

# **Analysis of Accounting Information Systems for the Preparation of Financial Statements Based on SAK EMKM and Evaluation of Financial Performance (Case Study on the Home Industry Tofu Tiga Putra)**

**Nelvia Eka Ari Meiliana<sup>1</sup>, Prima Noermaning A<sup>2</sup>, Imarotus Suaida<sup>3</sup>, Marhaendra Kusuma<sup>4</sup>**

*<sup>1,2,3,4</sup>Universitas Islam Kadiri*

**Email:** nelviaekaarim@gmail.com

## **ABSTRACT**

This research discusses the analysis of accounting information systems in the processes of collecting, storing, and processing financial data from accounting transactions. This allows micro, small, and medium enterprises to produce outputs in the form of financial reports that can be used as a basis for decision. The scope of this research is SIA, financial statements based on SAK EMKM for the period of June 2024, which includes the statement of financial position, profit and loss statement, and notes to the financial statements, as well as an evaluation of financial performance using the ROA and ROE ratios. This type of research employs qualitative methods with a descriptive approach that will describe phenomena based on existing facts in the field by analyzing and presenting them in a specific report format. The data collection techniques involve interviews and document studies, after which the data is analyzed using the stages of transaction data collection, data reduction, data presentation, and conclusion drawing or interpretation. The research results on the Tahu Tiga Putra industrial house indicate that they have not implemented proper SIA recording; they only use a simple bookkeeping system consisting of cash inflow and outflow, and they are unable to prepare financial statements.

## **INTRODUCTION**

A company is an entity formed by an individual, group of people, or entity that focuses on operational activities with the aim of achieving maximum profit so that the company grows. Companies based on their operational activities are divided into three forms including service companies, trading, and manufacturing or industrial companies. With the establishment of a company, it can help as a driver of a country's economy, absorb labor so as to improve the welfare of the community and reduce the level of economic inequality, the distribution of income that encourages the economic equality of small people and it is hoped that the community can be more independent (Annisa & Wulandari, 2023). In the development of the Indonesian economy, it is also assisted by the establishment and emergence of EMKM business entities that have high potential as contributors and contributions in the economic field (Lestari et al., 2012). One of the factors that is key to the success of EMKM is the accounting data management system. Financial accounting data management will produce output in the form of financial reports which are used to determine and obtain various information including financial position, profit and loss calculations and can be used as a basis for making business decisions (Susanto & Ainy, 2019).

Seeing the importance of the application of accounting information systems in managing accounting data so as to produce financial reports for EMKM is important, the Indonesian Accounting Standards Board under the auspices of IAI applies accounting standards that are in accordance with the characteristics of EMKM activities, namely SAK EMKM which was ratified on January 1, 2018. SAK EMKM is an accounting standard that is applied to entities that do not have public accountability, with this standard it is expected that entities that have a small, micro and medium scale are able to prepare financial reports (Nabilah, 2023). Financial statements are the output of an accounting information system that is applied appropriately following the flow of the accounting cycle. The accounting information system is useful in terms of grouping financial data so that it can produce financial reports according to applicable standards. The preparation of this financial report can help EMKM in obtaining funding assistance for the development of its business activities. Business capital funding assistance can be obtained from government programs or submissions to lending institutions such as banking institutions (Fitri et al., 2024). Therefore, the habit of recording activities in their business and preparing financial statements must be cultivated among EMKMs.

However, in the practice of reporting implementation, there are still many EMKMs that are not in accordance with the applicable accounting standard rules (Rizqya, 2020). This is proven by several previous studies, namely Liana Demi (2022) with the results of research that Barbie Salon only conducts daily financial records that show income and expenses which are far from EMKM standards. This is because EMKM is still hampered in preparing financial reports which are still inadequate, EMKM actors also still apply simple methods of recording financial statements, lack of socialization related to SAK-EMKM and low understanding of EMKM actors (Munte & Zega, 2023).

Therefore, the object of research to be studied is the EMKM of the Tiga Putra tofu home industry which is included in the criteria of micro entities that do not have an appropriate accounting information system so that they cannot produce output in the form of financial reports due to simple recording which is one of the problems. Researchers chose Tiga Putra as the object of this research because this EMKM is a tofu home industry, where tofu is a side dish for most people in the Kediri area. With the analysis of the accounting information system applied in accordance with the proper accounting cycle, it is hoped that EMKM Tiga Putra will be able to prepare financial reports based on SAK EMKM and evaluate financial performance as an additional update to the research variables. Evaluation of financial performance in this study using profitability ratios that serve to determine is a measure of how well a company can generate profits from its operations by selecting the use of ROA and ROE ratio formulas.

## **LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

According to Hasyim (2020) an accounting information system is a set of elements, procedures, and records used to process financial data so as to produce information in the form of financial reports that are useful for various interested parties. In addition, this system also produces non-financial information that is useful for internal decision making such as performance reports, customer receivables reports, and inventory movement reports. Users of this report include internal (management) and external parties (creditors, debtors, etc.). Some of the benefits of implementing AIS are the presentation of accurate information, can

be used in terms of reducing or increasing the cost of products produced by the entity, increasing the efficiency of business performance in making decisions for future business sustainability, and increasing SPI control as a form of system control and reducing fraud. In the application of AIS, the obstacles that occur in the application of accounting information systems include human resources and accounting software.

EMKM according to Law of the Republic of Indonesia Number 20 of 2008 which discusses the scale of EMKM which is divided into micro, small, and medium (Iranto, 2022). The three types of entities are micro businesses, which are productive businesses owned by individuals and individual business entities that fulfill micro businesses as regulated in the Law. Small businesses are stand-alone productive economic businesses, conducted by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or part of either directly or indirectly by micro or large businesses. Micro businesses are productive businesses owned by individuals and individual business entities that fulfill micro businesses as regulated in the Act. Small businesses are productive economic businesses that stand alone, carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part directly or indirectly of micro businesses or large businesses that meet the criteria for small businesses as regulated in the Law. Meanwhile, medium-sized enterprises are productive economic businesses that stand alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part of either directly or indirectly from micro, small or large businesses that meet the criteria of us (Pebdayanti et al., 2024).

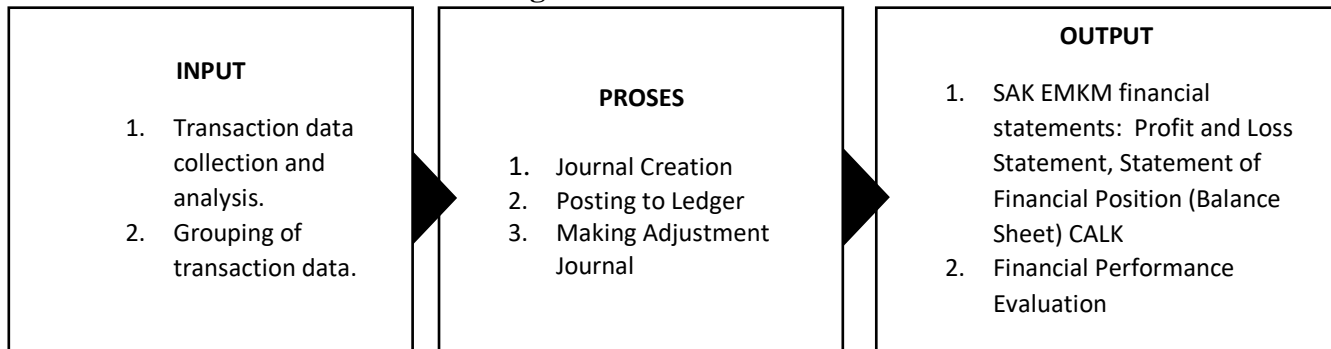
The presence of SAK EMKM is very relevant in the current era, given the rapid growth of micro, small and medium enterprises which certainly require standardized standards in recording their financial transactions. With the existence of SAK EMKM, micro, small and medium enterprises need to immediately adjust their financial recording and reporting. The presentation of financial statements must be presented fairly, which means that it describes honestly and as it is the impact of transactions, activities, and other relevant conditions, accuracy, comparability, understandability, and meets the criteria for recognizing assets, liabilities, income, and expenses. SAK EMKM-based financial statements contain three forms of reports including profit and loss statements, statements of financial position, and notes to financial statements. (IAI, 2018).

The financial statements can also be used by companies as a calculation of financial performance evaluation. Financial performance evaluation is the ability of a company to manage its resources in a way that generates profits and value for shareholders. Prastowo emphasizes the importance of financial statement analysis as a tool to measure financial performance, which includes various aspects such as operational efficiency, liquidity, solvency, and profitability (Prastowo, 2016). To make the right decisions about investment, financing, and company operations, management, investors, and other stakeholders must measure and analyze financial performance. An accurate evaluation can show the company's strengths and weaknesses as well as the opportunities and threats it may face in the future. Thus, business management can make better choices on how to manage resources, improve operational performance, and achieve long-term financial goals, to ensure business sustainability and growth, the use of accurate financial data and careful analysis is essential.

**METHODS**

This research uses a qualitative research method with a descriptive approach that provides a description based on facts with stages in the form of collecting analysis, and comparing with relevant data from the object of research as a supporting document for research analysis. This research uses primary data obtained from semi-structured interviews and secondary data in the form of transaction documents, simple cash receipts and disbursements recording books for the period June 2024. Data collection techniques through interviews and document studies. Data analysis techniques go through several stages which include transaction data collection, data reduction, data presentation, and conclusion drawing. The steps applied are through data collection, comparing SIA applied by EMKM, making an initial balance sheet, recording all transactions into special journals, making adjusting journals, preparing financial statements based on SAK EMKM, calculating financial performance evaluation using ROA and ROE ratios. The following is a brief description of the flow applied in this study:

**Figure 1 Flow of Research Method**



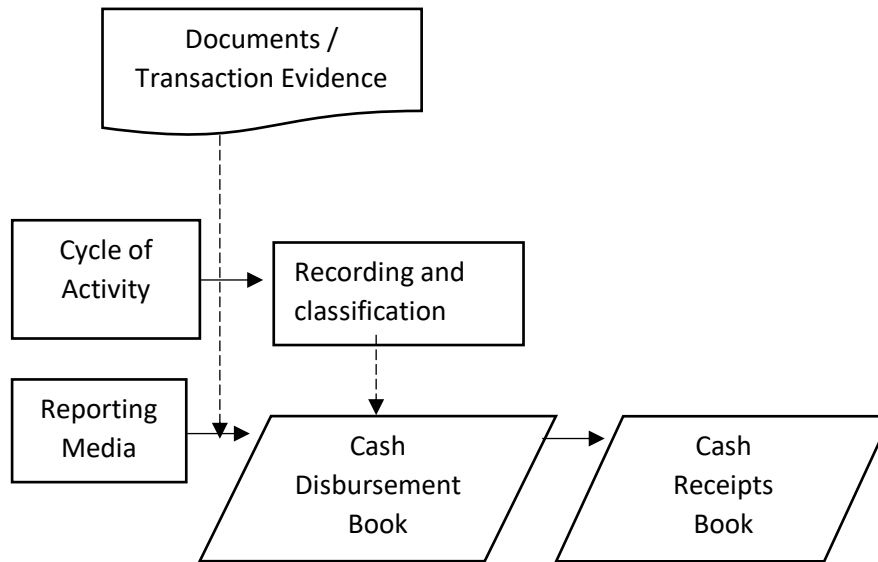
Source: Data processed, 2024

**DISCUSSION**

EMKM Tiga Putra tofu industry house is a tofu industry house that has been established since 2009 located in the area located in Joho Village, Wates District, Kediri Regency. This industry is engaged in processing soybeans into ready-to-sell goods, namely white tofu and produces solid waste in the form of tofu pulp which still has economic value. As its business develops EMKM has two employees.

The SIA (Accounting Information System) carried out by EMKM in the Tiga Putra tofu industry house EMKM makes financial records simply, manually, and only records cash income and expenses every day. The following is a presentation of the SIA (Accounting Information System) flow at EMKM tofu Tiga Putra:

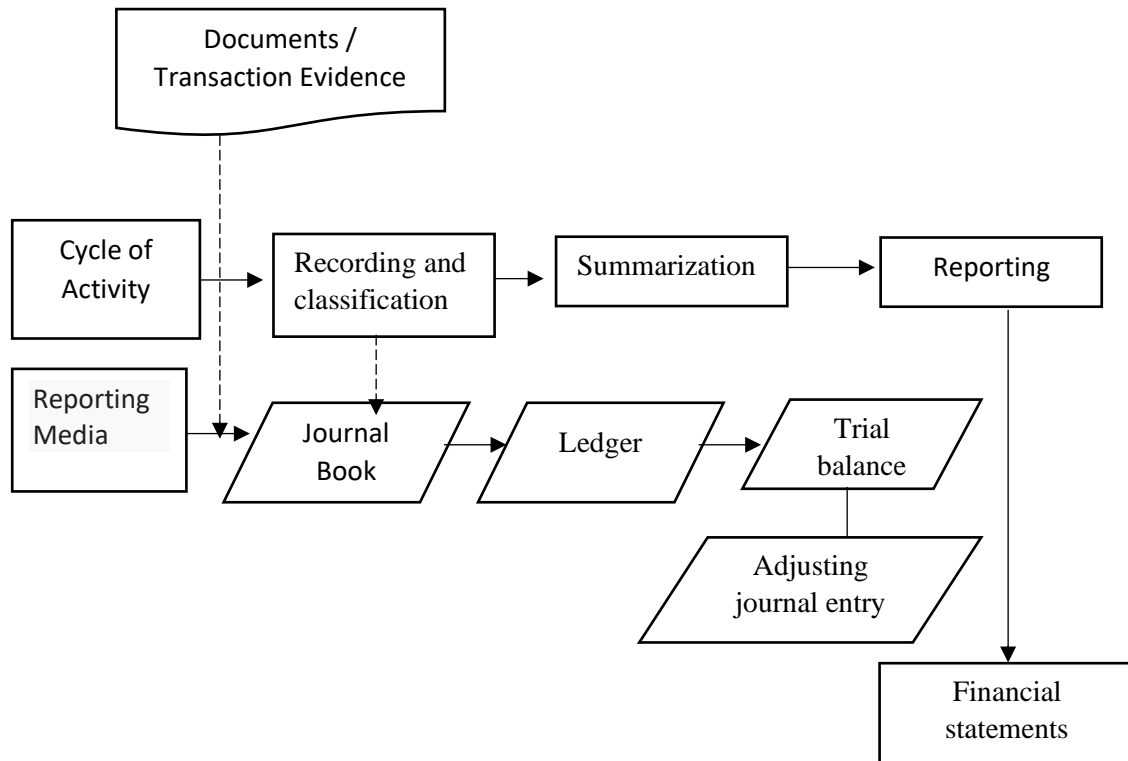
**Figure 2 Accounting Cycle of EMKM Three**



Source: Primary Data of Tiga Putra Tofu Industry House, 2024

The owner of the EMKM industrial house knows that Tiga Putra has not yet implemented the recording of financial reports based on SAK EMKM which has been approved by DSAK IAI, the owner feels that the human resources they have are not yet capable of preparing financial reports based on SAK EMKM, on the grounds that the cash expenditure and receipt book is very poor. assist in calculating the profits that will be obtained from business operational activities. So that the data or information produced is not yet able to fulfill the operational management decision making process. This research recommends that the Tiga Putra tofu industrial house implement SAK EMKM in recording its financial reports which will have a positive impact if implemented. Below, the researcher presents the flow of recording an SIA (Accounting Information System) whose implementation is in accordance with the accounting cycle, making it easier for EMKM owners to know Tiga Putra in recording and preparing financial reports:

**Figure 3 Recommended Accounting Cycle for Three Boys**



The following are several steps that must be taken by the Tiga Putra tofu industrial house in implementing SIA to prepare financial reports based on SAK EMKM and evaluate financial performance, including:

1. Collecting EMKM Tiga Putra transaction data includes daily transaction records in the form of cash receipts and disbursements books.
2. Making special journals for transactions that occur, because the transactions that occur are in the form of sales and purchases in cash, the journal that is made includes the cash receipts and disbursements journal.
3. Posting journals to the ledger to make it easier to prepare the trial balance before adjustments.
4. Making adjusting journals to adjust the accounts so that nominal calculations can be presented according to the physical condition. Some accounts that require adjustments include inventories of raw materials (soybeans), inventories of auxiliary materials (firewood), several fixed assets (buildings, vehicles, grinding machines, equipment) using the straight-line method. After that, post it back to the general ledger for preparing the trial balance after adjustments.
5. Presentation of financial reports based on SAK EMKM which includes:

**a. Profit and Loss Statement Reports**

<b>Tiga Putra Tofu Production House</b> <b>Profit and Loss Statement Reports</b> <b>Period 30 June 2024</b>		
<b>Income:</b>		
Income Of Tofu	Rp 31.993.000	
Other income	Rp 625.950	
<b>Sum of Income</b>		<b>Rp 32.618.950</b>
<b>Cost</b>		
Raw Material Costs	Rp 14.188.200	
Cost of Auxiliary Materials	Rp 1.349.295	
Marketing Costs	Rp 300.000	
Fuel Costs	Rp 217.600	
Electricity & Water Costs	Rp 252.500	
Employee Salary Costs	Rp 3.000.000	
Building Depreciation Costs	Rp 250.000	
Vehicle Depreciation Costs	Rp 79.167	
Machine Depreciation Costs	Rp 47.619	
Equipment Depreciation Costs	Rp 250.000	
<b>Sum of Cost</b>		<b>Rp 19.934.381</b>
<b>Net Profit Before Tax</b>		<b>Rp 12.684.569</b>

b. Financial Position Report

<b>Tiga Putra Tofu Production House</b>			
<b>Financial Position Report</b>			
<b>Period 30 June 2024</b>			
Assets			
Current assets			
Cash		Rp 16.348.850	
Raw Material Inventory		Rp 1.111.800	
Supplies of Auxiliary Materials		Rp 850.705	
<b>Total Current Assets</b>			<b>Rp 18.311.355</b>
Fixed assets			
Land		Rp 60.000.000	
Building	Rp 20.000.000		
Accum. Building Depreciation	-Rp 250.000		
		Rp 19.750.000	
Vehicle	Rp 9.500.000		
Accum. Vehicle Depreciation	-Rp 79.167		
		Rp 9.420.833	
Machine	Rp 4.000.000		
Accum. Machine Depreciation	-Rp 47.619		
		Rp 3.952.381	
Equipment	Rp 3.953.000		
Accum. Equipment Depreciation	-Rp 65.883		
		Rp 3.887.117	
<b>Total Fixed Assets</b>			<b>Rp 97.010.331</b>
<b>Total Assets</b>			<b>Rp 115.321.686</b>
Equity			
<b>Capital</b>			<b>Rp 115.321.686</b>



c. Notes to Financial Reports

<b>Tiga Putra Tofu Production House Notes to Financial Reports June 30, 2024</b>	
<b>1. GENERAL</b>	<p>The entity having its address at Ds Joho, Wates District, Kediri Regency, East Java, is engaged in the household scale food industry business. The entity meets the criteria as a micro, small and medium entity in accordance with Law Number 20 of 2018. EMKM Tiga Putra tofu industrial house is engaged in making white tofu or vegetable tofu.</p>
<b>2. SUMMARY OF ACCOUNTING POLICIES</b>	
<b>a. Compliance Statement</b>	<p>Financial reports are prepared using Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM).</p>
<b>b. Basics of Preparation</b>	<p>The basis for preparing financial reports is historical costs with the presentation of financial reports using Rupiah currency. The financial report records provided only consist of cash, capital, equipment, and some transaction data.</p>
<b>c. Receivables</b>	<p>There are no customer receivables from EMKM, because sales are in cash.</p>
<b>d. Supply</b>	<p>Inventory uses the FIFO (First In First Out) method.</p>
<b>e. Fixed assets</b>	<p>Fixed assets are recorded at cost, depreciation of fixed assets uses the straight-line depreciation method without salvage or residual value.</p>
<b>f. Recognition of Income and Expenses</b>	<p>Sales revenue is recognized when purchases are made by customers or when goods are delivered to customers. Income is in the form of sales of tofu and sales of tofu dregs. Meanwhile, expenses are recognized when they occur.</p>
<b>g. Income tax</b>	<p>Income tax follows the tax regulations in force in Indonesia PP No. 23/2018, namely Final Income Tax of 0.5% of gross income.</p>
<b>h. Obligation</b>	<p>There are no obligations that must be paid by EMKM Rumah Industri Tahu Tiga Putra.</p>

After preparing the financial reports, management can evaluate financial performance. The calculation of financial performance evaluation uses the ROA (Return On Assets) ratio which can be used as a percentage to find out how profitable the value of a company's assets is in generating income, namely by using the following formula:

$$\text{ROA} = \frac{\text{Net profit}}{\text{Total Assets}} \times 100\%$$

The ROA (Return On Assets) ratio for the Tiga Putra tofu industry for the period June 2024 is (Rp. 12,648,569,-/ Rp. 115,321,686,-) x 100% = 0.110%. This calculation shows that the Tiga Putra tofu industrial house is able to generate net profit (Net Income) within one month, namely 0.110% of the total assets owned by the company. This means that every one rupiah value of the company's assets is capable of generating a net profit of 0.110%.

The calculation of financial performance evaluation uses the ROE (Return On Equity) ratio which is useful for determining the company's ability to generate profits using the capital invested by the entity owner

$$\text{ROA} = \frac{\text{Net Profit After Tax}}{\text{Equity}} \times 100\%$$

The ROE (Return On Equity) ratio for the Tiga Putra tofu industry for the period June 2024 is (Rp. 12,621,146,-/ Rp. 115,137,569,-) x 100% = 0.109. This calculation shows that EMKM, Tiga Putra's tofu industrial house, was able to generate a net profit (Net Income) of 0.109% of the total equity owned by the company within one month. This means that every rupiah of company assets can generate a net profit of 0.109%.

## CONCLUSION

The conclusion from the results of this study is that EMKM Tiga Putra has not implemented an accounting information system in accordance with the proper accounting cycle, only making simple records in the form of a cash expenditure and income book so that with this limitation, EMKM cannot produce output in the form of financial reports according to applicable standards, namely SAK EMKM. The obstacles that hinder this process are the lack of competent human resources in basic understanding and presentation of financial statements, the absence of assistance by related institutions, and the absence of demands for financial responsibility on external parties. The preparation of financial transaction data must be in accordance with the accounting cycle so that it is expected to produce financial report output according to SAK EMKM in the form of profit and loss statements, statements of financial position, and notes to financial statements. Accurate output will assist users in evaluating financial performance as measured using ROA and ROE ratios. Further research is expected to be able to do a deeper analysis of the percentage of the results of the financial performance evaluation ratio through comparison with other similar businesses and with the next period to find out and compare how far the company has developed. In addition, it can use different research objects and the use of financial performance measurement ratios that are not limited to ROA and ROE.

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