Analysis of the Application of SMEs SAK in the Preparation of Financial Statements in the Sakti.Online Application

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ABSTRACT

The purpose of this study is to analyze the application of SAK EMKM in the preparation of financial statements produced by the cooperative application system, namely *SAKTI. Online*. The research was conducted at the Nurul Iman Cooperative. This research uses qualitative methods with a type of comparative descriptive approach that will later describe, describe and compare theory and actual practice so that conclusions can be drawn. Data were obtained using observation, interview, and documentation techniques. The results of the study concluded that the financial statements of the Nurul Iman Cooperative were presented using the SAKTI.Online Applications *were not by SAK EMKM* completely because they had not presented the three components of financial statements according to SAK EMKM. The preparation of the Nurul Iman Cooperative financial statements was presented using the SAKTI.Online application only presents the balance sheet (statement of financial position), and the calculation report of operating results (income statement) but has not presented notes to the financial statements.

INTRODUCTION

An accounting information system is an information system needed for an entity, where the system can act as a data processor, store data, and produce financial information needed for the business and be used as a basis for making important decisions for the entity (Salahuddin et al., 2020). As for knowing about financial information can be obtained through the preparation of financial statements. To ensure that cooperative financial reporting is accurate, transparent, and reliable for users of financial statements, the accounting information system used by cooperatives for financial management must report financial statements by applicable accounting standards.

Based on the regulation of the Minister of Cooperatives, Small and Medium Enterprises of the Republic of Indonesia NUMBER 13 / Per/M.KUKM / IX / 2015 concerning Accounting Guidelines for Savings and Loans by Cooperatives states that the basis for the preparation and presentation of financial statements for savings and loans by cooperatives refers to General Financial Accounting Standards (General SAK) and/or Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) (KemenkopUKM, 2015). However, the existence of SAK ETAP is still difficult to understand and implement by EMKM, including Cooperatives. Because it consists of five types of

financial statements, with limited knowledge possessed by EMKM actors, it is still difficult to apply them. That is why in 2016 DSAK IAI reorganized a new standard specifically for EMKM, namely the Financial Accounting Standard for Micro, Small, and Medium Entities (SAK EMKM).

SAK EMKM is a Financial Accounting Standard used by Micro, Small, and Medium Entities (EMKM) that are not or have not been able to meet the accounting requirements regulated in SAK ETAP (IAI, 2016) EMKM is an entity without significant public accountability, as defined in the Financial Accounting Standards of Entities Without Public Accountability (SAK ETAP), meeting the definitions and criteria of micro, small, and medium enterprises (Bahri, 2020)

Nurul Iman Cooperative located in Sukabumi district has made financial reports with the help of an application system. The application is **SAKTI.Online** which is a cooperative accounting information system with internet technology developed by PT Sakti Performance Collaborationndo. This **SAKTI.Online** application is Web-based and has features to facilitate the management of cooperatives, one of which is a feature that can produce financial statements and present SHU distribution reports.

Meanwhile, Nurul Iman Cooperative meets the criteria as EMKM, which is seen from the amount of income per year less than Rp. 300,000,000 which is classified as a micro entity criteria. EMKM which is included in the criteria of Micro Entities should have prepared financial statements by applicable accounting standards, namely SAK EMKM to produce accurate financial statements. However, the financial statements made by the Nurul Iman Cooperative using the SAKTI. Online Applications have not presented the three components of financial statements according to SAK EMKM. Meanwhile, the financial statements of the Nurul Iman Cooperative produced by the SAKTI.Online Application only contains statements of financial position and income statements. This is because the preparation of financial statements by accounting standards certainly requires a comprehensive understanding of financial management and a certain understanding of applicable standards. Therefore, this study aims to explain the financial management of the Nurul Iman Cooperative using the **SAKTI. Online** Application and to explain how the application of SAK EMKM in the preparation of financial statements produced by the **SAKTI.Online Application** at the Nurul Iman Cooperative.

LITERATURE REVIEW
SAK EMKM
According to (Bahri, 2020) the Financial Accounting Standard for Micro, Small, and Medium Entities (SAK EMKM) is an accounting standard that is simpler than SAK ETAP because it regulates transactions commonly carried out by EMKM. According to ETAP (IAI, 2016)) EMKM SAK is intended to be used by micro, small, and medium entities (EMKM) and is intended for use by entities that are not or have not been able to meet the accounting requirements stipulated in the ETAP SAK. As the name implies, EMKM SAK is used by micro, small, and medium entities (EMKM) as a simpler accounting standard and is intended to be used by entities that are not or have not been able to meet the accounting requirements regulated in SAK ETAP.

Financial Statements by SAK EMKM
According to Harahap (2013), financial statements describe the financial condition and business results of a company at a certain time or a certain period (Handayani et al., 2022) According financial statements aim to provide information about financial performance, financial position, and changes in the financial position of a company. Financial statements according to SAK EMKM are the simplest compared to other financial statements (Rahayu et al., 2022) These financial statements consist of the (IAI, 2016):
> 1.   Statement of Financial Position (Balance Sheet), which is a description of Assets, Liabilities, and Equity in each period in a company. The statement of financial position by SAK EMKM may include items including cash and cash equivalents, receivables, inventories, fixed assets, accounts payable, bank debt, and equity.

2.   Income Statement, which consists of income and expenses in each period in a company. The income statement provides information on income and expenses during the reporting period (Rahayu et al., 2022)

3.   Notes to Financial Statements, which contain information on the methods and assumptions used by the company in preparing financial statements. The information presented in the notes to the financial statements includes the following:

a. A statement that the financial statements are prepared by SAK EMKM
b. Accounting Policy Summary
c. Additional information and details describing specific items of important and material transactions that help users understand financial statements.

The basic assumptions in preparing financial statements based on SAK EMKM consist of the basis of accrual, business entities, and business continuity (Kareja et al., 2023) And the basis for measuring financial statements in SAK EMKM is historical costs (IAI, 2016). The basis for measurement with historical costs was chosen with the consideration that this measurement basis is the easiest measurement basis to apply and this basis is suitable for the needs of presenting financial statements by MSMEs (Kareja et al., 2023)

Accounting Information System

According to (Nugraha et al., 2022) An accounting information system is a system that can provide information resulting from a series of activities collecting, recording, and storing. According to Steven A. Moscove in the book (Zamzani et al., 2018), An accounting information system is an organizational component that collects, classifies, processes, analyzes, and communicates financial information relevant for decision-making to outside parties (such as tax inspections, investors, and creditors) and parties in financial management. An accounting information system is a system that can collect, record, classify, process, store, and process financial data to produce relevant financial information for decision-making for internal and external users.

SAKTI.Online Application

SAKTI.Online application is a digital platform for running a cooperative business, such as savings and loans, retail, production, distribution, e-commerce, etc (Kolaborasindo, 2000). *SAKTI.Online* is also a cooperative accounting information system with internet technology developed by PT Sakti Performance Collaborationndo in the form of *Web-based* which has features to facilitate cooperative management, one of which is a feature that can produce cooperative financial statements. With the application *SAKTI.Online* facilitate the management of cooperatives, and facilitate financial and accounting systems so that cooperatives can provide maximum service to members in real time-online, save time, be safe, comfortable, effective, and efficient, and increase productivity (Kolaborasindo, 2000).

METHOD

This research uses qualitative methods with a descriptive comparative approach which will later describe, describe, compare data with conditions in the field, and interpret a situation so that conclusions can be drawn from the research to be studied. Data collection techniques that will be carried out in this study include observation, interviews, and documentation. The data analysis used in this study is a qualitative analysis using analysis techniques Before in the field, analysis during and after in the field, data reduction, data presentation, and conclusion drawing (Sugiyono, 2021).

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RESULT AND DISCUSSION

The accounting process using the system in general is certainly carried out starting from identifying evidence of transactions, input transactions, input journals, posting to the general ledger, and presenting financial statements. Similarly, the accounting process of the Nurul Iman Cooperative uses the SAKTI. Online Application which starts from transaction input to the presentation of financial statements. The stages in the accounting process using this application are:

1. Log in to SAKTI. Online

In this stage, Nurul Iman Cooperative certainly needs to log in first to enter the SAKTI. Online Application System. To log in to the application, a user name is required, select the office and password that has been set by the SAKTI Team to the Nurul Iman Cooperative. The following is the login view on the SAKTI.Online Application.
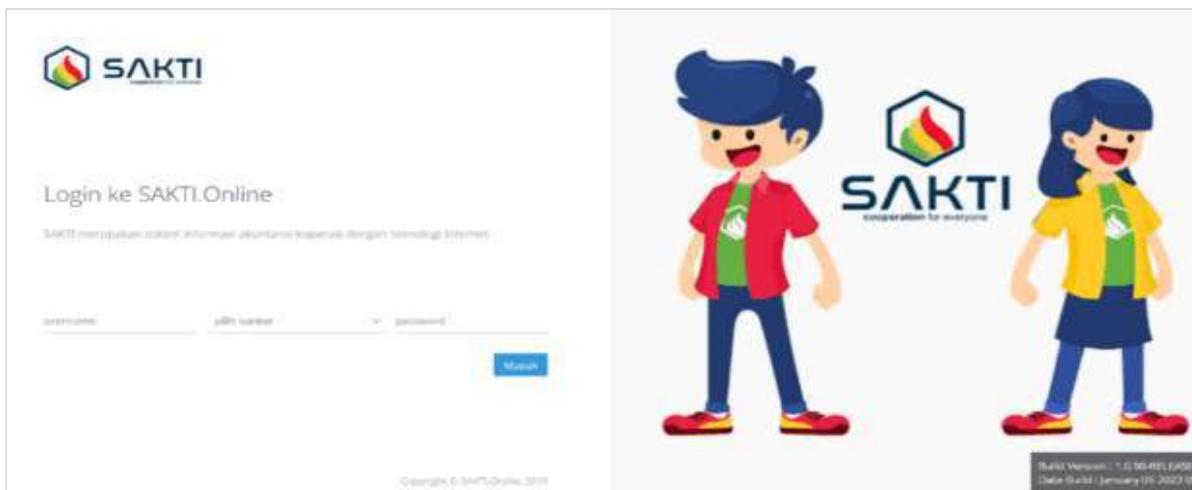

Figure 1. Login Display on SAKTI.Online Application
Source: PT. Sakti Performance Collaborationndo

2. Data Migration

Data migration is a term used for the process of moving or transferring data from one computer storage system to another computer system. Nurul Iman Cooperative before using the *SAKTI.Online* application needs to migrate data first so that the data in the cooperative can enter the application system.
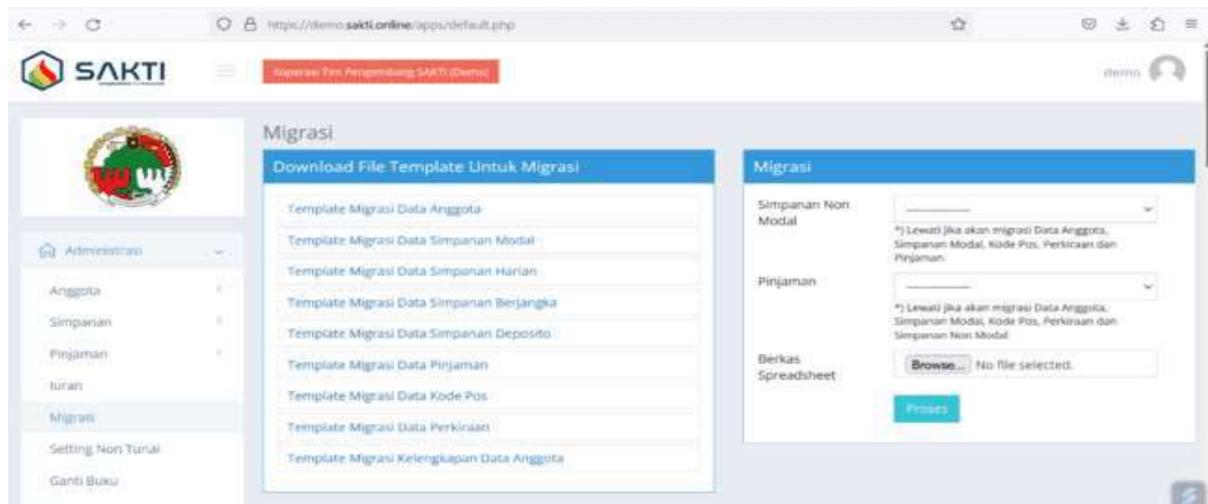

Figure 2. Migration Features
Source: PT. Sakti Performance Collaborationndo

3. Daily Transaction Input of Deposits and Loans

In this stage, Nurul Iman Cooperative inputs savings and loan transactions every day. To *input the* Nurul Iman Cooperative deposit transaction, you need to use the deposit and withdrawal feature on the application.

- Deposit Features Deposits
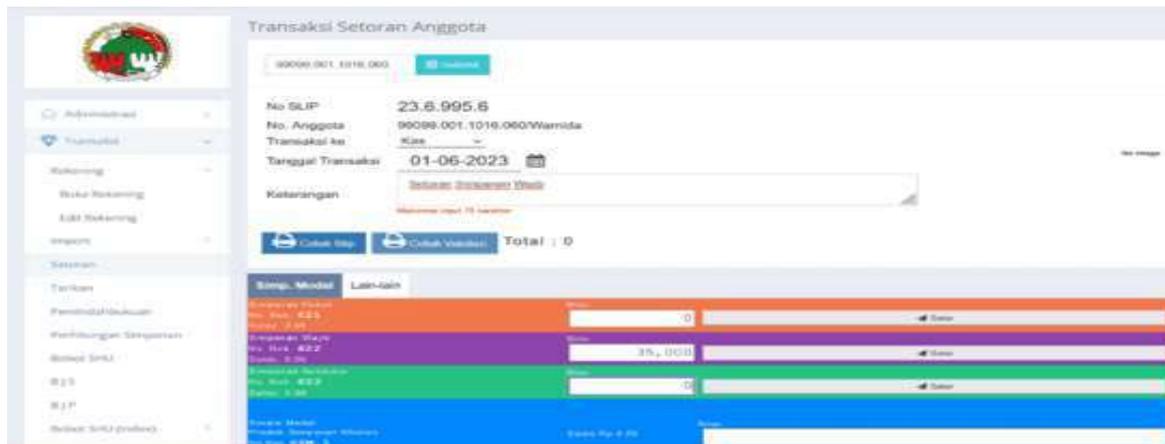
Figure 3. Deposit Features
Source: PT. Sakti Performance Collaborationndo

Figure 3 above is an example of making a cooperative member deposit transaction. In the deposit transaction, the steps taken are:
1) Find members who will make deposit transactions;
2) Fill in the deposit transaction details;
3) Choose what deposit transaction you want to deposit;
4) Top up the deposit transaction balance you want to deposit;
5) After that, click on the "Deposit" button to process the member's deposit transaction.

- **Deposit Pull Feature**
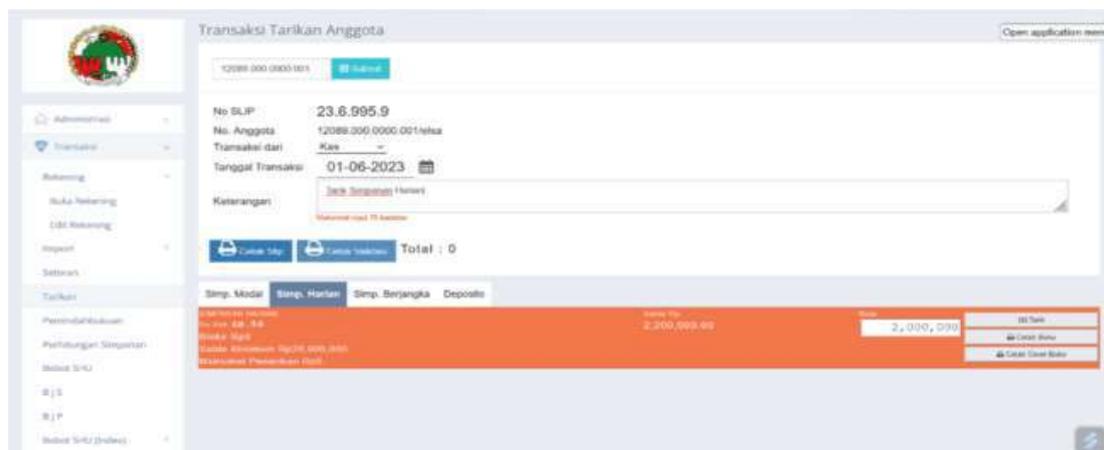
Figure 4. Pull Features
Source: PT. Sakti Performance Collaborationndo

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Figure 4 above is an example of making daily deposit withdrawal transactions. In the pull transaction, the steps taken are:
1) Find members who will make withdrawal transactions;
2) Fill in the withdrawal transaction description;
3) Choose what deposit transaction you want to withdraw, if the deposit is daily then click "**Daily Deposits**";
4) Fill in the balance of the deposit transaction you want to withdraw;
5) After that, click the "Withdraw" button to process the member's withdrawal transaction.

Meanwhile, to *input* loan transactions in **the SAKTI.Online** Application, Nurul Iman Cooperative needs to use the Administration feature in the application. In this Transaction feature, cooperatives only use the Loan Application feature.

- **Loan Application Features**
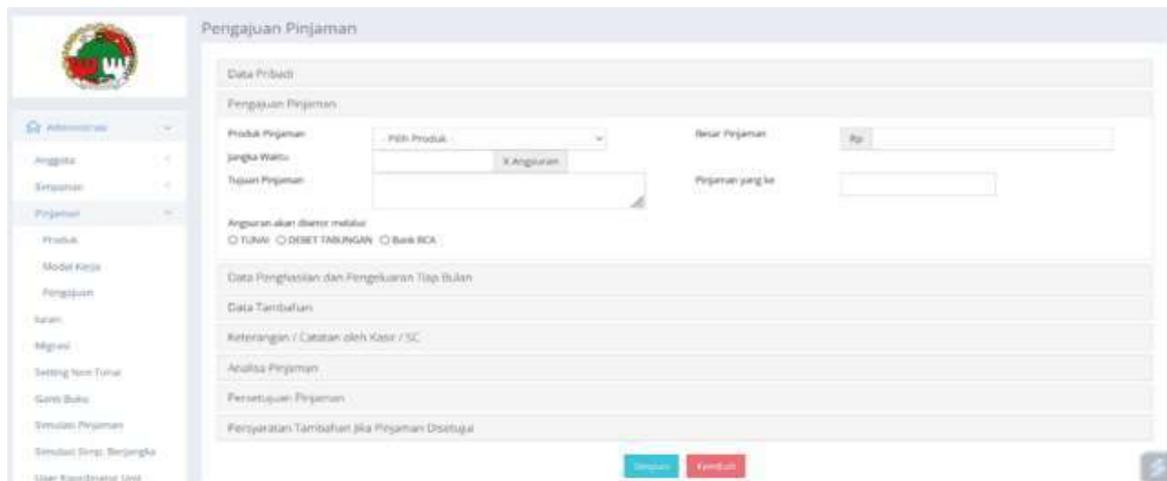
Figure 5. Loan Application Features
Source: PT. Sakti Performance Collaborationndo

Figure 5 above is the stage in making a loan application transaction for cooperative members. The steps to apply for a member loan are:
1) Fill in the personal data of the member who will borrow;
2) Choose a loan product. For example, short-term loan products or long-term products;
3) Fill in how much amount to borrow;
4) Fill in the period of how many installments, how many loans, and the purpose of the loan;
5) Click installment will be deposited via "Cash", "Debit Savings" or "Bank BCA";
6) Fill in the monthly income and expenditure data of the member who will borrow;
7) Fill in the approval of member loans by the cooperative;
8) Finally, Click "Save" to process the loan application.

4. **Journal Input**
In this stage, journal *input* on the Application **SAKTI.Online** only for transactions that are not from members, because transactions made by members such as deposit deposits, deposit withdrawals, loan applications, and installments will automatically appear in the journal feature after the transaction is made as shown below.

Figure 6 Journal Features
Source: PT. Sakti Performance Collaborationndo

In the journal input, non-member transactions, such as operational costs, other business income, income, and output transactions that are not from members will be input into the "Additional Journal" in the Accounting feature seen in Figure 6 above. The journal on the SAKTI.Online Application is divided into two based on incoming and outgoing money transactions.
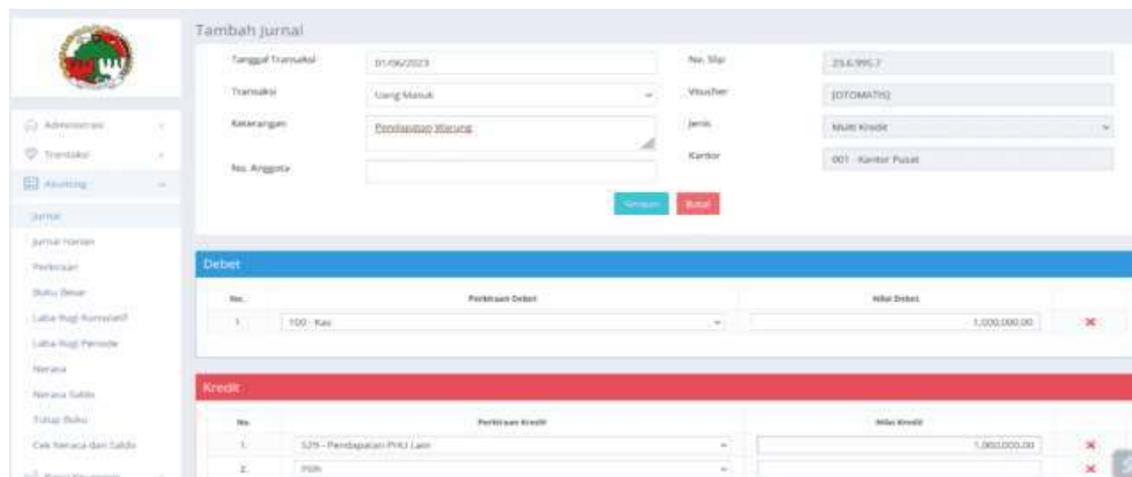
Figure 7 *Cash* Transaction Journal Input
Source: PT. Sakti Performance Collaborationndo

Figure 7 above is an example of inputting a cash transaction journal. The steps to *input* the cash transaction journal are:

1) Click "Journal" in the Accounting feature, then click "Add Journal". After clicking, the display will be like in Figure 7 above;
2) The transaction date will be filled automatically, so there is no need to fill it in;
3) Select the transaction "Money In" and fill in the transaction description;
4) Fill in the estimated debit and credit according to the transaction to be entered;
5) Fill in the amount of each estimated debit and credit;
6) Finally, click "Save" then the incoming cash journal will automatically be presented in the journal feature

Analysis of the Application…
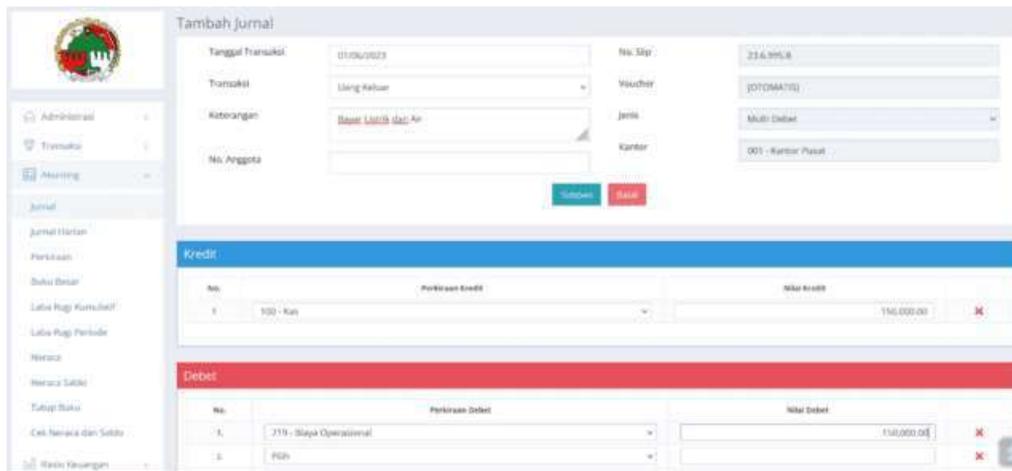
Figure 8 *Cash* **Out Transaction Journal Input**
Source: PT. Sakti Performance Collaborationndo

Figure 8 above is an example of inputting a cash-out transaction journal. To input the cash-out *journal is the same as* the *input of* cash-out transactions, which distinguishes only the selected transactions, namely "Money Out".

After inputting *deposit deposits*, inputting money *in transaction journals or outgoing money transaction journals, the SAKTI.Online Application* will automatically present the journal in the daily journal feature. The following is the daily journal output after the transaction.

Figure 9 *Daily Journal* **Output**

Source: PT. Sakti Performance Collaborationndo

Based on the *daily* journal output above, it can be concluded that the measurement of accounts in the application is by SAK EMKM. However, because this application is specifically for savings and loan cooperatives, the only difference is the approximate name of the account.

5.   Post to General Ledger

In this stage, after *inputting transactions* such as deposit deposits, deposit withdrawals, and loan applications, and entering journal transactions into the cooperative application, the general ledger feature in the SAKTI.Online Application *will automatically present a daily ledger report that presents the group of transaction accounts that have been* inputted, so this application will help in recording and tracking all transactions into the relevant accounts. The image below is the *output* of presenting the general ledger in the SAKTI.Online Application.
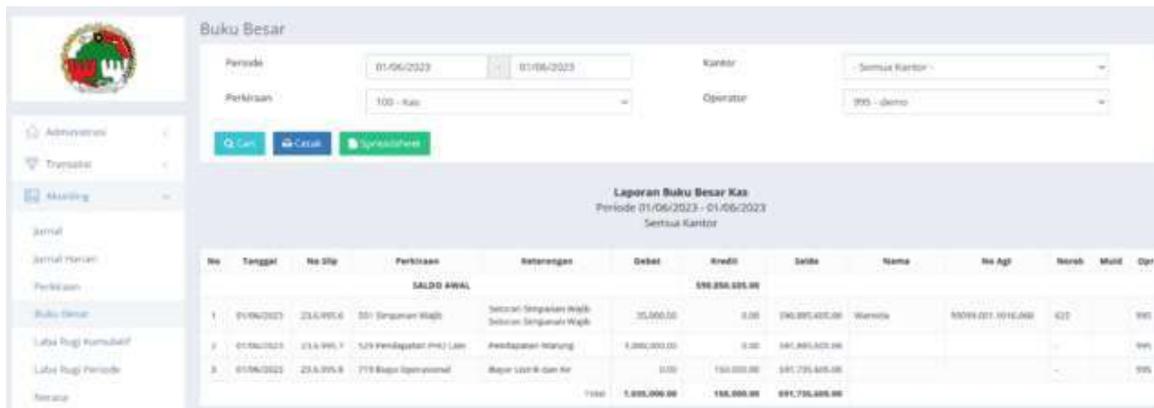
Figure 10 *General* **ledger output**

Source: PT. Sakti Performance Collaborationndo

Figure 10 of the general ledger *output* above, it can be concluded that the general ledger in the SAKTI.Online Application is presented based on a group of accounts that are by the EMKM SAK. However, because the application is specifically for savings and loan cooperatives, it is an additional estimate of savings and loan accounts.

6.   Financial Statement Output

Output is the result of *input* that has been processed by a system in the application. The output results on **SAKTI.Online Applications** are the statement of financial position and income statement. The results of *the output* in this application can be *converted* into Excel format. This will make it easier for users to print paper reports. The following is the result of the *output* based on transaction data that has been *inputted* into the application and has been *converted* into Excel form.

a. Financial Position Statement Output

Based on the table below, it can be seen that the assets in the statement of financial position of the Nurul Iman Cooperative in 2021 amounted to IDR 1,189,062,512. and this amount is equal to the total liabilities and capital of IDR 1,189,062,512 which means the amount of assets and liabilities is balanced.

Table 1. Financial Position Statement Output

Nurul Iman Cooperative	
Legal Entity: 09/BH/XIII.15/VI/2008	
Address: Jl. Goalpra Cidadap Rt.002/002	
.: Neraca :.	
Per 31 December 2021	
Estimated	**Ending Balance**
Code | **Estimated**	

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	Current Assets	
101	Cash	195.234.468
102	Bank	10.500.000
108	Receivables SP Jk Long	442.386.500
109	Receivables SP Jk Short	338.815.000
110	Health Receivables	9.600.500
325	Accounts Receivable	32.093.500
111	Member Receivables (Office Construction)	34.512.145
112	Deposit of Digital products	7.609.556
113	Deposit Transfer to Bank	2.890.843
114	Transfer Deposit Deposit between cooperatives	10.000
Total Current Assets		**1.073.652.512**
Fixed Assets		
151	Land & Building	90.000.000
166	Inventory	40.770.000
180	Accumulated Depreciation	(15.360.000)
Total Fixed Assets		**115.410.000**
Total Assets		**1.189.062.512**
Debt		
210	Voluntary Deposits	329.296.299
211	SIIFIT Deposits	33.682.000
212	TAS Savings (School Child Savings)	1.524.500
213	Eid Package Deposits	11.600.000
214	Health Savings	22.703.250
215	SIMAPAN Savings	28.796.000
216	Umrah/Hajj & Qurban Savings	880.000
217	Old Age Savings	19.459.000
223	Education Fund	1.487.224
221	Social Fund	169.475
218	Dana RAT	7.528.647
219	Dana THR	6.260.869

220	Zakat Fund	1.127.185
310	Health Benefit Fund	3.210.228
Total Debt		**467.724.202**
Capital		
315	Tree Deposits	17.088.500
340	Compulsory Deposits	327.594.500
251	Donation	58.800.000
252	Reserve Fund	243.339.722
341	Dana Simapan	1.123.628
345	Last Year's SHU	-
346	Last Year's SHU	-
503	Donations From Members	-
370	Shu current year	73.391.960
Total Capital		**721.338.310**
Total Passive		**1.189.062.512**

Source: Nurul Iman Cooperative

Based on the table above, the *output of the cooperative's* financial position statement on the SAKTI.Online Application *is by SAK EMKM, because it has fulfilled the classification in presenting current assets with fixed assets, current liabilities, and equity has been properly disclosed, so that the cooperative can find out the value of assets, with liabilities to be paid and equity of a cooperative.*

b.   Income Statement Output

Based on the table below, it can be seen that the total revenue in the income statement of the Nurul Iman Cooperative in 2021 was IDR 163,404,510 and the total cost before tax was IDR 89,196,956 minus tax costs of IDR 815,594 so the net profit obtained by the Nurul Iman Cooperative at the end of the period was IDR 73,391,960.

Table 2. Income Statement Output

Nurul Iman Cooperative	
Legal Entity: 09/BH/XIII.15/VI/2008	
Address: Jl. Goalpra Cidadap Rt.002/002	
.: Profit and Loss Period:	
Period 01 January 2021 - 31 December 2021	
Estimated	**Ending Balance**

Analysis of the Application…

Code	Estimated	
Revenue		
502	Service Jk Long	102.878.500
430	Service Jk Short	33.416.000
421	Provision, Adm, Fine	13.376.000
529	Other PHU	13.734.010
Total Revenue		**163.404.510**
Cost		
530	RAT Backup Cost	7.528.647
507	THR Reserve Cost	7.802.949
531	Manager Incentive Fee	60.750.000
511	Zakat Reserve Cost	1.521.481
512	Operational Costs	11.000.500
513	Office Rental Cost	-
533	Cost of Health Benefits	-
534	TS Sukabumi SPB Fee	593.379
Total Cost		**89.196.956**
Total Profit and Loss Before Tax		**74.207.554**
Tax		
532	Tax Fees	815.594
Total Profit and Loss		**73.391.960**

Based on the table above, the *output of the* income statement on this SAKTI.The online Application is by SAK EMKM where this application shows the profit and loss obtained after-tax automatically without any calculations made manually by the Nurul Iman Cooperative.

To find out the comparison of the application of the Nurul Iman Cooperative financial statement concept produced by the SAKTI.Online Application with SAK EMKM can be seen in the table below.

Table 3. Financial Statement Comparison

No	Items that Compare	SAK EMKM	Nurul Iman Cooperative	Study Results
1	Basic Recording	Basis of accrual	Basis of accrual	EMKM SAK Compliant
2	Confession	Financial statements acknowledge the existence of:	Nurul Iman Cooperative acknowledges the existence of:	EMKM SAK Compliant

		a) Asset b) Liabilities c) Revenue d) Cost	a) Asset b) Liabilities c) Revenue d) Cost	
3	Basic Measurement	Historical costs	Historical costs	EMKM SAK Compliant
4	Penyajian Laporan Posisi Keuangan	1 Asset a) Cash and cash equivalents b) Receivables c) Supplies 2. Liabilities a) Accounts payable b) Bank debt 3. Equity a) Capital b) Retained earnings (Deficit)	Nurul Iman Cooperative presents the accounts contained in: 1 Asset a) Cash and cash equivalents b) Receivables 2. Liabilities a) Accounts payable 3. Equity a) Capital	EMKM SAK Compliant
5	Presentation of Income Statement	SAK EMKM presents the accounts contained in: 1. Revenue 2. Financial cost 3. Tax Cost	Nurul Iman Cooperative presents the accounts contained in: 1. Revenue 2. Financial cost 3. Tax cost	EMKM SAK Compliant
6	Presentation of Notes to Financial Statements	Notes to the financial statements contain: a) A statement that the financial statements have been prepared by SAK EMKM. b) Overview of accounting policies. c) Additional information and certain account details that describe important and material transactions to be useful for users to understand the financial statements.	Nurul Iman Cooperative has not presented Notes to Financial Statements according to SAK EMKM but only made an explanation of the balance sheet.	Not by SAK EMKM

In the comparison table above, it can be seen that the basis for recording the Nurul Iman Cooperative uses an accrual basis according to SAK EMKM. And according to SAK EMKM, Nurul Iman Cooperative has recognized the existence of assets, liabilities, income, and expenses in financial statements when the economic benefits associated with the account can be ascertained to flow into or out of the entity and the account has costs that can be reliably measured. The basis for measuring the financial statements of the Nurul Iman Cooperative according to SAK EMKM is historical costs. The presentation of the financial position statement of the Nurul Iman Cooperative is by SAK EMKM because it has presented asset, liability, and equity accounts. However, in its presentation, two items are not in the Nurul Iman Cooperative report, namely inventory and bank debt. Nurul Iman Cooperative is a business entity engaged in financial services so in the statement of financial position of Nurul Iman Cooperative there is no inventory account. And Nurul Iman Cooperative in its presentation does not have a bank debt account because Nurul Iman Cooperative has no debt to the bank. And for the presentation of the income statement, the Nurul Iman Cooperative is by SAK EMKM. The income statement of the Nurul Iman Cooperative presents income, financial expenses, and tax expenses. This is by SAK EMKM. However, the notes on the financial statements of the Nurul Iman Cooperative are not by SAK EMKM because they only make a manual explanation of the balance sheet.

Based on the description above, it can be concluded that the financial statements of the Nurul Iman Cooperative were produced by the SAKTI. Online Applications have not presented notes to the financial statements. So that the financial statements of the Nurul Iman Cooperative are not by SAK EMKM which requires a minimum of making a statement of financial position, income statement, and notes to financial statements.

CONCLUSION

Based on the results of research that has been done, when viewed from the recognition, measurement, and presentation of the financial statements of the Nurul Iman Cooperative produced by the SAKTI.Online Application has run well because most of its applications are by SAK EMKM, but it is still ineffective because it only presents financial position statements and income statements.

The presentation of accounts in the financial statements is by SAK EMKM, but there are still accounts that should be recognized but are not recognized by the cooperative. Nurul Iman Cooperative has also implemented financial statements by SAK EMKM but is still incomplete because it has not presented notes to the financial statements. So it can be concluded that the financial statements of the Nurul Iman Cooperative produced by the SAKTI.Online Applications are not by SAK EMKM which requires at least making a statement of financial position, income statement, and notes to financial statements.

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