
The Significance Of Accounting Records Based On SAK ETAP At The Makassar City Coffee Shop For Micro, Small, And Medium Enterprises

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Abstract

This research aims to determine the suitability of accounting records at Warkop MSMEs in Makassar City based on SAK ETAP. and to find out the obstacles faced by Coffee Shop For Micro, Small, And Medium Enterprises in Makassar City when they do not implement accounting records in accordance with SAK ETAP. The method used in this research uses a qualitative approach. The subjects in this research are Coffee Shop For Micro, Small, And Medium Enterprises in Makassar City including Coffee Shop Boeken Huis, Coffee Shop Resota, and Coffee Shop Maluku. This research uses qualitative data types and primary data sources and secondary data. Data collection techniques use observation, interviews and documentation. The data analysis used in this research is descriptive data analysis using analysis steps: Classifying, Identifying, Analyzing, processing data and making conclusions. The results of this research show that: Accounting records carried out by Coffee Shop Managers are still carried out very simply. only record cash incoming and cash outgoing from business activities without recording journals or ledgers. The recording carried out by Coffee Shop depends on the understanding of each Coffee Shop manager. This is due to the lack of knowledge of Coffee Shop owners regarding SAK ETAP, there are no special experts in the field of Accounting and warkop managers have never attended accounting training from the government or those in charge of Micro, Small, And Medium Enterprises

Keywords: *Financial Recording System, SAK ETAP, Micro, Small and Medium Enterprises coffee shop*

INTRODUCTION

Micro, Small, and Medium-Sized Businesses are critical to the growth of the national economy and the rate at which the local economy is developing. Micro, Small, and Medium-Sized Businesses (MSMEs) also assist the government and state in terms of job creation and serve as a substitute or solution for issues related to unemployment. Aside from that, the revenue of regions and countries has been substantially increased by micro, small, and medium-sized enterprises.

Micro, Small, and Medium-Sized Businesses are a key factor in the development of the nation's economy. The benefits of micro, small, and medium-sized enterprises demonstrate this. These include: (a) Creating jobs faster than other company sectors (b) Adequate adaptability and capacity to change with the market. Fast (c) is highly diverse, allowing businesses that can employ 97% of Indonesia's labor force at present. A significant portion of the GDP—60% of it—comes from small enterprises like cooperatives and Micro, Small, and Medium Enterprises (Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, 2015). Apart from that, the biggest challenge in the development of Micro, Small, and Medium-Sized Enterprises is financial management, as the business actors in these entities need to have strong accounting abilities in order to manage finances effectively. The financial reporting of a company can be used to determine its health.

A related phenomena is the fact that capital constraints frequently make it difficult for Micro, Small, and Medium-Sized Enterprises to grow. Indeed, Micro, Small,

The majority of Micro, Small, And Medium Enterprises in Indonesia now only have capital from personal savings, which causes financial issues when the company wants to grow (Palupi & Istikhoroh, 2019). It may be inferred that Micro, Small, And Medium Enterprises require financial assistance, specifically sufficient money, in order to manage their businesses (Daihefin, 2022). The lack of knowledge in business operational science about transaction recording and financial reporting makes fund lenders distrust the money circulation of Micro, Small, And Medium Enterprises even though Micro, Small, And Medium Enterprises players can actually overcome these obstacles by applying for loan funds from external parties, one of which is banks (Hasanah & Sukiyarningsih, 2021). The large amount of risk taken by Micro, Small, And Medium Enterprises is one of the things that makes it challenging for banks to lend to them.

Micro, small, and medium-sized enterprises, are a crucial component of the Indonesian economy. They are the primary source of income for the nation in addition to including the majority of domestic economic actors. Micro, Small, And Medium Enterprises give people and community organizations the chance to launch their own companies, which can promote economic empowerment (Vinatra, 2023). It is impossible to overlook the crucial role MSMEs play in the development of a country (Santoso, 2019; Murdijaningsih et al., 2023). They are the economic sector most responsible for stimulating economic growth and lowering unemployment rates since they have demonstrated their capacity to produce thousands of jobs and new entrepreneurs. Nonetheless, a multitude of obstacles continue to impede the productivity and competitiveness of Micro, Small, And Medium Enterprises (Rahmawati & Apriliasari,

However, coffee shop businesses often encounter problems with their financial management system, entrepreneurs are reluctant to make accounting records and financial reporting based on standards. Because business owners think that financial recording does not require accuracy, time and costs. A certain amount makes some Micro, Small and Medium Enterprises owners reluctant to record their finances. Relying on memory to remember everything related to its operations, apart from the lack of experts in the field of accounting and the absence of accounting software in its business. So this makes it difficult for Micro, Small and Medium Enterprises to carry out financial recording and reporting and it is difficult to access loan capital from banks for the development of their business and it is difficult to assess the health of the business they are starting.

Therefore, it is necessary to carry out accounting records. Because by carrying out accounting records, all activities will be recorded clearly, and the coffee shop business can carry out performance evaluations, such as how much the sales target is achieved, how efficient production costs are, and how the business profit target is achieved. So that by having accounting records, coffee shop businesses in Makassar City can survive and continue to develop in Makassar City

RESEARCH METHODS

This research will take place or research location in Makassar City, especially coffee shop businesses including: coffee shop Boeken Huis located on coffee shop Resota which is located coffee shop Malaku which is located.

The data in this research is qualitative data. Qualitative data in this research was obtained from observations, interviews and documentation, as well as other supporting books. in the form of primary data, where primary data is data obtained directly from the results of questions through interviews given to owners and administrators of Micro, Small and Medium Enterprises. The secondary data used is data obtained in the form of business documents relating to a brief history of the business, organizational structure, descriptions of business activities, as well as aspects of human resource management, related accounting records, and also sourced from various literature reviews obtained from accessing related websites. obtain additional information and data regarding the position of the business, the amount of business loans, debts, inventory, and sales and matters related to Accounting Records and understanding of SAK-ETAP. Interviews were conducted with coffee shop Micro, Small and Medium Enterprises business owners

The data analysis method in this research is the descriptive analysis method which is tasked with providing an objective representation of the symptoms contained in the research problem. This representation is carried out by describing symptoms as data or facts as they really are. The analysis steps carried out are: 1) Classify data based on accounting records, accounting reporting and business reliability which hinder Micro, Small and Medium Enterprises in implementing SAK-ETAP based accounting which has been obtained through semi-structured interviews. 2) Identify accounting recording and reporting for each classification based on SAK-ETAP 3) Analyze the obstacles faced by Micro, Small and Medium Enterprises in implementing SAK-ETAP based accounting 4) Process data and make comprehensive conclusions based on the data obtained.

RESULTS AND DISCUSSION

Research subject This research was conducted at several Micro, Small and Medium Enterprises, coffee shops in Makassar City, including the following:

Table 1 : Informan Table

Name Informan	Jabatan	Place	Address
M. Arizal Fuad Alam	Manager	Coffe Shop Boeken Huis	Jl. Abdullah Daeng Sirua No.226
Andi Muhammad Irfan	Manager	Coffe Shop Resota	Jl. Batua Raya No. 100
Andri Darmawan	Manager	Coffe Shop Malaku	Jl. Boulevard Ruko Cempaka

The selection of informants as data sources in this research is based on the principle of subjects having data and providing information.

a. Accounting Recording System for Micro, Small and Medium Businesses with Coffee Shops

After conducting interviews, the three informants stated that they did not apply complete accounting records, only recording cash in and out. Based on the results of the interview above, it can be seen that the recording carried out by the three coffee shops Micro, Small and Medium Enterprises does not carry out journals or ledgers in recording transactions in their business, while the components presented by the coffee shops Micro, Small and Medium Enterprises managers are predominantly only recording cash in and cash out from sales proceeds. and recorded according to the understanding of each coffee shops manager. If cash incoming is greater than cash out, it means profit. The absence of orderly accounting records as a material for preparing financial reports at the three coffee shops generally begins with a reluctance to record every transaction that occurs. Accounting recording is the activity of recording every transaction related to business activities. All transactions related to cash, purchases, sales, receivables and payables should be recorded in an orderly manner. Apart from business transactions, coffee shops managers should inventory their wealth/assets, both current assets and fixed assets.

b. The Importance of Record Keeping.

The three coffee shop managers considered that recording transactions was important for their business, but in its implementation, the managers were unable to keep good or orderly records. So coffee shop managers cannot prepare financial reports that comply with SAK ETAP.

c. Constraint

The three coffee shops Micro, Small and Medium Enterprises are reluctant to keep good records and are unable to make financial reports according to entity accounting standards without public accountability. The obstacles in implementing accounting records and financial reporting are the level of understanding of coffee shops managers, and the unavailability of expert accountants in their business because they assume that it will increase costs if they have to employ special experts.

d. Understanding of SAK ETAP

The three coffee shops namely coffee shops Boeken Huis, coffee shops Resota and coffee shops Malaku, have a low understanding of SAK ETAP. The three coffee shop admitted that they did not understand and did not know directly from the authorities about SAK ETAP.

e. Personal Interests VS Business Interests

Coffee Shop Micro, Small and Medium Enterprises which have orderly separated business interests from personal interests have been found in Shop Boeken Huis and Shop Resota Micro, Small and Medium Enterprises, however, Shop Malaku has not completely separated personal interests from business interests. As a result of not separating personal and business finances, at the end of the period, the value cannot be real because various personal withdrawals have been deducted.

f. SAK ETAP Accounting Socialization and Training

The three informants regarding the obstacles faced in carrying out financial recording and reporting according to SAK ETAP, it can be concluded that the reason they did not carry

out the accounting recording process completely was because it was difficult to implement and required excessive costs and time. coffee shop managers do not have special expertise in accounting records, whereas recruiting competent employees in accounting has an impact on the large salary burden. There are still coffee shop managers who do not separate personal interests from business interests. Apart from that, there are still managers who think that without making accounting records they will still provide income. and the three coffee shop managers have never attended training on Accounting from the government or those in charge of Micro, Small and Medium Enterprises.

Three coffee shops: Boeken Huis, Resota, and Malaku operate Micro, Small, and Medium-Sized Businesses, and their accounting recording method is still based on extremely basic recording. Even though it's straightforward, business transactions including cash, purchases (both cash and credit), sales (both cash and credit), receivables, and payables must all be recorded. These notes are valuable resources to have while creating financial reports. Financial reports cannot be prepared without business transaction records. Every transaction needs to be supported by evidence that it actually happened and isn't just an estimate in order for financial reports to give an accurate picture.

Based on the results of interviews with the three coffee shop managers, the managers did not collect evidence of transactions in an orderly manner, did not keep journals or ledgers in recording transactions in their business. Meanwhile, the components presented by coffee shop Micro, Small and Medium Enterprises managers are predominantly only recording cash in and cash out from sales proceeds. This is in accordance with the recording basis, namely the cash basis, which is an accounting basis that recognizes income and reports it when cash is received, as well as recognizing costs or expenses and deducting them from income when cash is disbursed to pay the costs or expenses in a certain period. .

Micro, Small and Medium Enterprises managers only carry out records according to the coffee shop Manager's understanding and needs, and it is known that they are still not in accordance with Accounting Science, because the records carried out do not show the stages in the Accounting cycle such as collecting evidence of transactions, making journals and ledgers. So the recording is only understood by the coffee shop Manager himself. Financial recording should be able to provide information to external parties about the financial information of the business being started. So recording must have the characteristics of being easy to understand, relevant and accurate.

The recording carried out by coffee shop Micro, Small and Medium Enterprises Managers also does not show accurate results, because there are still coffee shop Micro, Small and Medium Enterprises Managers who do not record regularly. and it was found that coffee shop was still unable to differentiate between personal finances and business finances. So this is not in accordance with the concept of business unity. Where in this concept, a business is an economic unit that is separate from interested parties from business sources, meaning that business finances are separate from the owner's finances, and separate from employee finances. So that the business is considered as a unified business, separating business and personal finances requires discipline and consistency. As a result of not separating personal and business finances, the calculation of profits or losses at the end of the period cannot be real because various personal withdrawals have been deducted which may not have been recorded. Apart from that, the budget allocation for business operations becomes chaotic because each period there are no fixed costs. The accounting records implemented by the three coffee shop are still far

from SAK ETAP so that the information obtained from the records made cannot fully support or be useful for making more comprehensive decisions regarding the business operational activities being carried out.

Data demonstrating how variations in the application of accounting can be observed in the category of company turnover was acquired. These findings support Wahyudi's (2009) earlier research, which found that firm turnover affects how accounting is used. The turnover of a company has an impact on how accounting is applied to Micro, Small, and Medium-Sized Enterprises (MSMEs). The higher the turnover, the more sophisticated financial management the MSMEs must execute. Thus, businesses use accounting since they require the assistance of a system that can streamline their financial administration. Many small businesses, on the other hand, have chosen not to utilize accounting because they believe manual calculations suffice and that comprehensive financial management is not necessary. In addition, given that the business's turnover is continuing

Rudiantoro and Siregar (2011) provide evidence to support these findings, demonstrating that the size of a business positively influences the entrepreneurs of Micro, Small, and Medium Enterprises' perceptions of the value of bookkeeping and financial reporting for their company. Specifically, as these businesses expand, their owners start to see the importance of financial reports. The owner starts to consider the value of bookkeeping and financial reporting as their company grows, since these tools can help with asset management and performance evaluation. This makes it possible to conclude that, given the sheer number of Micro, Small, and Medium-Sized Businesses in Indonesia, the application of accounting principles in the majority of these businesses is now subpar.

The results of this research are supported by Arri Alfitri, Ngadiman, Sohidin showing (2014): (1) Furniture craftsmen's understanding of Financial Accounting Standards for Entities Without Public Accountability (SAK-ETAP) is still low (2a) Financial recording carried out by furniture craftsmen is limited to reports a business created according to the understanding and needs of each furniture crafter. (2b) Furniture makers do not apply SAK-ETAP in preparing financial reports, because furniture makers do not understand SAK-ETAP. (3) Obstacles for furniture craftsmen in implementing SAK-ETAP, as follows: lack of knowledge of furniture craftsmen about SAK-ETAP, lack of professional accounting personnel for furniture craftsmen, furniture craftsmen do not understand the importance of recording and preparing financial reports, and lack of effectiveness. socialization from competent parties regarding SAK-ETAP.

CONCLUSION

The following conclusions can be made in light of the findings and discussion: 1) The recording and production of financial reports by coffee shop Micro, Small and Only business reports created in line with the knowledge and requirements of every coffee shop Micro, Small, and Medium Enterprises Manager are available to Medium Enterprises Managers.

It can be claimed that the coffee shop Micro, Small and Medium Enterprises Manager simply records cash in and cash out; their recording does not follow the accounting cycle. 2) Because they do not comprehend SAK-ETAP, managers of coffee shops that are micro, small, and medium-sized enterprises do not utilize it when creating financial reports. The management believes that the tape captured

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