



The Role of Financial Reports for MSMEs in Gianyar District

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ABSTRACT

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MSMEs play an important role as the driving wheel of the regional economy. Financial statements are one of the components that can be used as a barometer to assess business development. The results of the BPS survey show an increase in the quantity of MSMEs after the new normal (2020). However, is this increase in line with quality? There are still many assumptions that the process of preparing financial statements is very complicated. Not even a few who have not prepared financial reports. This research was conducted in Gianyar Regency, as one of the areas where MSME growth has been very fast compared to other districts in Bali Province from 2020 until now. This study analyzes MSME perceptions of financial statements, constraints and influences on the preparation of financial reports on MSMEs with a descriptive approach using the focus group discussion (FGD) method and supported by the results of a questionnaire survey. Involved 10 informants and 100 respondents selected through purposive sampling. The results of this study are expected to be able to provide consideration for SMEs regarding the importance of preparing financial reports in running a business. It is our hope that the output of this research can be additional literacy as well as input on the importance of financial reports and the role of accounting in business development. As well as shifting the accounting paradigm from making it difficult to accounting to help businesses.

KEYWORDS:

MSMEs, financial report, financial statements, business

INTRODUCTION

Bali's economy is measured by GRDP (Gross Regional Domestic Product) in quarter II-2020, which recorded negative growth (shrinking or contracting) -7.22 percent, when compared to the results in quarter I-2020. Meanwhile, when compared to the results of the same quarter the previous year, the Bali economy in the second quarter of 2020 recorded a deeper negative growth rate, namely -10.98 percent (Rogerson & Baum, 2020). Various restrictions were imposed by the government in an effort to control the transmission of the epidemic until June 2020, including in the form of stopping commercial flights at Ngurah Rai Airport, tightening of sea transport traffic protocols and ASDP including passenger crossings in the framework of Eid homecoming, as well as restrictions on community activities (Saputra, 2021). This influence is reflected in the decline in

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data on crossing vehicles on the ASDP route as deep as -55.24 percent and a decrease in data on passengers as deep as -38.13 percent. In the air transport route, the number of international passenger departures at Ngurah Rai Airport was recorded to have decreased by -99.31 percent, as well as domestic passenger departures which had fallen by -94.49 percent. Of course, this restriction has a huge impact on the Balinese economy (Putri & Saputra, 2022b). The province of Bali as the center of Indonesian tourism has certainly experienced a decline in income. The tourism sectors, which in the process require direct contact between people, are paralyzed. Many companies and industries find it difficult to develop, even to survive (Darma & Saputra, 2021).

How the economy in Bali has declined after the Covid-19 Pandemic. Many businesses experience difficulties and make layoffs (termination of employment). While the urgency of economic needs cannot be avoided (Saputra et al., 2020). So workers affected by layoffs must try to find other opportunities to earn income. This is what encourages the emergence of new MSME entrepreneurs in Bali. The Head of the Bali Province MSMEs Office, I Wayan Ekadina said that from the data from the Bali Cooperative and MSMEs Office, the number MSMEs in Bali in 2022 as of May will reach

440,609 units (Gunawan et al., 2019). Meanwhile in 2021, the number of MSMEs in Bali reached 412,265 units. When compared, there are an increase of 28,344 MSMEs or 6.4 percent from the previous year. For the type of business, most are engaged in the sector trading amounted to 254,655 units. Followed in position the second is the agricultural industry as much as 34,375 unit, the third position is the non-agricultural industry as many as 61,202 units, and the fourth position is various services as many as 37,391 units. Table.3 shows the number of MSMEs in Bali from year to year. It can be seen that the number of MSMEs in Bali continues to increase (number). However, the peak will be in 2020, when the Covid pandemic hits (Putri & Saputra, 2022b).

So that it can be hypothesized that the Covid pandemic has had an impact on the decline of companies and primary sectors in Bali, but on the other hand the decline which has caused many layoffs has resulted in many new MSMEs emerging (Loehr et al., 2021; Putri & Saputra, 2022; Saputra, 2021). This phenomenon also shows that the significant increase in MSMEs comes from individuals with varied backgrounds. Not a few do not have the knowledge, good qualifications and experience in entrepreneurship, which is one of the obstacles that make it difficult for MSMEs to develop (Sara et al., 2023; Yudha & Saputra, 2019). Another important factor is financial management constraints. Financial management is closely related to accounting. There are still many MSME actors who have not used accounting information to the fullest in their business, not even a few MSMEs do not have financial records. Most MSMEs think accounting will be difficult and do not understand its application. Though accounting is very useful in the management of funds and business development (Saputra et al., 2021). If the financial management of a business is not managed properly, it is certain that the business will experience problems and even go bankrupt. The end result of an accounting cycle is a financial report.

Financial reports aim to provide information regarding financial position, performance, and changes in financial position in order to make economic decisions. In 2016, the Indonesian Accounting Association (IAI) issued Micro, Small and Medium Entity Financial Accounting Standards (SAK EMKM) which are expected to assist MSME actors in preparing their financial reports properly without having to get caught up in the complexity of the current Financial Accounting Standards (Mantzari & Georgiou, 2019; Michelin et al., 2019). SAK EMKM is a financial accounting standard that is much simpler when compared to SAK ETAP. For example, SAK EMKM purely uses the historical cost measurement basis so that EMKM simply records its assets and liabilities at acquisition cost. SAK EMKM is prepared to meet the financial reporting needs of micro, small and medium entities. Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises can be used as a reference in defining EMKM (Murti et al., 2018).

The accounting required for MSMEs includes financial recording and reporting. Through recording and reporting finances can find out the financial position of the business, provide an overview of the company's balance sheet, facilitate the calculation of business taxes that need to be reported and provide data information regarding business performance. Not only that, with accounting, business actors can accurately determine cost of goods and profit and loss (Gunawan et al., 2019; Putri & Saputra, 2022b).

The number of MSMEs in various districts in the province of Bali, from the data above it can be seen that the most development of MSMEs in Bali is in Gianyar Regency. The total number of MSMEs in Gianyar Regency is 75,620. Because of the important role of accounting in the development of MSMEs which play an important role for society, we want to examine the role of accounting in the growth of MSMEs in Gianyar Regency (Gunawan et al., 2019; Putri & Saputra, 2022b; Shabrina et al., 2018).

This research will be carried out in the Gianyar Regency, Bali Province in 2023. The object of this research is the perception of MSME actors on the role of financial reports. This research will focus on the perceptions of MSME actors on the preparation of financial statements, the obstacles that hinder the preparation of financial statements and the influence of the preparation of financial reports on business development. The formulation of the problem in this study is:

- 1) What is the perception of MSME actors regarding the preparation of financial reports?
- 2) What are the constraints hindering the preparation of financial reports?
- 3) How does the preparation of financial statements affect business growth?

The results of this study are expected to be able to provide empirical evidence and consider the impact of preparing financial statements in MSME businesses. As well as additional literacy as well as input on the importance of financial reports and the role of accounting in business development.

THEORETICAL BASIS

Accounting

Accounting is a service activity that functions to provide quantitative data that has a financial nature from an economic business entity and can be used in selecting alternatives in making economic decisions. The end result of an accounting process is a financial report (Manurung et al., 2022; Saputra et al., 2022). Accounting is the process of recording, classifying, summarizing, reporting and analyzing entity financial data. The purpose of simple accounting for internal parties of micro, small and medium enterprises is as a planning and performance evaluation tool, while for external purposes it is to obtain funds from financial institutions. With the help of accounting, the amount of profits earned by the company will be seen and assist the company

in determining a new strategy to develop its business from the results of the accounting process (Saputra, 2022; Saputra, Subroto, et al., 2022). The purpose of accounting for MSMEs will encourage companies to make financial plans that can be monitored by looking at the existing financial conditions. SAK EMKM 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 defined in SAK ETAP, definitions and characteristics in Law no. 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs) (Putri & Saputra, 2022b). SAK EMKM is a financial accounting standard that is much simpler when compared to SAK ETAP (IAI: 2016). SAK EMKM contains simpler accounting arrangements than SAK ETAP because it regulates transactions carried out by EMKM with measurements that purely use historical costs. SAK EMKM is expected to be able to help MSME actors gain access to funding (Prihandani et al., 2020; Saputra et al., 2018).

Financial statements

Financial reports are the output of the accounting process, which is a summary of financial transactions during the financial year. This report is prepared by the management for accountability to related parties. In order for readers of financial reports to get a clear picture, their preparation must be based on generally accepted accounting principles (Yang et al., 2018). The way of presenting EMKM's financial statements has been prepared in detail in the ED SAK EMKM where the presentation must be consistent, comparative, and complete financial information (Murti et al., 2018).

At a minimum, the financial statements consist of: A statement of financial position at the end of the period, or a balance sheet presenting information about the assets, liabilities and equity of the entity at the end of the reporting period (Cinquini & Tenucci, 2010). Elements of a statement of financial position according to SAK EMKM by DSAK-IAI, 2016 (Shabrina et al., 2018) . The Concept of Business Entities According to IAI in SAK EMKM (2016:6) entities prepare financial reports based on the concept of business entities. Business entities, whether they are individual businesses, business entities that are not legal entities, or business entities that are legal entities, must be clearly separated from the business owner and other entities (Yang et al., 2018). Transactions related to the business must be separable from transactions of the business owner, as well as from transactions of other entities (Amaliah & Murtini, 2017). 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 measurement basis is purely using historical costs so that EMKM simply records its assets and liabilities at their acquisition cost (Gunawan et al., 2019). Entities that meet the requirements for using SAK EMKM still need to consider whether the provisions stipulated in this SAK EMKM are appropriate and meet the entity's financial

reporting needs. Therefore, entities need to consider the financial reporting framework to be applied, whether based on SAK EMKM or other SAK, taking into account the convenience offered in SAK EMKM, and the information needs of users of the entity's financial statements. SAK EMKM is effective as of January 1, 2018 and early application is permitted (Gunawan et al., 2019; Putri & Saputra, 2022b; Shabrina et al., 2018).

Micro, Small and Medium Enterprises (MSMEs)

Law of the Republic of Indonesia Number 20 of 2008 concerning Micro, Small and Medium Enterprises defines micro -enterprises as productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro-enterprises as regulated in the Act (Gunawan et al., 2019; Putri & Saputra, 2022b). Small Business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or not branches of companies that are owned, controlled, or become part either directly or indirectly of Medium or Large Businesses that meet the criteria for Small Business. Small as referred to in the act (Marlinah, 2020; Prihandani et al., 2020; Hernández et al., 2020). Meanwhile, Medium Business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become part of either directly or indirectly with Small Businesses or Large Businesses with a total net worth or annual sales proceeds as stipulated in the Act (Gunawan et al., 2019). Micro, Small and Medium Enterprises aim to grow and develop their business in order to build a national economy based on a just economic democracy (Murti et al., 2018).

RESEARCH METHODS

This study has a broader objective, namely to provide an overview of the role of financial reports in MSME businesses in Gianyar. In a broader context, research is expected to be able to contribute to considering the importance of preparing financial reports in running a business. The research method used in this study is a mixed methods concurrent triangulation design which combines qualitative and quantitative methods (Saputra, Manurung, et al., 2021). Qualitative data comes from the answers to questionnaires by respondents and quantitative data comes from FGD results with informants (Saputra et al., 2019). The total MSME population in Gianyar Regency as of 2023 is 75,620. The number of respondent samples is calculated using the slovin formula, the result is 100 respondents. The number of informants in the FGD was 10% of the total respondents, namely 10 people. The criteria for respondents and informants in this study were MSME actors who run their businesses or are domiciled in Gianyar Regency, MSME actors who have been running a business for at least 1 year, aged over 21 years.

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The primary data comes from the results of the questionnaire answers and FGD results, both of which discuss the same question. However, the FGD answers were open-ended, and the questionnaire was closed (limited by certain answer options referring to the FGD results) (Larasdiputra & Saputra, 2021).

RESULTS AND DISCUSSION

Description of Research Respondents

The majority of respondents came from MSMEs that run trading and culinary businesses, while there were not too many types of business in other sectors. The overall percentage of MSME asset classification and turnover shows that only 9% are in the medium business category, 12% are small businesses, and 78% are micro businesses. The data shows that more MSMEs are classified as micro-enterprises, that is, in accordance with Law Number 20 of 2008 which are included in the category of Micro-Business criteria, having a maximum net worth of Rp. 50,000,000.00 (fifty million rupiahs) excluding land and business premises building; or have annual sales results of a maximum of IDR 300,000,000.00 (three hundred million rupiah) (Shabrina et al., 2018).

The results of the questionnaire show that out of 100 respondents, as many as 88% of respondents stated that in running a business it is necessary to prepare financial reports. 78.8% of respondents have knowledge of the use of financial reports. Only 57.6% did. The results of this study were processed using the SEM data analysis technique with the Smart PLS program application. This study evaluated 2 models, namely the outer model and the inner model (Larasdiputra & Saputra, 2021). Evaluation of the measurement model (outer model) carried out to see whether the questions in the questionnaire are valid and reliable, so that they can proceed to the next stage (Putri & Saputra, 2022b). While the evaluation of the structural model (inner model) is used to see the level of accuracy in the model used in this study. The indicators in this study are considered valid if the outer loading results in the PLS program are above 0.5 or the t-statistic value is above 1.96. This value indicates the magnitude of the influence of the indicator on the latent variable, the higher the value, the greater the contribution in relation to the latent variable (Ahmad et al., 2020).

In table 1 it can be seen that the three indicators that measure the community empowerment variable (X1) have an outer loading value above 0.5 and are followed by a t-statistic value above 1.96, this means that all indicators are valid indicators to measure the community empowerment variable (X1). on the variable (Y1) all variables have an outer loading value above 0.5 and a t-statistical value of 1.96, which means that all indicators are valid as a measuring tool for local wisdom variables (Y1) . For the sustainable tourism development variable (Y2) the indicator has an outer loading value above 0.5 and is followed by a t-statistic value above

1.96, this means that all indicators forming the variable sustainable tourism development (Y2) are valid. The results of testing the outer model and the value of the outer loading for each indicator on the three variables can be seen in Table 1.

Table 1. Outer Model

Variable	Indicator	Outer Loading	t-statistics
community empowerment (X1)	X1.1	0.692	7,823
	X1.2	0.521	9,953
	X1.3	0.594	7,936
Local wisdom (Y1)	Y1.1	0.601	7,843
	Y1.2	0.692	8,582
	Y1.3	0.582	7,831
	Y1.4	0.623	8,351
	Y1.5	0.723	8,923
	Y1.6	0.529	7,296
sustainable tourism development (Y2)	Y2.1	0.694	8,452

Source : Data processed, 2023

Composite reliability value is used to see the reliability between the indicator variables and their constituent variables. Reliability composite results are said to be good if they have a test value above 0.70, which means that the relationship between variables and their constituent variables is reliable. The measurement reliability value in this study is presented in Table 2.

Table 2. Reliability Test

Variable	Composite Reliability
community empowerment (X)	0.825
Local Wisdom (Y1)	0.701
Sustainable tourism development (Y2)	0.832

Source : Data processed, 2023

Table 2 shows that the three variables have a composite reliability value of the three latent variables above 0.70, so the variable indicators used to measure these three variables are reliable. To test the research hypothesis, a t-test was carried out on each path which described the relationship between the research variables directly, or partially through mediating variables, while the t-test results are presented in Table 3.

Table 3. Test Direct and Indirect Influence Through Mediation

Variable Relations	Path Coefficient	t-statistic	Results
X1 with Y1	0.581	5,821	Significant
Y1 with Y2	0.739	6,381	Significant
X1 with Y2 through Y1	0.621	5,082	Significant

Source : Processed data, 2023

Based on the results of data processing that has been done, it was found that the Community empowerment variable (X1) has a significant effect on the local wisdom variable (Y1) and is indicated by a positive path coefficient of 0.581 with a t-statistic value of 5.821 (greater than 1.96). This shows that H_0 is rejected, which means the hypothesis is proven by showing a significant and positive effect between the Community empowerment variable (X1) on local wisdom variables (Y1), so the higher the level of community participation in Community tourism (Saputra, Putri, et al., 2022), the higher the community's understanding of local wisdom in managing tourism villages. This opinion is also supported by research conducted by Giampiccoli (2018) which states that Community empowerment is a concept that provides an understanding that community empowerment is important in supporting sustainable tourism activities, so that if people understand and properly apply the Community empowerment concept then indirectly the community will participate in building tourism objects with the goal of common welfare (Sara et al., 2021). Regardless of the form of local wisdom that is owned by the community, a sense of belonging must be instilled first, so that through a sense of togetherness an association with shared goals and obligations will emerge, from this a desire will arise to participate in sustainable tourism activities. Amerta (2017) in his research stated that people who live in tourist villages are actors, managers and decision makers in the development of tourist areas. If the community wants to create sustainable tourism, the community must first increase their participation in strengthening community empowerment, so that participation is carried out not only for material purposes, but also socially for the common good.

Based on the results of data processing that has been done, it was found that the local wisdom variable (Y1) has a significant effect on the Sustainable tourism development variable (Y2) and is indicated by a positive path coefficient of 0.739 with a t-statistic value of 6.381 (greater than 1.96). This shows that H_0 is rejected, which means the hypothesis is proven by showing a significant and positive influence between the variable local wisdom (Y1) on the variable Sustainable tourism development (Y2), so the higher the level of public understanding of local wisdom, the more sustainable performance will also increase (Jayawarsa et al., 2020). Tourism village or Sustainable tourism development (Y2).

The results in this study are supported by the results of Suharto's research (2016) which provides an overview of the high level of understanding by the public in the form of local wisdom will significantly improve the performance of the tourism industry's sustainability, this is influenced by the level of concern and desire to achieve common goals, which will provide better results than planned. In Rukini (2015) the importance of growing a sense of responsibility and a sense of belonging within the community will be able to increase the desire to participate in building sustainable tourism (Saputra et al., 2023). Tourist objects do not only belong to a few people or groups, but are owned by the people who live, know and make a living in these attractions (Saputra et al., 2023a).

Based on the results of data processing that has been done, it was found that the Community empowerment variable (X1) has a significant effect on the Sustainable tourism development variable (Y2) through the mediation of the local wisdom variable (Y1). The mediation results of the local wisdom variable (Y1) are indicated by a positive path coefficient of 0.621 with a t-statistic value of 5.082 (greater than 1.96). This shows that H_0 is rejected, which means the hypothesis is proven by showing a significant and positive mediating effect between the local wisdom variable (Y1) on the Sustainable tourism development variable (Y2). So it can be seen that the higher the local wisdom variable (Y1), the higher the sustainability performance of the tourism industry (Jayawarsa et al., 2021). Communities are the main part in sustainable tourism, to improve the performance of the tourism industry, a sense of togetherness and belonging must be the most important thing before building a tourist attraction. Skilled human resources, having initiative is the key to the sustainability of tourist attractions, so that without community participation, sustainable tourism will be difficult to achieve (Putri & Saputra, 2022a). There are many factors that affect the sustainability of a tourist attraction, not only from the people but also other factors such as natural wealth, culture, foreign investment, and other things that have not been studied in this study (Jayawarsa et al., 2021; Saputra, Putri, et al., 2022). The limitations in this study became an opportunity for the research team to carry out further research, so that a lot of similar literature is needed in the process of supporting future activities.

CONCLUSIONS AND SUGGESTIONS

The conclusion from the analysis and discussion in this study is that there is a positive and significant relationship between the research variables together. The first variable is community empowerment on local wisdom, the second variable is community empowerment on sustainable tourism development, and the third variable is mediation of local wisdom on community empowerment and sustainable tourism development. This study was conducted by collecting data from tourist villages in the province of Bali. The presence

of many tourist villages made the research team want to evaluate their activities and effectiveness. However, there are obstacles in obtaining accurate data. The difficulty of finding samples in this study was caused by various activities carried out by residents, so that the research took longer than planned. In addition, several tourist villages have not yet formed tourism awareness groups, which can make it easier for the community to gather to discuss plans and problems in the village.

Suggestions that can be given through this research are; first, collaboration with the government and village managers. In order to obtain more accurate data and facilitate access to Village managers, it is important to establish close cooperation with the local government and related parties. With the support of the government and village managers, the research team was able to obtain more complete data and easier access to information related to activities and problems in tourist villages. Second, the need to form a tourism awareness group. To overcome obstacles in sample collection and community participation, it is proposed that tourism awareness groups be formed in every tourist village. This group can be a forum for gathering the community and discussing various plans and problems in the village. With the existence of tourism awareness groups, community participation in research will be more organized and effective. Third, Provision of better data access. Governments can play an important role in providing the data needed for this research. In this regard, it is important to improve the data collection and processing system and make it more accessible to the research team. With better access to data, the research team will be able to produce a more accurate and in-depth analysis of local wisdom and sustainable tourism development in tourist villages.

Fourth, there is attention to the uniqueness and characteristics of each village. Given that every village in the Province of Bali has its own unique culture and natural charm, it is important to pay special attention to this aspect in research. The research team needs to map and understand the uniqueness and characteristics of each village to produce recommendations and solutions that are appropriate to the local context. By implementing these developments, this research can become more comprehensive and provide a more significant contribution to the development of local wisdom and sustainable tourism in tourist villages in the province of Bali.

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