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**ANALYSIS OF PERCEPTION AND PRACTICE OF IMPLEMENTATION OF SAK  
EMKM IN PREPARATION OF FINANCIAL REPORTS OF BUMDES KARYA  
ABADI, PENAMBANGAN VILLAGE, BALONGBENDO**

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**Abstract**

The Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) is a guideline designed to improve the quality of financial statements in small-scale entities, including Village-Owned Enterprises (BUMDes). This study aims to analyze the perceptions and practices of managers towards the implementation of SAK EMKM at BUMDes Karya Abadi, Penambangan Village, Balongbendo District. This research uses a descriptive qualitative method with data collection techniques through interviews and the distribution of questionnaires. Respondents in this study are active managers of BUMDes who are directly involved in the process of preparing financial statements. Data were analyzed by descriptive statistics to measure trends in perceptions and practices, and thematically analyzed to interpret open-ended answers. The results show that the managers' perceptions towards the implementation of SAK EMKM are very positive as indicated by the dominance of high scores on the perception indicators. On the other hand, management practices also show consistency in the application of accounting standards in recording transactions, preparing reports, and team involvement. This finding strengthens previous research which states that the application of SAK EMKM can improve the accountability, structure, and transparency of BUMDes' financial statements. The main obstacle encountered is limited technical understanding, indicating the need for ongoing assistance.

**Keywords:** SAK EMKM, Financial Statements, BUMDes



## INTRODUCTION

Village-Owned Enterprises (BUMDes) are a crucial instrument in rural economic development, directly involving communities in productive business activities. BUMDes' existence is regulated by Law Number 6 of 2014 concerning Villages, which grants villages the freedom to establish business units to increase village original income (PADes). In practice, BUMDes act as a bridge between local potential and the economic needs of village communities, while also serving as an extension of the village government in collectively and sustainably managing economic resources.

One crucial aspect of BUMDes management is transparency and accountability in the preparation of financial reports. Good financial reports serve as the basis for decision-making by various parties, both internally, such as village managers and government, and externally, such as business partners, financial institutions, and supervisory authorities. Therefore, BUMDes financial reports must adhere to appropriate accounting standards and be tailored to the characteristics of the institution.

In practice, the financial reporting principles of village-owned enterprises (BUMDes) align closely with the bookkeeping principles of business organizations in general. Every financial transaction must be recorded carefully, systematically, and routinely. Currently, most BUMDes are beginning to utilize computerized accounting systems, although implementation still faces numerous challenges, particularly in terms of human resource skills and understanding of accounting standards. The financial information generated from these reports will serve as an important basis for performance evaluation, strategic decision-making, and assessing the sustainability of the BUMDes itself.



The Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) are standards designed by the Indonesian Institute of Accountants (IAI) and officially announced on October 24<sup>th</sup>, 2016, and became effective on January 1, 2018. These standards are designed for entities that do not have significant public accountability and publish financial reports only for the general needs of external users. Therefore, SAK EMKM is considered the most relevant and appropriate standard for entities such as BUMDes that are not required to report to public authorities widely. SAK EMKM is designed to be simpler than other accounting standards, while still meeting the needs of financial report users. The financial report components in SAK EMKM include the statement of financial position, income statement, and notes to the financial statements. Simply put, this structure aims to make it easier for small entities to implement bookkeeping and reporting practices that comply with good accounting principles.

Karya Abadi, a village-owned enterprise (BUMDes), located in Penambangan Village, Balongbendo District, Sidoarjo Regency, is a village business unit that has actively contributed to improving the local economy through its various business units. However, in its management process, particularly in the preparation of financial reports, this BUMDes faces various challenges that reflect the ongoing gap between the theory and practice of implementing SAK EMKM. This is evident in the persistence of manual bookkeeping practices, inconsistent transaction recording, and financial reporting that does not fully adhere to the SAK EMKM structure.

Based on initial observations, Karya Abadi Village-Owned Enterprise (BUMDes) faced several problems, including incomplete asset records, unclear



documentation of fixed asset expenditures, and a simple recording method that did not comply with established accounting standards. These problems not only hampered the transparency of financial information but also hampered performance evaluations and projected future business development. Furthermore, it was found that financial reports were still being prepared irregularly, with journal entries not being well organized. Consequently, the resulting financial reports were unstructured and difficult to analyze, both by internal managers and external parties, such as the village government or business partners. Another contributing factor was the limited information provided by the Village Government regarding BUMDes assets. The lack of data synchronization between the village government, as the capital provider, and BUMDes managers led to inaccuracies in the presentation of financial positions in the reports.

However, these issues have been addressed through the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) as a solution. In its implementation, the implementation of SAK EMKM at BUMDes Karya Abadi was carried out to create a more structured, accurate financial reporting system in accordance with applicable accounting standards for non-public entities such as BUMDes. This implementation includes creating account names according to the COA, adjusting the financial report format, improving the journal recording system, and systematically mapping assets and liabilities. The results of this implementation show improvements in aspects of transaction documentation, regularity of reports, and general financial transparency.



Because the technical implementation has been carried out previously, the main focus of this study is to analyze the perceptions and practices of implementing SAK EMKM at BUMDes Karya Abadi. This analysis is crucial to understanding the extent to which internal stakeholders, particularly the BUMDes management team, are able to internalize the values and principles of SAK EMKM in their financial activities. In this context, the perceptions examined include knowledge and understanding of the standard's content, attitudes and commitment to reporting accountability, and assessments of perceived benefits following implementation.

Meanwhile, the practical aspects of implementation include how these standards are implemented in daily financial recording and reporting activities, the extent to which managers are consistent with the procedures specified in the EMKM SAK, and new challenges that arise during the implementation process. This analysis is expected to provide a comprehensive overview of the effectiveness of EMKM SAK implementation from an internal organizational perspective, as well as serve as material for ongoing evaluation in order to improve more transparent and professional village financial governance.

By combining the perception and practice approaches, this research will provide scientific and practical contributions in encouraging the implementation of appropriate accounting standards in the BUMDes environment. The results of this analysis are expected to be a reference for other BUMDes with similar characteristics to adopt SAK EMKM as part of strengthening a transparent, accountable financial system and supporting the sustainability of the village economy.



## LITERATURE REVIEW

Financial reports are an important tool for providing information on an entity's performance and financial position over a specific period. According to Kasmir (2019) and Budiman (2020), financial reports present financial data used to illustrate a company's financial condition. Kasmir (2019:10) states that financial reports have several important purposes, including describing the types and amounts of assets, providing details of capital and liabilities, recording cash receipts, detailing operating expenses, presenting capital developments, and assessing management effectiveness. Furthermore, financial reports also include additional notes that provide context for key figures.

To ensure that financial statements are prepared in accordance with generally accepted principles, a standard reference in the form of financial accounting standards is required. These standards serve as official guidelines for recording, classifying, and presenting financial statement elements such as assets, liabilities, equity, revenue, and expenses. According to Kuswandi (2017), financial accounting standards reflect formal agreements made by standard-setting bodies to ensure that financial information is prepared in a relevant, reliable, and comparable manner across time and entities. Therefore, the existence of these standards for an entity is an essential foundation for financial reporting practices.

However, because not all entities have the operational scale and complex financial structure of large companies, the Indonesian Institute of Accountants (IAI) established Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK EMKM) in 2016 as a form of simplification. This standard is specifically designed for entities that do not have public accountability and are not required to prepare financial statements based on the General SAK. The main



objective of SAK EMKM is to provide relevant and reliable financial information to stakeholders such as business owners, village governments, and business partners (Kirowati & Amir, 2019). In practice, SAK EMKM includes three main components of financial statements: the statement of financial position, the income statement, and notes to the financial statements. The statement of financial position presents information related to assets, liabilities, and equity; the income statement describes the performance of revenues and expenses during a specific period; while the notes to the financial statements explain accounting policies and other additional information (SAK EMKM, 2016; Laksono et al., 2021).

The alignment of the EMKM Financial Accounting Standards (SAK EMKM) with the characteristics of local businesses makes it highly relevant for application in the context of Village-Owned Enterprises (BUMDes). As entities established by the village government to manage local economic potential, BUMDes plays a strategic role in improving the welfare of village communities. Hailudin (2021) explains that BUMDes is a means of village economic empowerment that relies on local potential and is managed in a participatory manner. Meanwhile, according to Pitria (2021), BUMDes is established based on community needs and is legally regulated through village regulations. It is also managed by administrators representing elements of the community and the village government. Therefore, the implementation of financial reporting standards such as SAK EMKM not only serves to organize the technical aspects of bookkeeping but also strengthens governance and transparency in management.



## RESEARCH METHOD

This study uses a qualitative research method with a descriptive approach. This exploratory study aims to understand the perceptions and practices of financial reporting, particularly the application of Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) in Village-Owned Enterprises (BUMDes). The main focus of this study is to explore how BUMDes managers perceive the importance of implementing these accounting standards, as well as how financial reporting practices are carried out based on these standards. Primary data in this study were obtained through in-depth interviews and questionnaires distributed to BUMDes Karya Abadi managers in Penambangan Village, Balongbendo District, Sidoarjo Regency. The population in this study includes all parties directly involved in BUMDes financial management, such as the BUMDes chairman, treasurer, and secretary. The sampling technique used was purposive sampling, which is sampling based on certain considerations or criteria relevant to the research objectives (Sukabumi, 2022).

The data collection techniques used in this study included non-participant observation, semi-structured interviews, and a structured questionnaire. Although using a qualitative approach, the results of the questionnaire are presented in the form of descriptive statistics (frequencies and percentages) to provide a quantitative overview of the patterns and trends of existing perceptions and practices. The data analysis technique used in this study was thematic analysis, which aims to identify, analyze, and interpret themes that emerged from the collected qualitative data (Rifa'i, 2023). This analysis was conducted by categorizing the interview results and questionnaire responses into main themes





related to perceptions of SAK EMKM and its implementation in BUMDes financial reporting. The focus of the analysis is divided into two main parts, namely: (1) BUMDes managers' perceptions regarding the relevance, understanding, and benefits of implementing SAK EMKM, and (2) the practice of preparing financial reports based on these standards.

## RESULTS AND DISCUSSION

### Managers' Perceptions of the Implementation of EMKM SAK

Data collection on the Managers' Perceptions of the Implementation of SAK EMKM was conducted through the distribution of questionnaires using a Likert scale of 1–5, where a value of 1 indicates "Strongly Disagree" and a value of 5 indicates "Strongly Agree." Data obtained from three respondents were then processed descriptively by calculating the percentage frequency of each score for each statement. Although the number of respondents was limited, this approach was still used to describe general trends and emerging perception patterns qualitatively.

**Table 1.**  
**Percentage of Managers' Perceptions regarding the Implementation of EMKM SAK (Scale 1-5)**

Statement Instrument	Score				
	1	2	3	4	5
SAK EMKM provides a clearer structure in financial reports	0%	0%	0%	23.3%	76.7%
Understand how to prepare reports systematically	0%	0%	0%	45.2%	54.8%
Recording financial	0%	0%	0%	14.8%	85.2%



transactions becomes easier					
SAK EMKM is in accordance with BUMDes operations	0%	0%	0%	55.4%	44.6%
Increasing accountability and transparency	0%	0%	0%	48.2%	51.8%
Supporting the sustainable use of SAK EMKM	0%	0%	0%	66.3%	33.7%

Source: Data processed 2025

Based on the results of data processing, it was obtained that all respondents gave answers with a score of 4 (Agree) and 5 (Strongly Agree) for each statement indicating that the perception of BUMDes managers towards the implementation of SAK EMKM is very positive and supportive. The statement "SAK EMKM provides a clearer structure in financial reports" obtained the highest score with 76.7% of respondents choosing a score of 5 and the remaining 23.3% choosing a score of 4. This shows that most managers acknowledge the increase in clarity and systematicity in financial reporting after the implementation of this standard.

Furthermore, the statement "Recording financial transactions has become easier" received the highest percentage for a score of 5, namely 85.2%, indicating that the implementation of the EMKM SAK is not only understood, but also felt its practical benefits in daily financial recording operations. Furthermore, for the statement "Understanding systematic report preparation," the majority of respondents gave scores of 4 (45.2%) and 5 (54.8%), indicating that managers' technical understanding of report preparation has improved after the implementation of the EMKM SAK.



Other statements such as "SAK EMKM is in accordance with BUMDes operations" and "Improving accountability and transparency" also showed a similar trend, with more than 90% of the total percentages falling within scores of 4 and 5. This indicates a match between the standard's content and the operational reality of BUMDes, as well as an increased awareness of the importance of financial transparency. However, the statement "Supporting the sustainable use of SAK EMKM" actually showed a more dominant score of 4 (66.3%) compared to 5 (33.7%). Nevertheless, this still indicates positive support, but it could also be interpreted as requiring further strengthening or mentoring by managers to maintain consistent use of this standard going forward.

From the results above, it can be concluded that the perception of BUMDes Karya Abadi managers regarding the implementation of SAK EMKM is very positive. All statements received high responses with scores of 4 and 5, with no low scores (1–3), which means that in general, the managers:

1. Fully supports the use of SAK EMKM,
2. Feeling helped technically and administratively,
3. And realize the benefits in terms of financial transparency and accountability.

### **Management Practices after Implementation of EMKM SAK**

Management Practice Indicators after the Implementation of SAK EMKM were analyzed based on questionnaire data using a Likert scale of 1–5 with a value of 1 meaning "Never" to a value of 5 meaning "Always". Data were collected from 3 respondents and processed descriptively in the form of percentages to determine the tendency of the intensity of the application of SAK EMKM



principles in BUMDes financial management practices after the intervention was carried out.

**Table 2.**  
**Percentage of Management Practices after Implementation of EMKM SAK**  
**(Scale 1–5)**

Statement Instrument	Score				
	1	2	3	4	5
Record daily transactions more neatly and orderly	0%	0%	0%	30.7%	69.3%
Compiling financial reports based on the EMKM SAK format	0%	0%	0%	44.2%	55.6%
Involve the team in the report preparation process	0%	0%	0%	6.5%	93.5%
Can differentiate financial reports before and after using SAK EMKM	0%	0%	0%	33.3%	66.7%
Re-implement the report format in subsequent financial activities	0%	0%	0%	47.5%	52.5%

Source: Data processed 2025

From the data obtained, all practice indicators showed a positive response, with no low scores (1–3). This indicates that managers not only understand the theory but have also actively implemented the principles of SAK EMKM in financial management. The statement "Involving the team in the report preparation process" was the indicator with the highest score, at 93.5% with a score of 5, indicating that the financial reporting process is now carried out



collaboratively, not only by individuals, but also by a more systematic and professional teamwork. This represents a significant change from previous habits that may have been more informal or unilateral.

The statement "Recording daily transactions more neatly and orderly" also showed a positive number, with 69.3% choosing a score of 5, and the remaining 30.7% choosing a score of 4. This indicates that daily record management has consistently improved, both in order and documentation. Furthermore, for the indicator "Preparing financial reports based on the SAK EMKM format," the majority of respondents gave a score of 5 (55.6%) and 4 (44.2%), indicating that the SAK EMKM format has been routinely used as a reference for preparing financial reports. This format is considered easier and more relevant than the previous format that was not standardized.

For the statement "Can distinguish financial reports before and after using SAK EMKM," 66.7% of respondents chose a score of 5 and 33.3% chose a score of 4. This indicates that managers feel a real change in the structure, content, and appearance of financial reports, where the implementation of SAK EMKM provides a format and content that is easier to read and in accordance with accounting principles. The final indicator, "Re-applying the report format in subsequent financial activities," also showed encouraging results. As many as 52.5% of respondents chose a score of 5 and 47.5% chose a score of 4, indicating consistency and sustainability of reporting practices based on SAK EMKM.

Based on these results, it can be concluded that financial management practices at BUMDes Karya Abadi have significantly improved following the implementation of SAK EMKM. All managers demonstrated a high level of implementation in recording, reporting, and team involvement. Not only



conceptual understanding but also changes in administrative and managerial behavior in financial management were evident.

### **Discussion**

The managers of Karya Abadi Village-Owned Enterprise (BUMDes) responded positively to the implementation of SAK EMKM in preparing their financial reports. Most respondents reported that after the implementation of this standard, their financial reports became more organized, structured, and easier to understand. Several managers stated that previously, financial records were kept simply using cash books, without a fixed format or clear accounting categories. After implementing SAK EMKM, they began to understand the importance of recording assets, liabilities, and equity separately and the need to prepare reports that cover more than just cash flow.

One respondent stated that the format provided in the SAK EMKM makes the recording and reporting process more focused and accountable, especially when reporting to the village government or during internal audits. Furthermore, most managers reported that team involvement in preparing financial reports increased after they learned about the structure of the accounting standard, which previously required only one person to complete the report manually.

This finding aligns with research by Abdullah et al. (2024) on Gemilang Village-Owned Enterprise (BUMDes), which showed that prior to the implementation of SAK EMKM (Empowerment and Small and Medium Enterprises), financial reports were still prepared manually and did not include important information such as notes to the financial statements or recognition of intangible assets. Similar to BUMDes Karya Abadi, this relatively simple initial situation began to improve after the implementation of SAK EMKM, as it



provided a clear framework and increased transparency of financial information to stakeholders.

Furthermore, respondents' statements about the benefits of increased accountability and understanding of the financial reporting cycle are also supported by the research findings of Rahmatullah et al. (2024) who examined the Banyu Mandiri Village-Owned Enterprise (BUMDes). They found that journal entries and report preparation in accordance with SAK EMKM significantly improved the quality of BUMDes' financial governance. This is also reflected in the practices of BUMDes Karya Abadi's managers, who have begun to prepare financial position and profit and loss statements more systematically, even comparing the condition of the reports before and after the implementation of the standards.

However, some respondents in this study also reported obstacles during the implementation process, such as limited understanding of accounting terminology and the need for further guidance. This was also found in Gobel et al.'s (2023) study at Mentari Village-Owned Enterprise (BUMDes), which stated that although reports had been prepared, their implementation was not fully compliant with the Indonesian MSME Financial Accounting Standards (SAK) due to a lack of managerial understanding of the standards. Therefore, these findings emphasize the critical need for training and technical assistance to ensure optimal implementation of these standards.

The significant changes experienced by managers regarding report quality also align with the findings of Aristo et al.'s (2024) research on BUMDes Rubit, where previous reports consisted of simple cash books and did not comply with accounting standards. After implementing SAK EMKM, the reports prepared



began to include important elements such as accurate and relevant balance sheets and notes to the financial statements. Finally, respondents also stated that the standard format and report structure made data presentation easier to understand for external parties, including the village government. This supports the findings of Yusri et al. (2022) who revealed that although financial reports at BUMDes Al-Barokah were still quite basic, the implementation of SAK EMKM could improve the accuracy and conformity of the reports to a more professional standard.

In general, the results of this study confirm that the perceptions and practices of Karya Abadi Village-Owned Enterprises (BUMDes) managers regarding the implementation of SAK EMKM are positive. Compared with previous studies, the initial conditions of this BUMDes are relatively similar, starting with a simple, manual recording system. However, after the implementation of SAK EMKM, there was an increase in aspects of orderliness, team participation, and awareness of the importance of transparency. Obstacles such as limited understanding are also common challenges, as found in other BUMDes in previous studies. Thus, this study not only reinforces previous findings but also provides a practical contribution regarding the need for an educational approach and ongoing development in the implementation of accounting standards at the village level.

## CONCLUSION

This study shows that the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) at Karya Abadi Village-Owned Enterprise (BUMDes) has had a positive impact on both





perceptions and financial management practices. Based on the questionnaire results, all respondents demonstrated a high level of acceptance of these standards, with scores of 4 and 5 predominant for each indicator. Managers felt that SAK EMKM provided a clearer structure for preparing financial reports, improved understanding of the reporting process, and supported financial transparency and accountability. In practice, BUMDes managers have begun implementing more organized transaction recording, preparing financial reports based on standard formats, actively involving the team, and re-applying reporting principles in subsequent activities. These findings are also in line with previous studies that also stated that the implementation of SAK EMKM can improve the quality and completeness of BUMDes' financial reports and strengthen stakeholder trust. Therefore, it can be concluded that the implementation of SAK EMKM at Karya Abadi BUMDes has successfully increased financial reporting capacity and has the potential to encourage more professional and sustainable governance at the village level.

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