Factors Affecting The Preparation Of Financial Statements Based on FAS MSME

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Abstract:

This study aims to determine what factors influence the preparation of financial statements based on FAS MSME on Micro, Small, and Medium Enterprises activities in Sungai Full City. The type of research used is quantitative research. The population in this study is MSME actors, and sampling techniques used random sampling. Data collection is carried out by distributing questionnaires, where respondents answer questions that have been provided answers. The results of this study show that the dominant influencing factors in the preparation of financial statements based on FAS MSME are knowledge of accounting standards and cost perception. With a good understanding of accounting standards, MSMEs can optimize financial performance, gain access to sources of financing, make the right business decisions, increase transparency, and invest in the quality of financial statements.

Keywords: *Knowledge of Accounting Standards; FAS MSME*

1. Introduction

One of the decision-making processes in a business comes from accounting information that refers to financial statements. The availability of accurate information greatly influences decision-making, which is also a consideration for investors to see and review transaction summaries that describe a business's performance and financial position. Every business certainly has its own goals, one of which is profit. Profit is one of the pieces of information included in financial statements that can be a potential source of information. Profit information can be a tool for assessing business performance and estimating representative profit capabilities in the long run (Pramurza, 2022). Financial statements are complete, careful, and accurate financial information to present reliable, accountable, and used financial statements to evaluate past financial implementation in the context of making economic decisions by external parties of local governments for the future (Carolina, 2022).

Small business is a productive economic business carried out by individuals or business entities that are not subsidiaries or branches of companies owned, controlled, or become part either directly or indirectly of medium enterprises or large businesses that meet the criteria for small businesses as referred to in the law. Medium enterprises are productive economic enterprises that stand alone, carried out by individuals or

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business entities that are not subsidiaries or branches of companies owned, controlled, or become part either directly or indirectly with small businesses or large businesses with total net worth or annual sales proceeds as in law (Andriani et al., 2022).

The rapid development of the MSME sector shows great potential if this can be managed and developed properly, which will certainly be able to realize strong MSMEs. MSMEs are one form of business that contributes to economic growth in Indonesia Micro, Small and Medium Enterprises (MSMEs). Micro, small, and medium enterprises (MSMEs) play a very large role in advancing the Indonesian economy. Apart from being one of the new job alternatives, MSMEs also play a role in encouraging the pace of economic growth after the monetary crisis when large companies are experiencing difficulties in developing their businesses (Maryanto, 2023). This important role in MSMEs can be proven by how many workers are employed by MSMEs compared to larger companies. In addition, MSMEs also greatly contribute to a country's gross domestic product (GDP) growth.

Along with the development of the times, the role of MSMEs is very large in Indonesia's economic growth, marked by the increasing number of MSME players yearly. According to data showing that in February 2023 from the Ministry of Cooperatives and Small and Medium Enterprises, MSME players in the country reached 60 million. MSMEs ' development from year to year has increased significantly, but when viewed from the financial aspect, only a few MSMEs have experienced developments in financial terms due to the absence of guarantees, lack of information, and lack of knowledge about professional financial management in the field of accounting. Financial management is one of the most important aspects of running a business. Financial Management is a systematic process of generating financial information that can be used for user decision-making (Rosi & Liantifa, 2022).

According to Anggraini (2019) in (Abdallah & Maryanto, 2022) several stages must be passed in the accounting process. One of the accounting department's abilities is to make or compile accounting equations sourced from proof of transactions. The first stage is recording, the second stage is compiling a list of balances, and the third or last stage is compiling financial statements. Financial statements referring to Financial Accounting Standards (SAK) are part of a complete financial reporting process including balance sheets, income statements, and statements of changes in financial position that can be presented in various ways, such as cash flow statements, notes, and other reports. In addition, it includes schedules and additional information related to the report, such as financial information on industry segments and geographies and disclosures of the effect of price changes.

Accounting provides information for use in running a company's operations. In general, accounting can be defined as an information system that provides reports to stakeholders about the activities and economic status of the company. The application of accounting is expected to help make the right decisions to ensure business continuity in the future. By applying good accounting, businesses can also learn how their business runs. In accordance with the development of MSMEs in reporting their

financial statements, Financial Accounting Standards for Micro, Small, and Medium Entities (FAS MSME) have now been issued (W & Kaudo, 2023).

The application of this accounting standard is expected to provide an overview of the performance of MSME management in the past and prospects so that it can be trusted and relied upon both by the management and by MSME members and external parties who have other interests related to MSMEs. No matter how easy it is to prepare financial statements based on FAS MSME, in practice, there are still many MSME actors who are taboo and reluctant to use accounting information in running their business, let alone record in accordance with applicable standards. MSMEs do not know or have not heard of the term FAS MSME (Muslichah et al., 2020).

Accounting recording is a monster because the process is considered very complicated and takes a long time so it is not easy to be applied by MSME actors, especially MSMEs in Sungai Full City. In addition, one of the reasons for not recording accounting by MSME actors is their perception that accounting is not the main thing that must be applied, but how MSMEs can increase their sales turnover. Because for them, financial statements are just a formality to reap loan funds from the bank (Khundadze & Amiridze, 2018).

Currently, the development of MSMEs in the Sungai Full City area illustrates that economic growth requires an accounting application expected to be used by business people to help economic activities. Accounting provides information that is used to conduct the operations of a company. Accounting is essential for business continuity when the right economic decisions impact the business. MSMEs registered with the Central Bureau of Statistics of Sungai Full City, where many still have not recorded books according to accounting standards. This is due to the lack of knowledge, understanding, concern, and knowledge of basic accounting science, the inadequate level of education of business actors, and the perception of MSME actors that bookkeeping is not important in their business.

MSME management has not carried out bookkeeping in its financial reporting in accordance with applicable Accounting Standards, but MSME actors only do bookkeeping in the form of cash-in and cash-out in their business transactions. Procurement of training programs on accounting, understanding, and socialization of FAS-MSM. In the future MSME management in Sungai Full City can make financial statements correctly, which will make it easier for MSMEs to increase capital by lending funds to financial institutions (banks) to develop their businesses.

Research related to what factors influence MSMEs in preparing financial statements in accordance with FAS MSME (Mustofa & Trisnaningsih, 2021), (Lucky & Rosmadi, 2019), (Siswanti & Suryati, 2020), (Mustopa et al., 2020), (Wulandari & Agustina, 2022). It's just that until now, no researchers have done this in Sungai Full City.

From the main problem above, there is a formulation of the problem that needs to be answered in this study: What are the factors that influence MSMEs in Sungai Full City in preparing financial statements based on FAS MSME?

2. Theoretical Background

Financial Accounting Standards
Accounting standards as a basis for preparing financial statements. The main purpose of financial reporting is to present useful information for investment and business loan decisions. For the information to be useful to the user, it must be relevant, reliable, and comparable. Accounting standards aim to produce financial statements that have a high level of credibility, the requirements for disclosure items will be higher so that the value of the company will be higher as well, management will have a high level of accountability in running the company, and the Company's financial statements. Produce more relevant and accurate information, and financial statements will be more comparable and produce valid information for the Company's assets, liabilities, equity, revenue, and expenses (Hidayati et al., 2023).

The benefits of accounting standards provide a clear and consistent picture to shareholders in making financial statements to be better understood and compared. Comparable accounting standards are needed by companies and users of financial statements who want to evaluate performance to help in decision-making. The Indonesian state itself has a variety of accounting standards that are used by adjusting to a business entity or organization that is run. Accounting standards in Indonesia refer to existing theories such as IFRS used in the global class. The use of IFRS in Indonesia is determined because Indonesia is a member of IFAC (International Federation of Accountants). Currently, there are 4 kinds of accounting standards in Indonesia published by the Financial Accounting Standards Board of the Indonesian Institute of Accountants, namely SAK IFRS, SAK ETAP, FAS MSME, and SAK Syariah as well as 1 standard reference issued by the Government Accounting Standards Committee, namely Government Accounting Standards (Hidayati et al., 2023).

DSAK IAI is an IAI body authorized to compile Financial Accounting Standards (SAK) for private entities in Indonesia. Financial Accounting Standards or SAK in Indonesia is a standard or standard foundation in accounting practices used in Indonesia. This accounting standard is made, compiled, and published by the Indonesian Institute of Accountants, an accounting standards board. Financial Accounting Standards (IFRS) are a set of rules and principles business entities and other organizations use to compile and present their financial statements. This standard aims to create consistency, transparency, and a better understanding of an entity's financial condition, thus enabling stakeholders such as investors, creditors, and business owners to make better decisions.

FAS MSME is made and authorized directly by the Board of the Indonesian Institute of Accountants (IAI). Financial Accounting Standards for Micro, Small, and Medium Entities (FAS MSME) is a set of accounting rules and guidelines specifically designed

to meet business entities' accounting needs with certain size characteristics, namely micro, small, and medium entities. FAS MSME aims to simplify accounting for these types of entities, reduce the burden of administrative costs, and facilitate a better understanding of finance. The reason for making FAS MSME is that many SME or MSME business people do not know how to make good financial statements. FAS MSME is a stand-alone financial accounting standard that can be used by entities that meet the definition of an entity without significant public accountability as stipulated in SAK ETAP and characteristics in Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs) (Hidayati et al., 2023).

FAS MSME explicitly describe the concept of a business entity as one of its basic assumptions and therefore to be able to prepare financial statements based on FAS MSME, the entity must be able to separate the owner's wealth from the wealth and results of the entity's business, and between a business/entity and other businesses/entities. When compared to other SAK, EMKM SAK is a standard that is made simple because it regulates general transactions carried out by EMKM and the basis for measurement is purely using historical costs so that EMKM records its assets and liabilities at the cost of acquisition.

Micro, small and medium enterprises (MSMEs)
According to Law No.20 of 2008 Article 1 in (Baviga, 2022) Micro, Small and Medium Enterprises are productive economic enterprises that stand alone, carried out by individuals or business entities that are not subsidiaries or branches of companies owned, controlled, or become part of either directly or indirectly from medium businesses are productive economic businesses that stand alone, carried out by individuals or business entities that are not subsidiaries or branches of companies owned, Owned, or participated directly or indirectly with a small or large business with an annual net worth or sales proceeds.

1. Characteristics of small and medium enterprises (MSMEs)
In general, the small business sector has characteristics, namely a relatively simple bookkeeping system. It tends not to follow standard bookkeeping administration rules, margins that tend to be thin considering very high competition, limited capital, managerial experience in managing companies that are still limited. The economies of scale are too small, so it is difficult to expect cost suppression to reach a point of long-term efficiency. Marketing and negotiation capabilities as well as verifiable markets are very limited. The ability to obtain sources of funds from the capital market is low, given the limitations in its administrative system.

2. Criteria for Micro, Small and Medium Enterprises (MSMEs)
1. Small Business
   a) Have a net worth of more than IDR 50,000,000.00 (Fifty million rupiah) up to a maximum of IDR 500,000,000.00 (Five hundred million rupiah) excluding land and how the place of business or
   b) have annual sales proceeds of more than IDR 300,000,000.00 (three hundred million rupiah) up to a maximum of IDR 2,500,000,000.00 (two billion five hundred million rupiah).

2. Medium enterprises
    a) Have a net worth of more than IDR 500,000,000.00 (five hundred million rupiah) up to a maximum of IDR 10,000,000,000.00 (ten billion rupiah) excluding land and buildings for business premises, or
    b) Have sales proceeds of more than Rp.2.500.000.000,00 (two billion five hundred million rupiah) up to a maximum of Rp.50.000.000.000,00 (fifty billion rupiah).

Resource Competency
Human resource (HR) competence is very important for the success of Micro, Small and Medium Enterprises (MSMEs). MSMEs often have limited resources, so competent human resources can be a key factor in increasing competitiveness and business growth. Human Resource Competence is the ability of a person or individual of an organization (institutional) or a system to carry out its functions or authorities to achieve its goals effectively and efficiently. Where is the level of ability and knowledge a person possesses to carry out an activity to meet his needs. The higher the ability and knowledge, the higher the quality of human resource competence. Many MSMEs have limited resource competencies, including accounting expertise. The preparation of financial statements in accordance with FAS MSME requires a significant investment of time and effort, which is still difficult for MSMEs with limited resources.

Knowledge of Accounting Standards
Accounting Knowledge is the activity of knowing the art or discipline that provides information needed to carry out activities of identifying, recording, classifying, summarizing, communicating and reporting a transaction for interested users efficiently and evaluating the activities of an organization in such a way, systematically in terms of content, and based on generally recognized standards. Knowledge of Accounting Standards is important in financial management and accurate financial reporting. Accounting standards include the principles and guidelines companies and organizations use to prepare financial statements. So many MSMEs find it difficult to understand and apply accounting standards, especially if MSME actors do not have an accounting background or limited access to accounting knowledge.

Cost Perception
Utaminingsih (2014) in (Baviga, 2022) Stating perception is the act of individuals interpreting and giving meaning to the environment as the basis for benefits that will be obtained later. Cost perception in adopting an accounting standard refers to understanding all costs involved in implementing or changing an accounting standard in an entity or organization. FAS MSME is designed to facilitate financial reporting for MSMEs and minimize costs associated with accounting. However, cost perception can still play a role in MSMEs' decisions in adopting this accounting standard because MSME actors feel the preparation of financial statements is expensive, especially if they have to hire experts or accounting software to assist in the process. This perception can prevent them from taking steps in adopting FAS MSME.

Regulation and Compliance

Compliance occurs when an subject's actual behavior conforms to the behavior specified in a regulation (Simmons, 1998). Micro, Small and Medium Enterprises (MSMEs) compliance with Financial Accounting Standards for Micro, Small and Medium Entities (FAS MSME) is important to ensure accurate and transparent financial reporting. Regulation and compliance relate to how MSMEs must carry out their accounting processes in accordance with applicable standards. MSME compliance with EMKM SAK is important because it ensures transparency and accuracy in financial reporting of MSME actors. It can also improve MSME access to financing, assist in understanding financial position, and build the trust of stakeholders such as investors, suppliers, and creditors. Therefore, regulation and compliance with EMKM SAK is very important in the business environment.

Business environment

The business environment is where the conditions and forces that exist inside and outside each business unit will affect the policy direction of a company in managing its business activities. These factors include the external environment and the internal environment. MSMEs that operate in an unstable environment, especially in the face of changes in the economy or business environment. This can make them focus more on operational activities and survival than on preparing more formal financial statements. Changes and competition in the MSME business environment will get many benefits by adopting FAS MSME. This not only helps compile with applicable financial requirements, but also helps maintain business continuity, increase access to financial resources, and build trust among stakeholders

3. Methodology

The research method used in this study is quantitative method with the population of MSME actors in Sungai Full City. The sampling technique is carried out randomly or random sampling with a total of 100 respondents, while data collection is carried out by utilizing research instruments, using the method of distributing questionnaires (questionnaires).

4. Empirical Findings/Result

Validity Test

To find out the statements that the author asked respondents were valid or invalid, the author conducted a validity test using the SPSS 26 Program which can be seen based on the output of the validity test results on the questionnaire used. In this study shows that the indicator has a validity value greater than the standard r which is 0.576 which means it can be declared valid.

Reliability Test

The reliability test was carried out to determine the extent to which the research results remained consistent, so the author conducted a reliability test using the SPSS 26 Program which can be seen based on the output of reliability test results on the questionnaire used. In this study shows that each element (variable) has an alpha

coefficient greater than 0.6. Thus the measurement items on each element are declared reliable and can then be used in research.

Test t (Partial)

Table 1. Test Results t (Partial)

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	13.813	3.439		4.017	.000
	SumberDaya	.059	.131	.048	.449	.655
	PSA	.115	.128	.095	.900	.034
	FEES	-.227	.101	-.235	-2.247	.027
	REGULATION	.047	.075	.063	.627	.532
	LINGBUSINESS	.262	.134	.193	1.957	.053

a. Dependent Variable: SAKEMKM

Source: Research Results of processed data (2023)

The constant of 13.813 states that if there is no increase in the value of the Resource variable (X_1), then the value of preparing financial statements based on FAS MSME (Y) is 13.813. A regression coefficient of 0.059 states that each addition of one Resource score or value will give an increase in score of 0.059. Thus, it can also be seen in the Sig column (significant) in the table above that there is a value of 0.655 or a probability above 0.05. Because the value of t $_{is\ calculated} <$ t $_{table}$, the Resource variable does not significantly affect the preparation of financial statements based on FAS MSME.

For the Accounting Standard Knowledge variable (X_2), a regression coefficient of 0.115 states that every addition of one score or Accounting Standard Knowledge value will give a score decrease of 0.115. Thus, it can also be seen in the Sig column (significant) that there is a value of 0.034 or a probability below 0.05. Because the value of t $_{is\ calculated} >$ t $_{table}$, the variable Knowledge of Accounting Standards significantly affects the preparation of financial statements based on FAS MSME. This shows that with a good understanding of accounting standards, MSMEs can comply with the law, optimize financial performance, gain access to sources of financing, make the right business decisions, increase transparency, manage finances efficiently, and meet tax obligations accurately. So that it can contribute to the success and growth of MSME businesses in the long run.

For the Cost Perception variable (X_3), a regression coefficient of -0.227 states that every addition of one score or Cost Perception value will give a score decrease of -0.227. Thus, it can also be seen in the Sig column (significant) there is a value of 0.027 or a probability below 0.05. Because the value of t $_{is\ calculated} >$ t $_{table}$, the variable Cost Perception significantly affects the preparation of financial statements based on FAS MSME. This shows that cost perception is an important factor in influencing the extent to which MSMEs apply financial accounting standards for micro, small and

medium entities. Where MSMEs feel that implementing EMKM SAK requires additional costs, such as training or the use of accounting software, which may be considered expensive. However, this cost is seen as an investment in the quality of MSME financial statements.

For the Regulation and Compliance variable (X_4), a regression coefficient of 0.047 states that every addition of one Regulatory and Compliance score or value will give a score decrease of -0.047. Thus, it can also be seen in the Sig column (significant) there is a value of 0.532 or a probability above 0.05. Because the value of t $_{is\ calculated}$ < t $_{table}$, the Regulation and Compliance variables do not significantly affect the preparation of financial statements based on FAS MSME.

For the Business Environment variable (X_5), a regression coefficient of 0.262 states that every addition of one Business Environment score or value will give a score decrease of 0.262. Thus, it can also be seen in the Sig column (significant) there is a value of 0.053 or a probability above 0.05. Because the value of t $_{is\ calculated}$ < t $_{table}$, the Business Environment variable does not significantly affect the preparation of financial statements based on FAS MSME.

Uji F (Simultaneously)

Table 2. F Test Results (Simultaneous)

Model		Sum of Squares	df	Mean Square	F	Say.
		ANOVA				
1	Regression	45.667	5	9.133	2.049	.079b
	Residual	419.083	94	4.458		
	Total	464.750	99			

Source: Research Results of processed data (2023)

Based on the results of the ANOVA test or F test on the table, it can be seen that the calculated F value is 2.049. with a probability of significance of 0.079 > 0.05 (5%) level of significant (α). Thus, it can be concluded that overall independent variables (resources, knowledge of accounting standards, cost perception, regulation and compliance, business environment) do not affect the preparation of financial statements based on FAS MSME together.

Coefficient of Determination Test

The coefficient of determination shows how much the independent variable contributes to explain the dependent variable as follows:

Table 3. Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
				Model Summaryb	**Change Statistics**				
1	.313a	.098	.850	2.11148	.098	2.049	5	94	.079

Based on the table above, it can be seen that the R value of 0.313 has an R square or coefficient of determination of 0.098 and has an adjusted R square of 0.850. This number is used to see the magnitude of the influence of the independent variable on the dependent variable combined. So, it can be concluded that the independent variable can explain the variability of the dependent variable by 85% while the remaining 15% is influenced by other variables that are not studied in this study.

5. Discussion

Based on the research results, it is found that Sig (significant) Resources (X1) in the table above is 0.655 or probability above 0.05. Because the value of t count < t table, the variable Resources (X1) does not have a significant effect on the preparation of financial reports based on SAK UMKM (Y).

For the Accounting Standards Knowledge variable (X2), Sig (significant) is obtained at 0.034 or a probability below 0.05. Because the value of t count> t table, the Knowledge of Accounting Standards variable has a significant effect on the preparation of financial statements based on SAK UMKM.

In the Cost Perception variable (X3), Sig (significant) is obtained at 0.027 or the probability is below 0.05. Because the value of t count> t table, the Cost Perception variable has a significant effect on the preparation of financial statements based on SAK UMKM.

The Regulation and Compliance variable (X4), obtained Sig (significant) of 0.532 or probability above 0.05. Because the value of t count < t table, the Regulation and Compliance variable does not have a significant effect on the preparation of financial statements based on SAK UMKM.

For the Business Environment variable (X5), the Sig (significant) value is 0.053 or the probability is above 0.05. Because the value of t count < t table, the Business Environment variable does not have a significant effect on the preparation of financial statements based on SAK UMKM.

Thus, it can be concluded that the accounting standards knowledge variable and the cost perception variable have a significant effect on the preparation of financial statements based on the MSME SAK. With a good understanding of accounting standards, MSMEs can comply with the law, optimize financial performance, gain access to financing sources, make informed business decisions, increase transparency, manage finances efficiently, and fulfill tax obligations accurately. So that it can contribute to the success and growth of MSME businesses in the long term. The results of this study are in line with research conducted by Abas et al (2023) which states that Accounting Knowledge and Employee Performance simultaneously affect the quality of financial statements. This means that accounting knowledge and employee

performance are good in financial reports so that the financial statements are of high quality.

Basically, in making financial reports, accounting knowledge is also needed, to produce financial reports to the authorities with economic activity and to see the condition of a company, accounting knowledge is needed which is a set of knowledge about all information systems. This shows that when business actors have knowledge of accounting science, it will encourage them to prepare financial reports with SAK EMKM. In carrying out the company's operational activities, accounting knowledge is needed by managers. To increase the knowledge and understanding of managers in applying accounting to companies, learning motivation about accounting can be done. In contrast to the results of research conducted by Malindar et al (2023) which states that accounting knowledge cannot influence the preparation of financial reports on EMKM financial accounting standards. The preparation of financial reports also requires accounting knowledge, to produce financial reports to the parties authorized by the economy and to see the industrial situation, it is very necessary to have accounting knowledge which is a set of knowledge about all information systems, but the experience possessed can also record financial reports, for example experience at work, so that directly it can also prepare financial reports that are much better than having knowledge directly from an official education bench.

In addition, the cost perception variable has a significant effect on the preparation of financial statements based on SAK UMKM. This shows that cost perception is an important factor in influencing the extent to which MSMEs implement financial accounting standards for micro, small and medium entities. Where MSMEs feel that implementing SAK EMKM requires additional costs, such as training or using accounting software that may be considered expensive. However, these costs are seen as an investment in the quality of MSME financial reports.

The cost perception is a comprehensive picture related to the amount of money or exchange rate that consumers pay for a product with the value contained in it (Krisna, Adetiya, Nur, & Shodikin, 2021).

Financial reports also show the financial performance of MSMEs, which is indicated by the ability of MSMEs to generate income with the resources they have. Good financial reports are used as material for evaluating the performance of MSMEs as well as the accountability report of MSME administrators to MSME owners/members at the Annual Member Meeting (RAT) (Wilestari & Safitri, 2021).

6. Conclusions

The results of this study show that the variable knowledge of accounting standards and cost perception variables have a significant effect on the preparation of financial statements based on FAS MSME where with a good understanding of accounting standards, MSMEs can optimize financial performance, get access to sources of financing, make the right business decisions, increase transparency, manage finances

efficiently, and meet tax obligations accurately. Cost perception is an important factor in influencing the extent to which MSMEs apply financial accounting standards for micro, small and medium entities in implementing EMKM SAK which is considered expensive. However, this cost is seen as an investment in the quality of MSME financial statements.

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