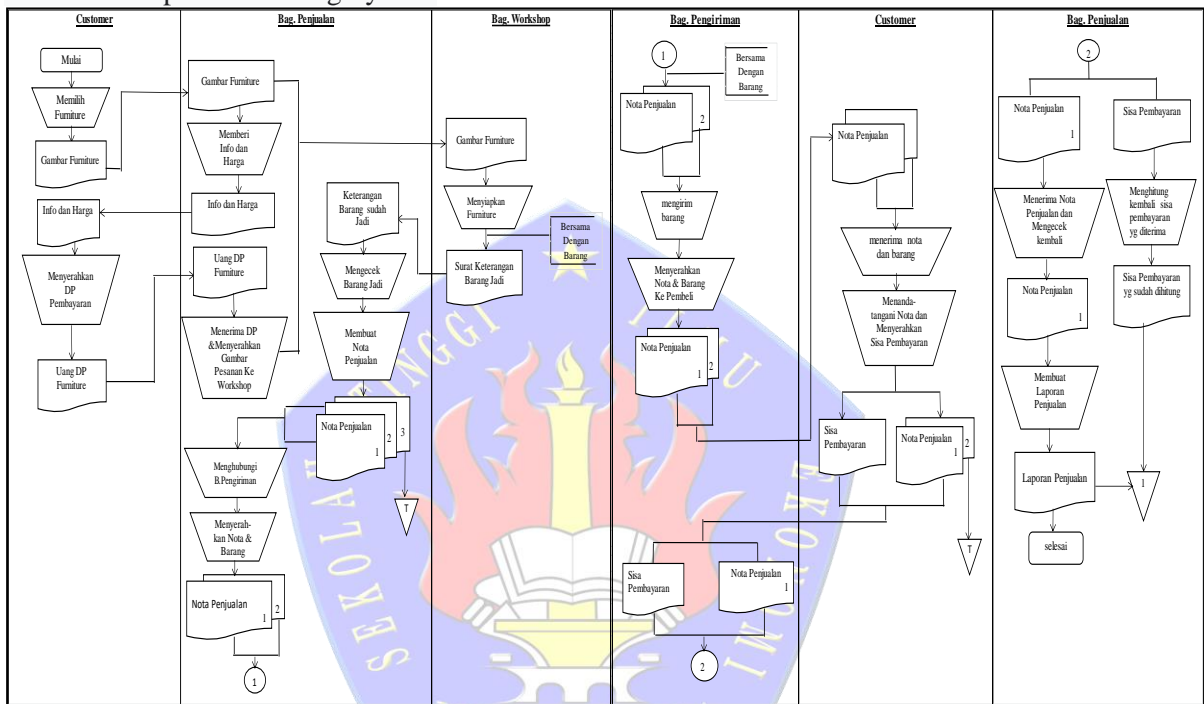


carries a Sales Note which is used as proof that the customer has ordered the goods and so that there is no mistake between the customer and the owner of the UMKM.

3. Operational Activities of UD. Zaskia Tamam Furniture That Walks

From the results of interviews and observations made by researchers to UD. Furniture Zaskia Tamam Furniture, researchers have compiled a flowchart of accounting information systems that have been running at UD. Furniture Zaskia Tamam Furniture before evaluation based on the applicable accounting system standards:

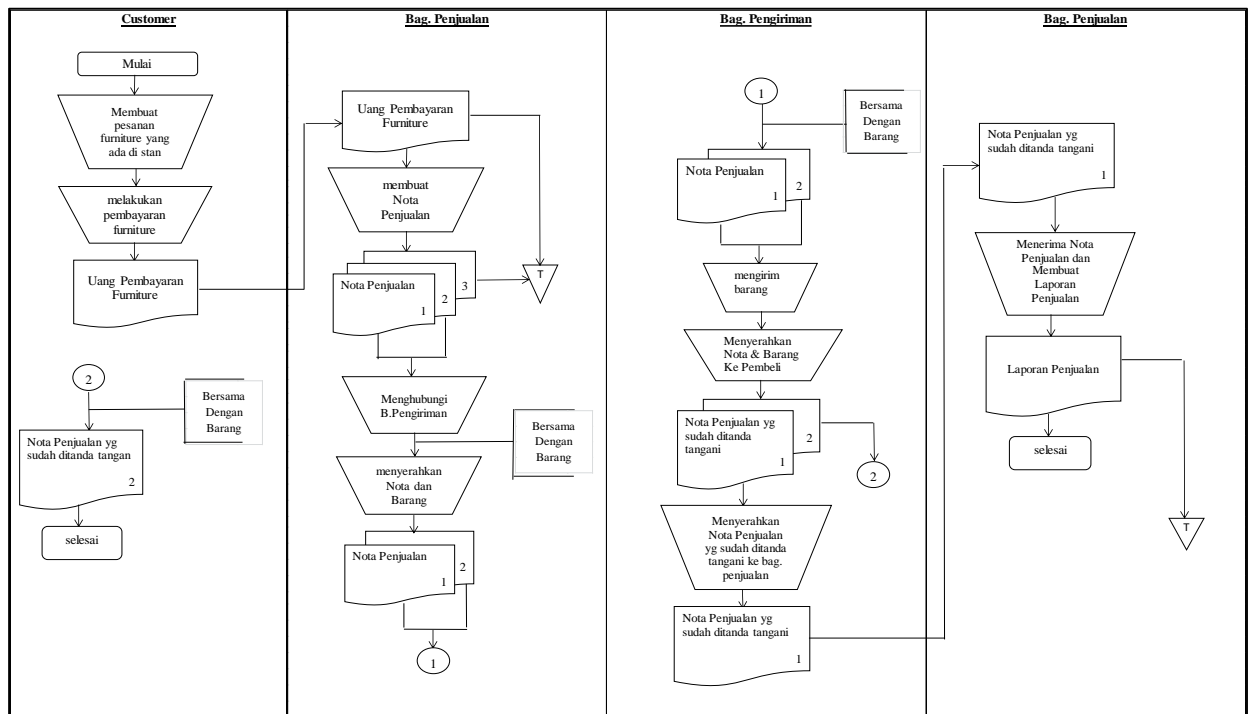
a. Cash Receipts Accounting System



Data source: Processed by Researchers (2020)

Figure 2. Credit Sales Accounting System Flowchart UD. Zaskia Tamam Furniture

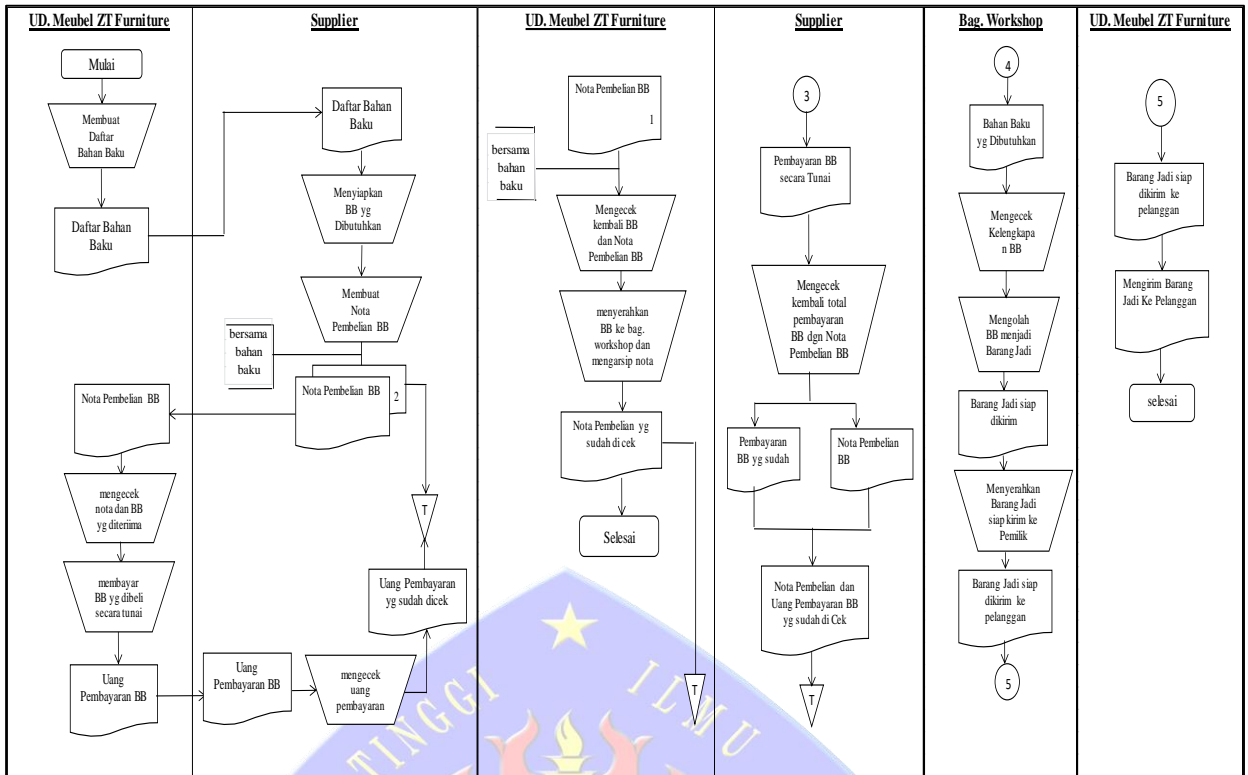
*Designing Accounting Information Systems in Preparing SAK-EMKM-Based Financial Statements for Micro, Small and Medium Enterprises (MSMEs) (Case Study at UD. Meubel Zaskia Tamam Furniture, East Jakarta)*



Data source: Processed by Researchers (2020)

Figure 3.  
Cash Sales Accounting System Flowchart UD. Zaskia Tamam Furniture

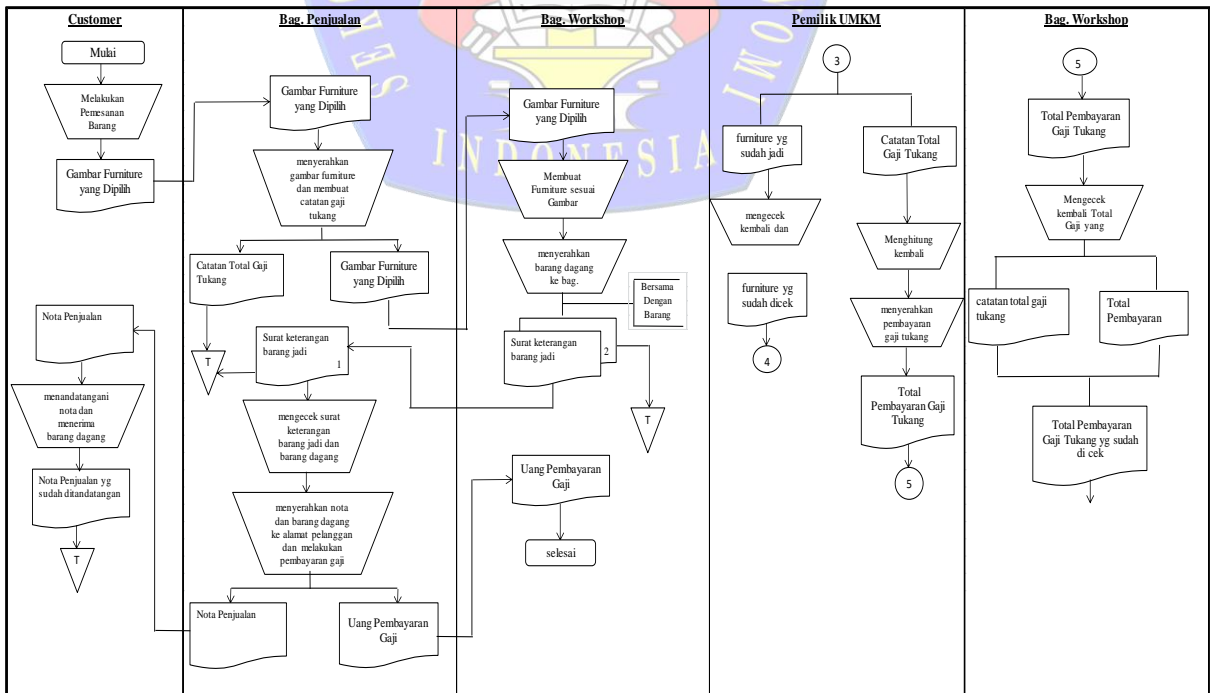
b. Cash Expenditure Accounting System



Data source: Processed by Researchers (2020)

Figure 4.

Flowchart of the Accounting System for Purchasing Raw Materials UD. Zaskia Tamam Furniture



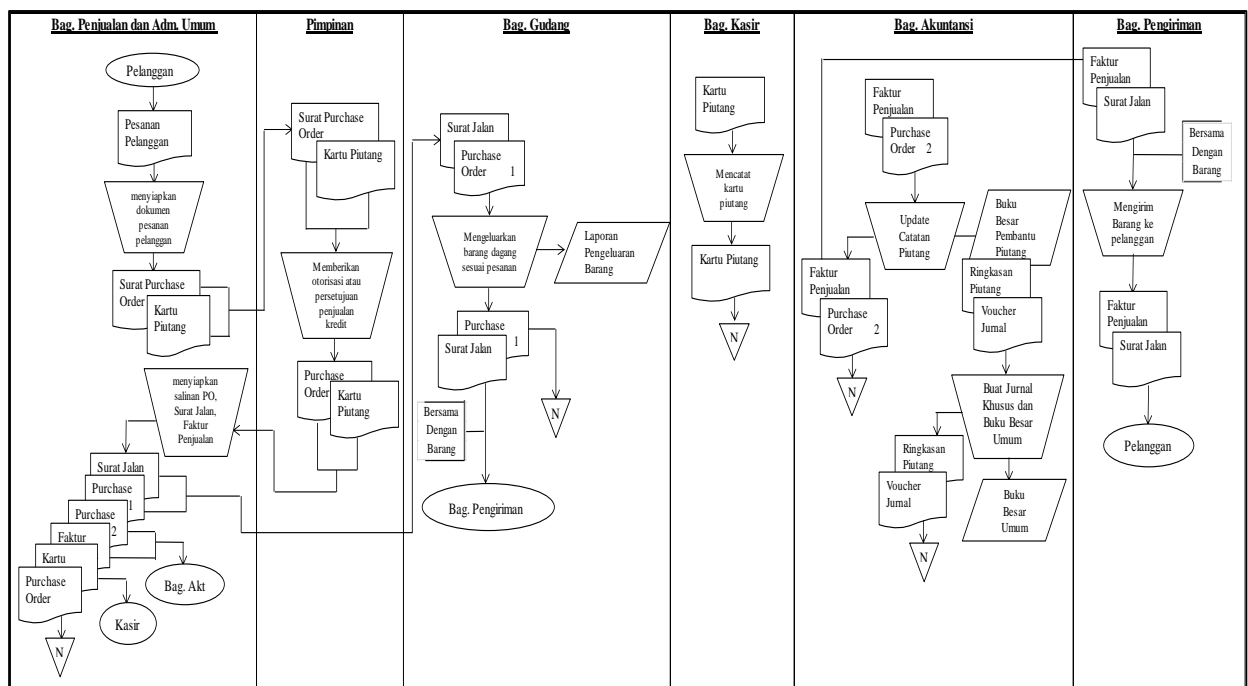
Data source: Processed by Researchers (2020)

Figure 5.  
Payroll Accounting System Flowchart UD. Zaskia Tamam Furniture

Based on the results of observations and interviews with UMKM owners at UD. Furniture Zaskia Tamam Furniture explained that cash receipts that occurred at UD. Zaskia Tamam Furniture comes from credit sales and cash sales activities, while the cash disbursements that occur come from purchasing raw materials and employee payroll. For credit sales as in general, when the furniture is sold and the owner of the UMKM receives an advance payment or payment in full, while cash sales are made when the buyer purchases directly and in cash. In transaction activities that are usually carried out by MSME owners, so far the recording of cash receipts has only been done simply in the Sales Note book. The recording that is carried out only contains information about the activities that result in an addition to cash and the nominal amount. This shows that the existing information system has weaknesses and must be evaluated on the information system.

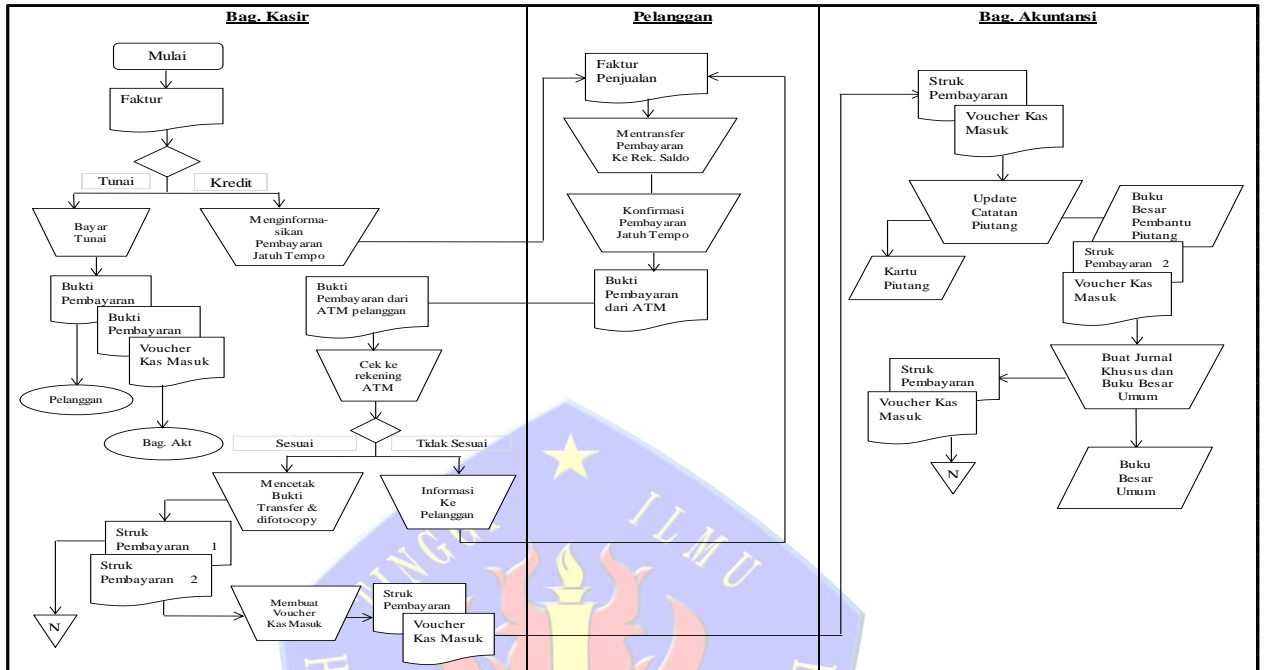
### DISCUSSION

Based on the problems that occurred at UD. Furniture, Zaskia Tamam Furniture, has not yet implemented an accounting information system based on Financial Accounting Standards for Micro, Small and Medium Entities (SAK-EMKM). This is known from the results of research data collection found in the field. From the results of the study, it was explained that as long as the UMKM was run, the owner of the UMKM had never implemented the correct accounting information system in any of their business activities. Then after collecting research data in the field, the next step in this research is to design an accounting information system based on SAK-EMKM using Microsoft Excel 2010. The accounting information systems that have been evaluated and designed are as follows:



Data source: Processed by Researchers (2020)

Figure 6.  
Credit Sales Accounting System

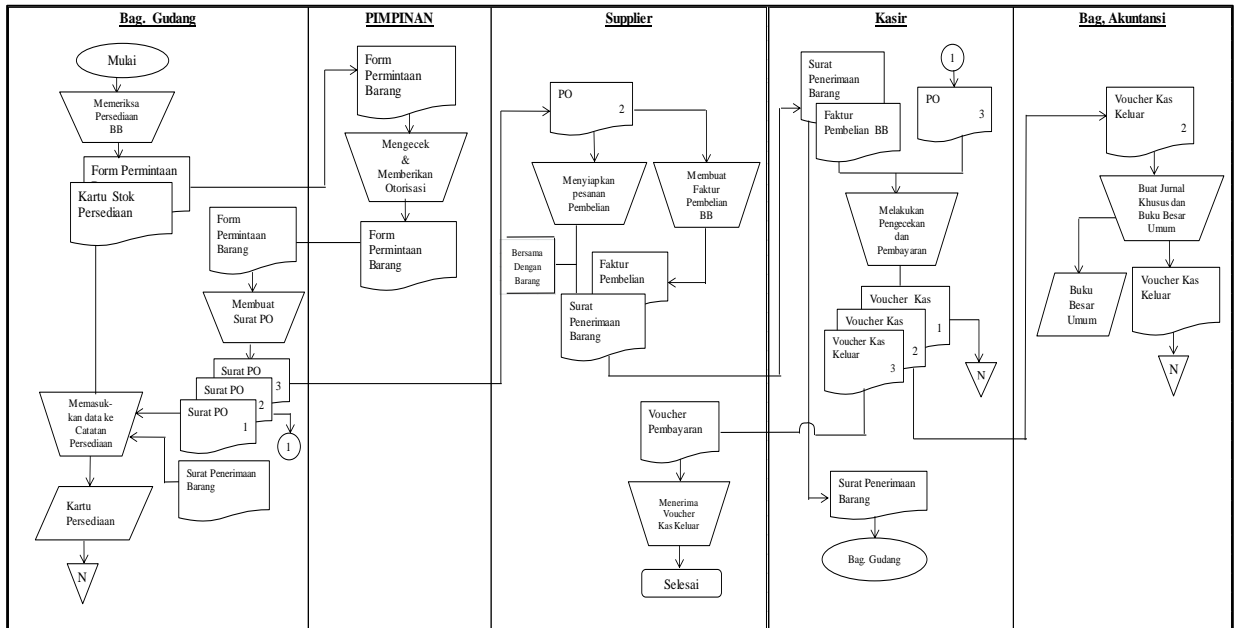


Data source: Processed by Researchers (2020)

Figure 6.  
Cash Receipts Accounting System

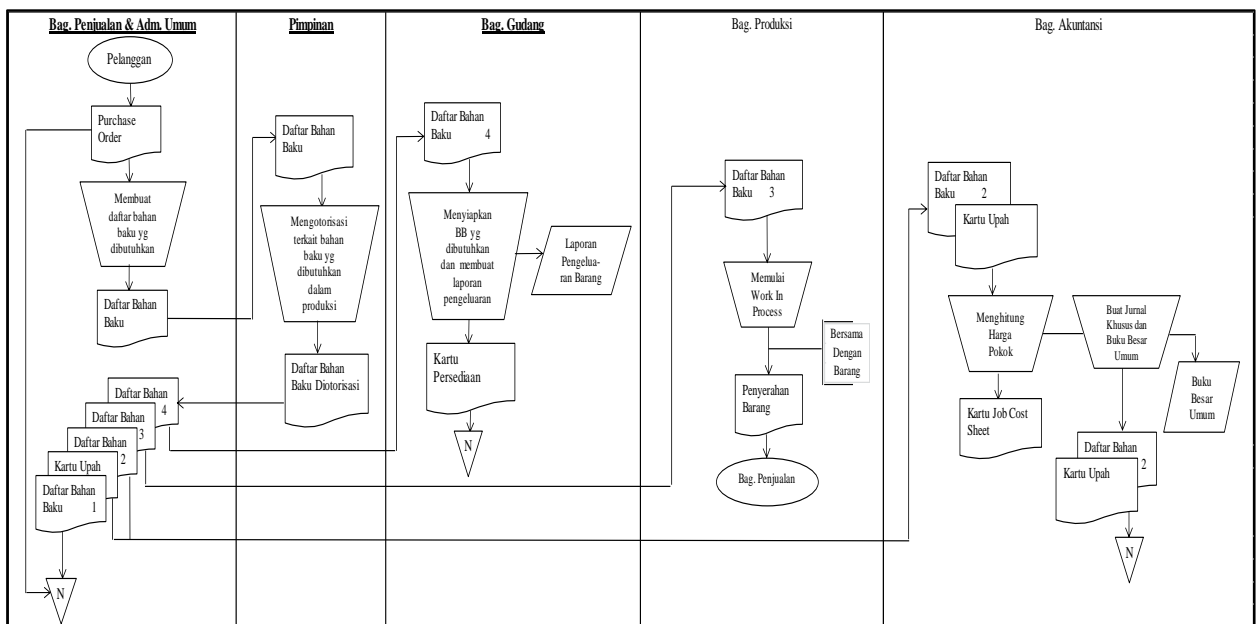


**Designing Accounting Information Systems in Preparing SAK-EMKM-Based Financial Statements for Micro, Small and Medium Enterprises (MSMEs) (Case Study at UD. Meubel Zaskia Tamam Furniture, East Jakarta)**



Data source: Processed by Researchers (2020)

**Figure 7.**  
Accounting System for Purchasing Raw Materials



Data source: Processed by Researchers (2020)

**Figure 8.**  
Conversion / Production System

**PRESENTATION OF FINANCIAL REPORT FORMS BASED ON SAK-UMKM**

Based on the problems that occurred at UD. Furniture Zaskia Tamam Furniture, namely the owner of MSMEs does not apply a good accounting information system in their business

activities. In addition, MSME owners have also never prepared financial reports based on Financial Accounting Standards for Micro, Small and Medium Entities (SAK-EMKM) which are provided specifically by the IAI (Indonesian Accountants Association) for Micro, Small and Medium Enterprises (MSMEs).

This is known from the results of research data collection found in the field. Then after collecting research data in the field, the next step in this research is to inform the format for the presentation of SAK-EMKM-based financial statements using Microsoft Excel 2010. SAK-EMKM-based financial reports have 3 components, namely the Financial Position Report, the Profit and Loss Report, and Notes to Financial Statements.

1. The following is the format for the presentation of the Financial Position Report based on the Financial Accounting Standards for Micro, Small, and Medium Entities which will be applied in the preparation of financial reports at UMKM UD. Zaskia Tamam Furniture:

Table 1.  
Financial Position Report Based on SAK-EMKM

UD. MEUBEL ZASKIA TAMAM FURNITURE		
LAPORAN POSISI KEUANGAN		
30-JUN-20X0		
<b>ASET</b>	Catatan	20x0
Kas dan setara kas		
Kas		XXX
Giro		XXX
Deposito		XXX
Jumlah Kas dan setara kas		XXX
Piutang Usaha		XXX
Persediaan		XXX
Beban dibayar di muka		XXX
Aset Tetap		XXX
Akumulasi Penyusutan		(XXX)
<b>JUMLAH ASET</b>		<b>XXX</b>
<b>LIABILITAS</b>		
Utang usaha		XXX
Utang Bank		XXX
<b>JUMLAH LIABILITAS</b>		<b>XXX</b>
<b>EKUITAS</b>		
Modal		XXX
Saldo Laba (defisit)		XXX
<b>JUMLAH EKUITAS</b>		<b>XXX</b>
<b>JUMLAH LIABILITAS &amp; EKUITAS</b>		<b>XXX</b>

Data source: Processed by Researchers (2020)

2. Income Statement

According to SAK EMKM (2018), the income statement is a report that will present information about the income and expenses of an entity. Based on SAK EMKM (2018) the income statement includes the following items:

- 1) Income
- 2) Financial Charges
- 3) Tax Expense

An entity shall present the items and portions of items in the income statement when the presentation is relevant to understanding the entity's financial performance. The income statement includes all income and expenses recognized during the period, unless SAK EMKM requires other matters. SAK EMKM regulates the treatment of the effects of corrections on errors and changes in accounting policies, which are presented as retrospective adjustments to prior periods and not as profit or loss in the period in which the changes occur.

The following is the format for the presentation of the Income Statement based on Financial Accounting Standards for Micro, Small and Medium Entities:

Table 2.  
Profit and Loss Statement Based on SAK-EMKM

UD. MEUBEL ZASKIA TAMAM FURNITURE		
LAPORAN LABA RUGI		
30-JUN-20X0		
PENDAPATAN	Catatan	20x0
Pendapatan Usaha		XXX
Pendapatan Lain-lain		XXX
<b>JUMLAH PENDAPATAN</b>		<b><u>XXX</u></b>
<b>BEBAN</b>		
Beban Usaha		XXX
Beban Lain-lain		XXX
<b>JUMLAH BEBAN</b>		<b><u>XXX</u></b>

Data source: Processed by Researchers (2020)

### 3. Notes on Financial Statements

According to SAK-EMKM (2018), notes to financial statements are reports in the form of additional information and details of certain relevant items. The notes to the financial statements that are presented contain the following information:

- a. A statement that the financial statements have been prepared in accordance with SAK EMKM;
- b. Overview of accounting policies;
- c. Additional information and certain heading details that describe important and material transactions so that it is useful for users to understand financial statements.

The types of additional information and details will be presented in the notes to the financial statements depending on the type of business activity carried out by an entity. Notes to financial statements are presented in a systematic manner to the extent that is practical. Each item in the

financial statements cross-references to related information in the notes to the financial statements.

Table 3.  
Notes on Financial Statements Based on SAK-EMKM

<b>UD. MEUBEL ZASKIA TAMAM FURNITURE</b>
<b>CATATAN ATAS LAPORAN KEUANGAN</b>
<b>30-JUN-20X0</b>
<b>1. UMUM</b>
UD. Meubel Zaskia Tamam Furniture didirikan di Jakarta Timur sejak tahun 2005. UD. Meubel Zaskia Tamam Furniture bergerak dalam bidang usaha manufaktur yaitu industri kayu dan mebel. UD. Meubel Zaskia Tamam Furniture memenuhi kriteria sebagai entitas mikro, kecil, dan menengah sesuai dengan UU. Nomor 20 Tahun 2008. Lokasi pemasaran UD. Meubel Zaskia Tamam Furniture berada di jalan Jatinegara Kaum No. 2, Pulogadung, Jakarta Timur.
<b>2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING</b>
<b>a. Pernyataan Kepatuhan</b>
Laporan keuangan disusun menggunakan Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah (SAK-EMKM)

<b>b. Dasar Penyusunan</b>	
dasar penyusunan laporan keuangan adalah biaya historis dan menggunakan asumsi dasar akrual. Mata uang penyajian yang digunakan untuk penyusunan laporan keuangan adalah Rupiah.	
<b>c. Piutang Usaha</b>	
Piutang usaha disajikan sebesar jumlah tagihan	
<b>d. Persediaan</b>	
Biaya persediaan bahan baku meliputi biaya pembelian. Biaya konversi meliputi biaya tenaga kerja langsung dan biaya bahan baku.	
<b>e. Aset Tetap</b>	
Aset Tetap dicatat sebesar biaya perolehannya jika aset tersebut dimiliki secara hukum oleh UD. Meubel Zaskia Tamam Furniture. Aset tetap disusutkan menggunakan metode garis lurus tanpa nilai residu.	
<b>f. Pengakuan Pendapatan dan Beban</b>	
Pendapatan penjualan diakui ketika tagihan diterbitkan atau pengiriman dilakukan kepada pelanggan. Beban diakui saat terjadi.	
<b>3. KAS</b>	
Kas	XXX
<b>4. PIUTANG USAHA</b>	
Piutang Usaha	XXX
<b>5. UTANG USAHA</b>	
Utang Usaha	XXX
<b>6. UTANG GAJI</b>	
Utang Gaji	XXX



<b>7. SALDO LABA</b>	
Saldo laba merupakan akumulasi selisih antara pendapatan dan beban	
<b>LABA BERSIH</b>	<b>XXX</b>
<b>8. PENDAPATAN PENJUALAN</b>	
Penjualan	XXX
<b>9. PEMBELIAN</b>	
Pembelian Bahan Baku	XXX
<b>10. BEBAN LAIN-LAIN</b>	
Beban Gaji	XXX
<b>JUMLAH</b>	<b>XXX</b>

Data source: Processed by Researchers (2020)

## V. CONCLUSION, IMPLICATIONS & LIMITATIONS

### CONCLUSION

Based on the results of research conducted either through interviews, observation, evaluation, design of accounting information systems and presentation of financial reports based on SAK-EMKM at UD. Zaskia Tamam Furniture furniture can be concluded that the weaknesses that exist at UD. Zaskia Tamam Furniture is as follows:

- a. UD. Furniture Zaskia Tamam Furniture actually has implemented an Accounting Information System in its business activities, it's just that there are still many deficiencies in the system being run such as not having a clear organizational structure that causes no separation of duties according to their respective functions. Almost all activities ranging from sales, cash receipts, purchasing of raw materials, and payroll are concurrently held by MSME owners. In addition to the unorganized organizational structure, the documents available are only a sales note which has the risk of being lost or damaged because the material is made of paper.
- b. Internal control in UD accounting information system. Furniture Zaskia Tamam Furniture is still very weak, so it is necessary to evaluate the Accounting Information System at UD. Zaskia Tamam Furniture furniture so that it can run even better. Several things that must be evaluated such as the existence of Standard Operating Procedures that must be applied by UD. Zaskia Tamam Furniture Furniture, with the existence of this SOP, what should be evaluated next is a clear division of tasks, namely by forming an organizational structure and making the documents needed for each transaction.
- c. UD. Furniture Zaskia Tamam Furniture does not have the preparation of financial statements that are in accordance with the accounting standards for MSMEs. The obstacle is the lack of knowledge of MSME owners on the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM) which are provided specifically for MSME players. Besides

that, there is a lack of human resources to prepare these financial reports. This also causes that it is not specifically known whether as long as the business run by the owner of MSMEs has a large profit or even experiences a loss.

Based on the information above, the researcher has made a recommendation at UD. Zaskia Tamam Furniture furniture is related to the establishment of Standard Operational Procedures (SOPs) that must be applied to ongoing operational activities, starting from credit sales information systems, cash receipts accounting systems, cash disbursement information systems related to raw material purchases and payroll then conversion information systems /production. Then the formation of a simple organizational structure by taking into account the number of human resources available and the format of the documents required for each transaction.

## **IMPLICATIONS**

The results of the study are based on the evaluation of the accounting information system at UD. Furniture Zaskia Tamam Furniture that researchers provide recommendations to UD. Furniture Zaskia Tamam Furniture to compile an organizational structure where each section has clarity on its respective functions and duties. Then this study suggests a standard operating procedure that must be applied to any information system from credit sales, cash receipts, raw material purchases, payroll, and production cycles in order to achieve good company operations. Regarding incomplete documents, this study suggests that every activity that runs must be accompanied by clear supporting documents so that it can be seen whether there are errors or omissions that have occurred in the business activity. The specific suggestions conveyed in this study are that it is good for MSME owners if they do not have knowledge related to the preparation of financial reports based on good and correct financial accounting standards, there is nothing wrong if the owners of MSMEs recruit external parties to be placed in the bookkeeping section that can take notes. good accounting.

### **Limitations and Further Research Development**

This study has several limitations in research so that it can affect the results of research which can be improved in the development of further research. The limitations of research and further research development that researchers expect include:

1. In further research, it can present the form of a complete financial report in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM) in 1 (one) period in an SME in the furniture and wood industry.
2. In this study, researchers used the Microsoft Excel 2010 application to manually compile a flowchart to show how the form of the accounting information system in UMKM UD. ZASKIA TAMAM FURNITURE FURNITURE which is already running as well as a good information system recommendation for these MSMEs. Therefore, in future research, different applications will be used in the preparation of an MSME accounting information system.

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