



Analysis of accounting records and preparation of financial statements on MSME profits in the Ketanggungan District

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ABSTRACT

Administrative documents are very important when starting a business. One of them is in the form of documents and financial statements of profit and loss. However, many SMEs have not prepared adequate financial statements, seemingly very simple. One way of financial management by compiling financial statements provides information, reports on financial income and expenses. This study aims to analyze accounting records and preparation of financial statements on profits for Micro, Small and Medium Enterprises (MSMEs) in Profit Regency in the 2022 period. The sample used was 108 respondents. Primary data is obtained from the results of filling out the questionnaire of business actors. The method of data collection is carried out with documentation and literature studies. The data analysis used is multiple linear regression analysis. The results showed that accounting records do not affect profits, financial arrangements affect profits, while simultaneously accounting records and profits affect the preparation of financial statements. Based on these results, it can be stated that accounting records and the preparation of financial statements are able to minimize the occurrence of miscalculations and the information produced will be accurate for external parties and the interested public.

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INTRODUCTION

Micro, small and medium enterprises (MSMEs) as one of the economic sectors that have a large and crucial contribution to the economy in Indonesia. MSMEs are one of the options for the unemployed which indirectly have a big impact on Indonesia's economic growth after the global economic crisis (Prasetyo, 2008). The role of MSMEs has also been actualized during the crisis to date. During the economic crisis until now, the existence of MSMEs has been able to become the main driving factor for the Indonesian economy (Utami et al., 2022). The functions and roles of MSMEs in Indonesia are numerous in economic, social, political, cultural and security-related aspects. Economic, social and political functions and roles, such as increasing people's income, reducing unemployment and poverty, and reducing urbanization flows. MSMEs directly encourage the economy of the middle and lower classes. MSMEs encourage the real sector, because MSMEs are more focused on creating

home businesses and empowering factors of creation and utilization as well as reducing the unemployment rate of the Indonesian people.

Even though MSMEs have positive growth, the fact is that business people will face many obstacles or problems in running their business. Low education, lack of understanding of information technology and also lack of knowledge about the characteristics of financial reports can be a factor in the occurrence of obstacles or problems faced by MSMEs (Apdian et al., 2021). Small sector business actors should understand information technology, so that what has been planned and programmed can be carried out. This is inseparable from the unawareness of MSME actors on the importance of managing business finances. SMEs are encouraged to conduct and arrangement of financial reports the good one. Recording of financial reports is an important aspect business activities. Most of SMEs only record the amount of money received and issued, the amount of goods bought and sold, and the amount of receivables or debts (Susanti, 2021). Financial problems occur because of several mismanagement of funds by MSME actors. According to (Anwar et al., 2018) there are seven mistakes that are generally made by MSME actors, namely: over-investing, not paying yourself, not considering the worst possibility, mixing business and personal assets, using personal credit cards for business purposes, use business cash for personal needs and do not have financial reports (Warpuah et al., 2022). This is due to the ignorance of MSME actors in carrying out proper and appropriate financial planning and management and positive behavior in managing business and family income and expenses (Kurniawanysah, 2016).

This problem occurs in MSMEs, especially in the Keuntungan District, Brebes. Obstacles that impede the implementation of accounting, among others, in terms of ability which includes inadequate educational background, have never attended accounting training and accounting needs are still inadequate in terms of management there is no need for the application of accounting. In preparing financial reports, you must understand the qualitative characteristics of financial reports (Mahwiyah & Wahyudi, 2021). However, the bookkeeping is not in a systematic format. Hiring someone specifically to keep accounting records and prepare financial reports is still not practical for many business players due to the increased cost of paying the salaries of these accountants.

The profit and loss reports for MSMEs in Kenggungan District have not been compiled and the recording, especially in receiving orders and purchasing raw materials, is still recorded in the sales report book. This manual recording has many weaknesses, including limited access, low control and supervision systems and also a higher risk of losing important data and an incomplete profit and loss report which results in unknown financial conditions, income and expenses made. Research (Savitri & Saifudin, 2018) with the title Accounting Records for MSMEs (Studies on UMKM Mr. Pelangi Semarang) found that these MSMEs did not record accounting for their business, only recorded transactions related to purchasing raw materials, so it was difficult to know how much production costs were. and determine operating profit. Then, the research conducted (Sularsih & Sobir, 2019) entitled Application of SAK-EMKM Accounting in Preparing Financial Statements for MSMEs in Lowokwaru District, Malang City, shows that many MSMEs use simple writing to record business finances. Based on the problems faced by business actors and previous research, researchers want to know the effect of recording accounting information and preparing financial reports that can be used to produce income statements. These records can support the decision-making process to be able to support business activities in preparing financial reports, profit and loss reports and systems for recording orders or orders as well as purchase transaction data. The goal is for all financial reports and records to use a computer system, with this system it is hoped that it will be able to fix existing problems. The research framework is as follows.

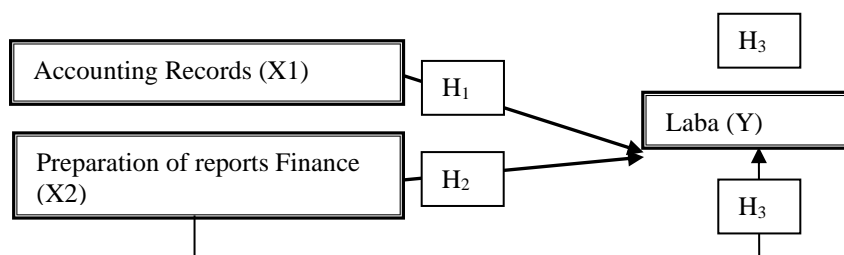


Figure 1. Thinking Framework

One form of utilizing information technology in the activities of business actors is the use of an accounting system. The notion of accounting is a process of identifying, measuring, recording and reporting financial transactions of an organization/entity as information for making economic decisions for both internal/external parties (Syefira, 2013). Accounting is the process of recording company finances to produce summaries in the form of financial reports that are used in making decisions (Mulyani et al., 2022). Accounting *inputs* are financial transactions that are reflected in proof of transactions, then undergo a process of identifying, measuring, recording and reporting to produce *output* in the form of financial reports (Rahayu et al., 2019).

The accounting system is a group of components that support each other and are related or not, all of which form a unit. Understanding accounting (*accounting literacy*) is very important for MSMEs and other business actors (Imaningsih & Wahed, 2021). Accounting activities are identifying, measuring, and communicating financial information (Harini et al., 2020). With an understanding of accounting, an employee can record correctly, so that the resulting financial reports will be correct. Financial accounting standards used as guidelines in the preparation of financial reports must be applied consistently.

Accounting Information Systems (IAI) are human resources, tools and capital in companies that are responsible for preparing financial information and collecting and processing various company transactions (Apdian et al., 2021). Serves to organize coordinated forms, records and reports to produce financial information needed in making management decisions and can facilitate management (Mahmud et al., 2021). Seeing the importance of accounting for business actors, IAI as a professional organization as well as a body for preparing Financial Accounting Standards (SAK) through the Financial Accounting Standards Board (DSAK) compiles accounting standards that are in accordance with the characteristics of MSMEs. It is expected that the financial reports made by the finance department periodically follow the standards set by SAK and every business actor must follow these rules (Mukhofifah, 2016). Financial reports can be prepared in several ways, namely through the basic accounting equation, through the accounting cycle and through accounting computerization (Sularsih & Sobir, 2019).

Financial reports are the end result of the process of recording a company's financial transactions that show the financial condition of a company in one accounting period and are a general description of a company's performance (Apdian et al., 2021). For public companies, financial reports must be prepared by an accountant to ensure the consistency of the system used. The financial reporting system is a system in an organization that is used to collect, analyze, classify and manage a business transaction that is reported to system users (Mukhofifah, 2016). The financial reporting system can also produce financial reports that can be verified by all interested parties.

Financial reports are a medium of communication and accountability between the company (management) and their owners or other parties (Mukhofifah, 2016). The preparation of financial reports is in the form of information that can be used to show the company's financial condition (Apdian et al., 2021). The financial statements describe the condition and financial position as well as the operating results of a company in a certain period. Financial reports can be easily prepared according to the format determined by the data we obtain and previous recording with the help of working papers (Indrayani, 2011) Financial reports are addressed to various parties with an interest

in a business. This is intended to assist them in making economic decisions related to business (Savitri & Saifudin, 2018). Based on these financial statements, the user can assess the financial condition of the business, the success of the business in achieving its goals, and the prospects for the business in the future. This information provides an important influence in preparing planning and control reports.

The preparation of financial reports prepared by MSMEs is to see how the work results are obtained while running their business. Accounting records play an important role for MSMEs when they are made in accordance with established standards. However, there are still MSME stakeholders who do not know or have not recorded in accordance with the standards that can be used to prepare financial reports. Financial analysis activity is a basic process of financial management because this stage is able to explain the company's financial condition in the past, present and future. This information can be used as material for consideration in making decisions for business actors (Imaningsih & Wahed, 2021). While the basic framework of financial management includes planning, recording, reporting, control (Safirah & Masripah, 2018). The reporting system is divided into 2, namely the *horizontal reporting system*, providing information for the purposes of planning and controlling between operating functions that are interconnected within the company and the *vertical reporting system*, providing the flow of information from subordinates to superiors and vice versa. (Mukhofifah, 2016).

The activities of business actors are profits. Profit is income derived from normal company business processes (Mochammad Indrajit Roy, 2017). Profit is the value of equity from contingent transactions other than the principal activity of the company, and from transactions or other activities affecting the company during a specified period, except those arising from the results or investments of the owners. increase (Warpuah et al., 2022). Another opinion is that profit or the remaining results of operations is the difference between the output value and input value (Apipah et al., 2022).

The income statement is a list that contains an overview of the income, costs, and net results of a company in a certain period, for example for one month or one year (Mukhofifah, 2016). The income statement is the main financial report in addition to the balance sheet, providing information about changes in the financial position of the company's operations during a certain period which presents two main elements, namely *revenue* and expenses. The income statement includes: income, expenses and taxes (Wilda et al., 2022).

MSMEs are one of the many initiators in the nation's economy. Under RI Law 20 of 2008 Chapter 1 Article 1 (Widyastuti, 2017), MSMEs are productive economic activities owned by individuals who are not business units of medium-sized enterprises. MSMEs are defined and productive business units run by individuals or companies from any sector of the economy. Based on workload, SMEs are those with 5-19 employees and medium-sized enterprises are those with 20-99 employees (Widyastuti, 2017). In accordance with the definition of UU No. 9 of 1995 small businesses are productive businesses on a small scale. Small businesses have the highest net worth criteria of Rp. 200,000,000.00 (two hundred million rupiahs). The assets of these small businesses do not include land and buildings where the business is located.

RESEARCH METHOD

The type of research used in this research is descriptive quantitative research. Qualitative descriptive research is an analysis that aims to describe everything that was going on at the time the research was carried out and tries to collect data theoretically to assess a real application as a

real practice (Rahmat, 2009). The objects of research are accounting records, preparation of financial statements, and profits. The population of this study is all MSME actors in Keuntungan District, Brebes Regency. The selected sample is 108 respondents with *purposive sampling technique*. The main data source in this study is primary data in the form of the results of filling out

questionnaires. The type of data used is quantitative primary data obtained from respondents' answers by distributing questionnaires. Test research instruments with validity and reliability tests. Then tested with the classical assumptions, namely the normality test, multicollinearity test, and heteroscedasticity test. Hypothesis test carried out by testing multiple linear regression analysis. To make it easier to analyze data, all data processing will be carried out with using the SPSS program. The analytical method used in this study is a multiple linear regression analysis method to prove how much influence accounting records and preparation of financial statements have on profits.

RESULTS AND DISCUSSION

Below are the results of the analysis that has been carried out using SPSS software. The following are the results of the validity and reliability tests for each indicator for each research variable.

Table 1. Validity and Reliability Test Results

Variable	Indicator	Validity Results	Information	Reliability Results	Ket.
Accounting Records (X ₁)	PA. 1	0.980			
	PA. 2	0.971			
	PA. 3	0.971	Valid	0.836	Reliable
	PA. 4	0.971			
	PA. 5	0.968			
PL. 1	0.972				
PL. 2	0.964				
Preparation of Financial Statements (X ₁)	PL. 3	0.983	Valid	0.837	Reliable
	PL. 4	0.975			
	PL. 5	0.974			
	LA. 1	0.976			
	LA. 2	0.971			
Profit (Y)	LA. 3	0.981	Valid	0.82	Reliable
	LA. 4	0.991			
	LA. 5	0.988			

Source: Processed data

Based on table 1, it is obtained that the r count of accounting recording variables > r table 0.836, the financial report preparation variables > r table 0.836, the profit variable > r table 0.836. Thus it can be said that the questionnaire instrument is valid. The reliability value of the three variables is also > 0.6, so it can be concluded that the questionnaire instrument is reliable.

The normality test in research is used to determine whether the data is normally distributed or not. The normality test used is the P-Plot graph where the assumption of normality is realized if the points on the graph are close to the diagonal axis. The results of the graph plot can be seen in the image below:

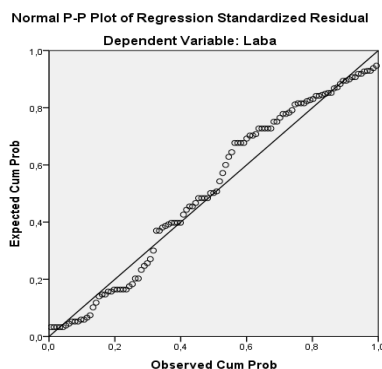


Figure 2. P-Plot Diagram of Normality Test Results

It can be seen in the picture above, that the plot of the *standardized residual* values or error values forms a pattern that is close to a straight line. The pattern of errors that form a straight line pattern like the picture above shows that the data is normally distributed.

The results of the multicollinearity test in this study can be seen in the table below:

Table 2. Multicollinearity Test Results

Coefficients ^a			
Model		Collinearity Statistics	
		tolerance	VIF
1	Accounting Records (X ₁)	0.987	1.013
	Preparation of Financial Statements (X ₂)	0.987	1.013

a. Dependent Variable: Y_Profit

Source: Processed Data

The results of the calculations contained in the table of multicollinearity test results, variable accounting records (0.987) and preparation of financial reports (0.987), show that the VIF value = 1.013 where the value is > 0.01, so it can be concluded that it is free from multicollinearity. VIF value (*Variance Inflation Factor*) on accounting recording variables (1.013), and preparation of financial statements (1.013) < 10, so on analysis on symbolized that the questionnaire instrument is not experience manifestation multicollinearity.

Hypothesis testing was carried out using multiple linear regression analysis to estimate the magnitude of the relationship between the independent (*independent*) variables, namely accounting records (X₁), preparation of financial statements (X₂) with the dependent variable (*dependent*) namely profit (Y) contained in the table in below:

Table 3 . Multiple Linear Regression Test Results

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
(Constant) s	1,743	1,394		1,251	,214
Accounting Records (X ₁)	-.053	.060	-.015	-,877	,383
Preparation of Financial Statements (X ₂)	3,577	,064	,985	56,187	,000

a. Dependent Variable :Y

Source: Processed data

First Hypothesis Testing (H₁)

Sig. Value for the effect of X₁ on Y of 0.383 < 0.05, so it can be concluded that H₁ is rejected and accounting records have no effect on profits.

Second Hypothesis Testing (H₂)

Sig. Value for the effect of X₂ on Y is equal to 0.000 > 0.05, so it can be concluded that H₂ is accepted and the preparation of financial statements has an effect on profit.

Table 4 . Multiple Linear Regression Analysis Test Results (F Test)

ANOVA ^a					
Model	Sum of Squares	df	MeanSquare	F	Sig.
Regression	54091,564	2	27045,782	1593,983	,000 ^b
residual	1798,546	106	16,967		
Total	55890,110	108			

Dependent Variable: Y

Predictors: (Constant), X₂, X₁

Source: Processed data

The calculated F value in this test is 1593.983, while the F table is 2.69. and Sig value. of 0.000 < 0.05, meaning that accounting records and preparation of financial reports jointly affect profit .

MSMEs in Kenggungan District, Brebes Regency, the financial statements have not been compiled, the recording of orders and purchase transaction data made is still recorded in the sales report book and has not been computerized. All forms of existing financial records, both income and expenditure elements, are still recorded in the book. The recording process is only limited to transactions, not including the preparation of general journals and financial reports. The results of this research that have been carried out by the author have and provide a solution for making financial reports that focus on profit and loss reports using *Microsoft Excel* which will help MSMEs in making profit and loss reports and simplify existing records.

The Influence of Accounting Records on MSME Profits

The results of multiple linear regression test calculations produce accounting recording variables that have a significant Sig value. 0.3383 which is greater than the *Alpha value* or the error tolerance limit, so the first hypothesis for the independent variable is rejected. Every UMKM in carrying out or carrying out activities requires funds in carrying out these operational activities. Therefore, it tends to state that most MSMEs have not carried out bookkeeping exercises ideally on the grounds that current bookkeeping information for both owners and representatives of MSMEs is still lacking. These results are consistent with Intan Soraya's previous research, that accounting conservatism has a significant effect on earnings management in a negative direction (Intan Soraya, 2014). However, it contradicts the results of Indrayani's research, which states that accounting records have an effect on profits. Therefore, companies need the help of a system that can facilitate the company's financial management, therefore companies apply accounting (Indrayani, 2011).

Effect of Preparation of Financial Statements on MSME Profits

Testing the hypothesis in this study is to see whether the planning of budgetary financial reports affects MSME profits. Based on the results of the investigative tests that have been carried out, it is known that the preparation of financial statements has a significance value of 0.000 which is smaller than the *Alpha value* or the error tolerance limit, so the second hypothesis for the independent variable is accepted because it can affect MSME profits. The results of this study are in accordance with Mahwiyah's previous research, related to the preparation of financial reports that affect profits (Mahwiyah & Wahyudi, 2021). In general, small businesses do not or do not yet have the knowledge and ability to manage accounting records in a strict and disciplined manner with regular bookkeeping, be it daily, weekly, monthly, and so on, so that many of them do not understand the importance of preparing financial reports for business continuity, and ultimately have a negative impact on the profits generated.

Research (Mukhofifah, 2016) produces a company financial reporting system that is precise, fast and accurate for system users, namely the finance department and company leaders, through the financial reporting system the financial section can easily manage balance sheets and profit and loss reports. The financial reporting system has been able to present a detailed balance sheet and income statement along with the total transaction costs. Obtained data that the difference in the application of accounting seen from the category of company turnover. These results are consistent with Sixpria's previous research which stated that company profits (turnover) affect the application of accounting (Sixpria et al., 2013). The application of accounting in SMEs is influenced by the company's turnover, because the higher the company's turnover means the more complex the financial management that must be carried out by the company.

Widyastuti's research (2017) with the title Recording of Financial Statements Based on Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) for Micro, Small and Medium Enterprises (MSMEs) in the Service Sector, found that these MSMEs did not record accounting for their business, only recorded transactions related to purchases raw materials, so it is difficult to know how much production costs and determine operating profit (Widyastuti, 2017). Research conducted by Sularsih (2019) with the title Application of SAK-EMKM Accounting in the Preparation of Financial Statements for MSMEs in Lowokwaru District, Malang City shows

that many MSMEs use simple writing to record business finances because of their perfunctory understanding and skills in preparing financial reports (Sularsih & Sobir, 2019).

CONCLUSION

This research was conducted to test whether accounting records and the preparation of financial reports have a positive and significant effect on profits in MSMEs in Keuntungan District, Brebes Regency, either simultaneously or partially. Based on the results of multiple linear regression tests (t test) that accounting records do not have a significant effect on earnings and for the preparation of financial statements has a positive and significant effect on profits. Based on this research, it can be seen that the business community in the Keuntungan District does not yet have a good enough profit for MSMEs. This research must be developed so that the profits of MSMEs in Kenggungan District can increase even higher in the future by adding more respondents or asking more questions to MSME actors to produce more valid and more accurate data. For MSME actors, they must improve the quality of recording and preparation of financial reports so that MSME bookkeeping can be arranged neatly and correctly, so that it can be seen whether the MSME has an increase in profits every year.

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