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IMPLEMENTATION OF UMKM ACCOUNTING FROM THE PERSPECTIVE OF ACCOUNTING CYCLE AND EMKM SAK: A CASE STUDY OF WARUNG DAIKATSU MALANG

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in driving economic growth, yet many businesses have not yet implemented financial records in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). This study aims to analyze the accounting implementation at Warung Daikatsu Malang, identify obstacles encountered in preparing financial statements, and assess their compliance with SAK EMKM. The study employed a qualitative approach with data collection techniques in the form of observation, interviews, and documentation. Data were analyzed using the interactive model of Miles, Huberman, and Saldana through the stages of data collection, data condensation, data presentation, and drawing conclusions. The results show that Warung Daikatsu has recorded revenue, raw material costs, operational costs, and profit calculations using Microsoft Excel. However, these records are still in the form of simple recapitulations and therefore do not meet the requirements of SAK EMKM because they have not been compiled in the form of a general journal, ledger, trial balance, statement of financial position, or notes to the financial statements. This condition is influenced by limited understanding of preparing financial statements according to standards. This study shows that the transaction data owned by Warung Daikatsu is actually sufficient to be the basis for preparing financial reports in accordance with SAK EMKM if supported by the implementation of a more complete accounting cycle.

Keywords: MSMEs, Accounting Implementation, MSME SAK, Financial Reports

INTRODUCTION

Business Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in supporting the Indonesian economy. In addition to contributing to Gross Domestic Product (GDP), MSMEs are also capable of creating jobs, increasing community income, and serving as a pillar of the national economy, especially during times of economic instability (Al-Fauzan et al., 2024). To be able to develop sustainably, MSMEs require not only sound marketing strategies but also sound financial management. In this regard, accounting plays a crucial role because it can provide financial information that can be used as a basis for business decision-making. However, in practice, many MSMEs still do not implement systematic financial recording, so the resulting information does not fully reflect the business's condition (Siti Salma Sitio et al., 2023).

To help MSMEs prepare simpler and more tailored financial reports, the Indonesian Institute of Accountants has issued the Financial Accounting Standards for Micro, Small, and Medium Entities (SK EMKM). This standard is expected to simplify the preparation of financial reports while improving the quality of the resulting information. However, various studies indicate that the implementation of the SAK EMKM is still not optimal. Poor understanding of accounting, lack of socialization, and limited human resources are some of the factors causing financial recording to remain simplistic and not in accordance with applicable standards (Syah et al., 2024; Oktavia & Masdiantini, 2023; Ramadhanti et al., 2026).

These problems are also frequently encountered in culinary MSMEs, which have high daily transaction volumes. Warung Daikatsu Malang is one example of a business that conducts various transactions, from sales and raw material purchases to operational expenses, requiring a robust financial recording system. Several previous studies have concluded that the implementation of accounting in MSMEs still faces various obstacles, resulting in financial reports that are not fully compliant with the Indonesian Financial Accounting Standards (SAK) for MSMEs (Ayem et al., 2024). However, research specifically examining the application of accounting in culinary MSMEs, particularly Warung Daikatsu Malang, is still relatively limited. This situation indicates a research gap that requires further study (Laiyan et al., 2024).

Based on these conditions, this study was conducted to analyze the accounting implementation at Warung Daikatsu Malang, identify obstacles encountered in the recording and preparation of financial reports, and assess its compliance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). This study is expected to provide a clearer picture of the accounting practices implemented by MSMEs, thus providing a basis for efforts to improve the quality of business financial management (Kasus et al., 2023).

ResultsThis research is expected to provide both academic and practical contributions. Academically, this research adds references regarding the application of accounting in MSMEs, particularly in the culinary sector, and enriches studies on the implementation of SAK EMKM in the field. Practically, the research findings are expected to provide input for MSMEs in improving their financial recording systems so that the resulting information is more accurate, can be used as a basis for decision-making, and supports the sustainability and development of their businesses in the future.

RESEARCH METHODS

This study uses a qualitative approach because it focuses on the actual conditions of accounting implementation at Warung Daikatsu Malang. This approach was chosen to directly observe how the process of recording transactions, preparing financial reports, and implementing SAK EMKM is carried out in daily business activities. The study was conducted at Warung Daikatsu, located at Jalan Candi Kalasan No. 17, Blimbing District, Malang City, East Java. This location was chosen purposively because it aligns with the research focus, namely MSMEs in the culinary sector that still carry out financial recording activities in their business operations (Sugiyono, 2022).

DataThe research consisted of primary and secondary data. Primary data were obtained through semi-structured interviews with the shop owner, DAIKATSU, as the primary informant, and several employees involved in transaction recording and business management. Informants were selected using a purposive sampling technique, considering their involvement in the business's financial activities, understanding of the recording system, and willingness to provide information. Meanwhile, secondary data were obtained from cash books, sales and purchase notes, financial reports, business administration documents, SAK EMKM (Emergency and Small and Medium Enterprises) (SAK EMKM), and various books and journals related to the research (Sugiyono, 2022; Moleong, 2021).

Data collection was conducted through observation, interviews, and documentation. Observations were conducted to directly observe business operational activities, particularly those related to transaction recording and financial management. Interviews were used to obtain information regarding applied accounting practices, the owner's understanding of MSME SAK, and challenges encountered in preparing financial reports. Furthermore, documentation was used as a complement by collecting transaction records, receipts, proof of purchase, and other administrative documents so that the data obtained from observations and interviews could support each other (Sugiyono, 2022; Creswell, 2018).

The data thatThe collected data were then analyzed using the Miles, Huberman, and Saldana interactive analysis model, which includes data collection, data condensation, data presentation, and drawing and verifying conclusions. These four stages were carried out continuously throughout the research so that each piece of data obtained could be compared and reviewed. To ensure that the data obtained truly corresponded to conditions in the field, validity testing was carried out through source triangulation and technical triangulation by comparing the results of observations, interviews, and documentation (Miles, MB & Huberman, AM, & Saldana, 2024; Moleong, 2021; Sugiyono, 2022).

RESULTS AND DISCUSSION

Research result

Warung Daikatsu Malang is a culinary MSME that began operating in 2022. Throughout its operations, the owner has recorded every financial transaction using Microsoft Excel. This includes revenue, raw material costs, operational costs, and profit calculations. Although this has become the foundation for managing business finances, the recording system used is still a simple recapitulation, thus not following the accounting cycle stages according to the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). Observations, documentation, and interviews also indicate that financial information is primarily used to assess business conditions and evaluate sales results for each period.

Table 1. Summary of Accounting Implementation at Warung Daikatsu Malang

Aspect	Findings
Recording media	Microsoft Excel
Income	Recorded every period
Raw material costs	Recorded regularly
Operating costs	Recorded in the form of an encapsulation
Profit calculation	Done at the end of each period
General ledger	Not yet implemented
Ledger	Not yet compiled
Trial balance	Not yet available
Statement of financial position	Not yet compiled
Notes to the financial statements	Not yet available

These findings indicate that Warung Daikatsu is aware of the importance of financial record-keeping, but its implementation is still limited to internal business needs. The recorded information has not been compiled into a comprehensive financial report.

Business revenue comes from food and beverage sales through several payment methods, including ShopeeFood, QRIA, and cash. According to the July financial report, total revenue was recorded at Rp 16,176,919, with the largest contribution coming from transactions through ShopeeFood. This indicates that the use of digital platforms has significantly contributed to

Warung Daikatsu's sales.

Table 3. Summary of Warung Daikatsu's Financial Performance

Description	Amount (Rp)
Total Revenue	16,176,919
Raw Material Costs	1,474,700
Operating costs	9,083,219
Net profit	9,083,219

ResultsInterviews with the owner revealed that financial records are kept to determine the amount of income, expenses, and profits earned each period. This information serves as the basis for controlling costs and evaluating business development. However, the owner acknowledged that the records kept did not follow complete accounting procedures because they had not prepared general journals, ledgers, trial balances, or financial reports in accordance with the provisions of the EMKM SAK. This indicates that the accounting system implemented is still at a basic stage and is more oriented towards daily operational needs.

Discussion

The research results show that Warung Daikatsu Malang has implemented financial recording as part of its business management. All transactions related to revenue, raw material purchases, and operational costs are recorded using Microsoft Excel. This recording helps the owner understand the business's financial condition and the amount of profit earned each period. However, when compared to the provisions of the EMKM SAK, the recording cannot be said to meet standards because it has not gone through the complete accounting cycle stages. Warung Daikatsu has not prepared a general journal, general ledger, trial balance, statement of financial position, income statement according to the standard format, or notes to the financial statements. This condition indicates that the recording is still focused on day-to-day operational needs, rather than on preparing financial reports according to accounting standards.

The findings of this study align with accounting theory, which explains that financial statements are not only used to record income and expenses but also serve to present information regarding the financial position and performance of a business as a basis for decision-making. Based on the Indonesian Financial Accounting Standards (SAK) for MSMEs, financial statements prepared by an entity consist of at least a statement of financial position, a profit and loss statement, and notes to the financial statements. At Warung Daikatsu, transaction recording is actually carried out routinely, but it is still a simple recapitulation, so the resulting financial information does not reflect the overall condition of the business. This indicates that the applied accounting process is still limited to meeting operational needs and does not lead to the preparation of financial statements in accordance with applicable standards.

ResultsThis study also supports several previous studies stating that most MSMEs have recorded their finances but have not fully implemented the EMKM SAK. Syah et al. (2024) explained that low understanding of accounting is one of the reasons why financial reports have not been prepared according to standards. This finding is reinforced by research by Oktavia and Masdiantini (2023) which states that recording in MSMEs generally still focuses on income, expenses, and profit calculations. A similar condition was found at Warung Daikatsu. The owner has realized the importance of financial recording, but has not prepared general journals, ledgers, or financial reports according to the EMKM SAK because the recording is considered sufficient to understand the condition of the business each period. Research by Ayem et al. (2024) also shows that limited knowledge and minimal socialization regarding accounting standards are still obstacles often faced by MSMEs in preparing financial reports.

Based on these results, it can be seen that the main problem at Warung Daikatsu lies not in the lack of transaction recording, but rather in the incomplete accounting process implemented. The transaction data is actually sufficient to compile financial reports in accordance with SAK EMKM, but the account grouping, journaling, posting to the general ledger, and the preparation of complete financial reports have not been carried out. If these steps are implemented, the resulting financial information will be more structured and can be used not only to determine business profits but also as a basis for evaluating business performance, making decisions, and meeting needs when applying for financing or expanding the business.

CONCLUSION

Based on the research results, it can be concluded that Warung Daikatsu Malang has maintained financial records as part of its business management. These records include revenue transactions, raw material costs, operational costs, and profit calculations, thus helping the owner monitor business conditions. However, the records are still rudimentary and do not follow the stages of preparing financial reports in accordance with the Indonesian Accounting Standards for MSMEs. The absence of a general journal, ledger, trial balance, statement of financial position, and notes to the financial statements indicates that the accounting implementation at Warung Daikatsu does not fully comply with applicable standards. Nevertheless, the transaction data is sufficient to be developed into a more comprehensive financial report if accompanied by a better understanding of the accounting cycle and the application of Indonesian Accounting Standards for MSMEs.

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