

# (2024) Application of the Business Entity Concept to the Financial Statements of SMES

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## APPLICATION OF THE BUSINESS ENTITY CONCEPT TO THE FINANCIAL STATEMENTS OF SMES

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### ABSTRACT

The financial statements must be provided according to financial accounting standards. The basic of financial accounting standards are accounting concepts. One of the concepts are business entity, i.e. the financial of business must separate from the financial of owner. The financial statements also must produce accurate and relevant information. One of the obstacles faced by many, especially MSMEs, is that they have become accustomed to using simple financial statements and it is difficult to adapt to good financial statements in accordance with the concept of business entity. The concept of business entity requires that the recording of company transactions is separate from the recording of owner transactions (Dermawan et al., 2020). The research was conducted using interviews and filling out pretest and posttest to find out whether the concept of business entity had been applied to the financial statements made and measure residents' understanding of the material presented. The results of the study show that the concept of business entity has been implemented but not fully because there are still obstacles experienced.

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### Introduction.

The concept of business entity is a concept that is used as a guideline to make financial statements that are in accordance with accounting standards, the concept of business entity must be applied to all companies, be it large companies or small businesses. Business entity are defined as different operational and financial combinations of a business entity. This certainly has an operational, economic and legal nature. Research conducted by Septiani & Kusuma (2022), Arip et al. (2023), and

Bramastya (2019) present a basic understanding of business entity models that can be utilized in MSMEs. Research by Arip et al. (2023) and Septiani & Kusuma (2022) outlines the fundamental use of accounting models in the process of managing MSME financial reports. This research found that understanding basic accounting such as business entity is important in preparing accurate and relevant reports. Therefore, understanding and using this business entity concept in MSMEs is certainly not only important in ensuring compliance with applicable accounting standards, but also increasing accountability, transparency and quality of the financial information presented and increasing MSME growth, such as the company collection concept. This research can provide further understanding of how MSMEs in various sectors can utilize the entity concept in the process of improving business performance and competitiveness. Therefore, by understanding existing ideas, MSME owners will be able to manage their finances more effectively and better understand their financial performance. Although the concept of business entity has many advantages, the obstacles imposed in its implementation cannot be ignored.

One of the difficulties faced by MSMEs is a lack of economic and human resources. MSMEs need a practical and affordable approach in order to optimize the availability of their resources. In this case, training and education can be focused on understanding the concept of business entity. So, MSMEs need to provide support for implementing ideas in daily operations. To help MSMEs understand the concepts and apply them to their business, training, workshops or online resources can be used. To follow the development of MSMEs, stakeholders need information regarding MSME business activities. Financial reports are able to provide information on business performance in each period of MSME development. Then, the role of information technology, especially software, to support the implementation of financial reports in companies. However, there are still few entrepreneurs who understand how to operate software, especially Microsoft Excel, in preparing financial reports for MSMEs. Therefore, the role of teachers from universities is very important in educating MSME entrepreneurs in making financial reports using the Microsoft Excel application (Setiawan et al., 2022).

Therefore, the thematic Kuliah Kerja Nyata (KKN) organized by Universitas Kristen Maranatha is expected to provide benefits to MSMEs in Cireundeu Village by training them in preparing good financial reports using the business entity concept which separates business transactions from personal transactions. So that small and medium enterprises (MSMEs) can obtain financial reports that are clearer, more accurate and in accordance with currently applicable accounting standards. This helps MSMEs manage their finances better, increase access to financing and make the right business decisions for future business development.

#### **THEORY AND HYPOTHESIS DEVELOPMENT.**

The entity business concept is the best for MSMEs because it allows them to know the profits from their business operations without disturbing their personal financial records (Indarani et al., 2019). The business entity concept always emphasizes that personal financial records must be differentiated from business entities. Businesses must be differentiated from one another (Dermawan et al., 2020). The entity business concept defines the business entity and its owners as separate entities. Even though the relationship between a business entity and its owners is different, the owners are still entitled to the profits they are owed. The business entity concept means that the business entity, not the owner, is responsible for the financial statements. As a result, revenues and expenses are considered changes in a company's assets rather than changes in owners.

According to Hutahuruk (2020) the application of the concept of business entity, namely a certain economic unit must be financially distinguished from other economic units. The finances owned by the company must be separate from the finances owned by company members such as president directors, employees, or even company owners. So that the company's financial statement users can clearly analyze the state of the company's financial statements. See exactly the wealth or debt owned by the company without the wealth of employees, customers and owners.

In Indonesia, there are many people who do small businesses or known as MSMEs, Micro, Small and Medium Enterprises to be able to meet the needs of life. However, many small business actors rarely or even do not make financial statements for established businesses. Recording is only carried out on cash flow, receipts and expenses besides that the problem related to recording is the lack of separation of business entities and private entities (Alinsari, 2021). The ability possessed by MSME owners in applying good and consistent accounting methods in accordance with the concept of business entity and can meet the need to realize professional, transparent and accountable financial

management or business management so that they can present financial statements that are in accordance with the actual facts (Larasdiputra et al., 2020).

In fact, financial reports are created to help make decisions using company financial information. This is in line with the statement in Standar Akuntansi Keuangan Entitas Mikro Kecil Menengah (SAK EMKM) that the purpose of financial reports is to provide information about the financial position and financial performance of an entity, which is useful for many users making economic decisions. Persons who are not in a position may request specific financial reports to meet these information needs. SAK EMKM is an entity without significant public accountability that provides reports to parties who use financial reports.

SAK EMKM seeks to help MSMEs in preparing financial reports due to their limited knowledge. SAK EMKM helps micro, small and medium business managers prepare simple accounting. EMKM Preparation System, the aim of SAK is to help micro, small and medium business managers develop and implement programs that contribute to the growth of their companies (Arip et al., 2023). The SAK EMKM preparation system helps the public in preparing financial reports. SAK EMKM creates a profit and loss report using income and costs. Notes in financial reports are made based on operating activities so that they can contain all information that is not contained in the statement of financial position or profit and loss statement.

#### RESEARCH METHOD.

The research was conducted using interviews and questionnaires to find out how the concept of business entity is applied in MSME financial reporting. Researchers interview owners or related parties of MSMEs to understand how they understand and apply the concept of business entity in everyday life. In Lamere & Meythi (2023) mentioned that interviews can find information related to facts, beliefs, and something that fulfills a purpose of research. In addition, filling out pretest and posttest can also be a useful way to collect information because it can measure whether the material delivered can be understood well.

The combination of interviews and filling out pretest and posttest may provide additional benefits in this study. By filling out the pretest and posttest, it can measure the effectiveness of providing material from resource persons to trainees so that it can be accurately evaluated (Martusa & Meythi, 2023). Interviews can provide an in-depth understanding of individual experiences and the specific context in which the concept is applied. Business entity is implemented.

#### RESULTS AND DISCUSSION.

Residents of Cireundeu Traditional Village received material explanation from the author about the concept of business entity. This concept can be used in making good financial statements considering that the community in Cireundeu Traditional Village has MSMEs that were established together. Before giving an explanation of the material, the author gives a pretest to see the extent of knowledge possessed about the material to be presented. In addition, after the delivery of the material, the author again gave a posttest to see if participants could understand the material that had been presented. Table 1 displays pretest and posttest results.

Table 1. Pretest and Posttest Results Data.

| No | Pretest | Posttest |
|----|---------|----------|
| 1  | 50      | 80       |
| 2  | 50      | 70       |
| 3  | 30      | 70       |
| 4  | 50      | 70       |
| 5  | 40      | 70       |
| 5  | 60      | 60       |
| 7  | 50      | 50       |
| 8  | 30      | 60       |
| 9  | 40      | 60       |
| 10 | 60      | 70       |
| 11 | 30      | 70       |

Source: Data From Researcher Processing.

In this study using hypothesis testing data sourced from Table 1. To find out whether the data or variables are normally distributed or not, the author first conducts a normality test before testing the hypothesis. Here are the limitations in the Kolmogorof Smimov Sample used

- a. If the value of Sig. (significance) > 0.05 then the research data are normally distributed.
- b. If the value of Sig. (significance) < 0.05 then the research data are abnormally distributed.

## 2. Normality Test.

### Sample Test Kolmogrof Smirnof.

|                       | Pretest | Posttest |
|-----------------------|---------|----------|
| Asymp.Sig. (2-tailed) | 0.104   | 0.004    |

Source: SPSS Calculation Results.

The normality test results from the pretest and posttest data show that the data is normally distributed. It can be seen from the sign that seems to be more than 5%, therefore the data shows a normal distribution, parametric testing will be carried out, namely the T Test to assess statistical hypotheses when testing hypotheses.

Ho: There is a difference between pretest and posttest results.  
Ha: There is no difference between pretest and posttest result.

Table 3. T Test. Paired Hypothesis Testing Results.

| Description               | t     | f | Sig. (2-tailed) |
|---------------------------|-------|---|-----------------|
| Pair 1 Pretest – Posttest | -0.02 | 1 | 0.954           |

Source: SPSS Calculation Results.

In Table 3 the results of hypothesis testing using the t test are 0.956 and this value is greater than 5%. So the results show that Ho was accepted and Ha was rejected, meaning that there are differences in the results of the pretest and posttest that have been given to people who participated in the material briefing. It can be seen in the data of the pretest and posttest results that have been carried out showing changes in values before and after the material is delivered. The community has a higher value after the material is explained, this shows that the delivery of the material can be understood by the community.

Thematic KKN organized by Universitas Kristen Maranatha chose Cireundeu Traditional Village as a place for community service. Because Cireundeu Traditional Village has a lot of good potential that can be developed, one of which is the joint production house they founded. The production house is called Serba Cassava which sells various kinds of processed cassava. Because Cireundeu Traditional Village is famous for its people who do not consume rice, including other preparations containing rice. One of the reasons people do not consume rice is because in the past rice plants were difficult to grow in the area, so they planted a plant that was easy to grow, namely cassava.

Before carrying out KKN activities in Cireundeu Traditional Village, researchers first carry out coaching, which is a direction carried out by supervisors who are experts in the material that will be presented later. Then after the coaching, researchers brought the material to be conveyed to the community, one of the materials presented was basic accounting for SMEs. This material is delivered directly by accounting students in accordance with the coaching material held previously. In this material, it is explained that making good financial statements is in accordance with the concept of business entity. Research by Arip et al. (2023) and Septiani & Kusuma (2022) basic accounting understanding such as business entity is important in preparing accurate and relevant reports.

After the presentation of the material, researchers conducted an interview with one of the resource persons who worked or participated in managing the Serba Cassava production house. From the results of the interviews obtained, they understand the material that has been presented and admit that making good financial statements in accordance with the concept of business entity is very important. Because previously there were several students who carried out KKN activities in Cireundeu Traditional Village explaining the same material.

Until now, the management of Serba Cassava production house has not separated the financial for business and owner. As a result, the financial of owner can be used by business and vice versa. For example, the management does not have a regular calculation of raw material inventory, they will not be ready to the fluctuation of demand market. Then If the demand of market is increasing, the inventory of house can't deliver the enough material for the production. As a result, the management of house must buy the raw material to meet the increasing of the demand. But the purchasing of the lack of raw material used the money of owner. Therefore, the management records the purchasing of raw material as inventory and cash. When the raw material, cassava, are produced by the house, the cost of raw material is recorded as expenses. But in last periods, the management must make profit or loss statement but they are confusing to calculate how much the profit or loss generated. Because there is a money of owners that is used by the management to buy a raw material.

In the other cases, deficiencies or errors may be found based on minor errors such as lack of accuracy in employees (Irawansyah & Andarini, 2024). This is very risky if the errors of employees incur continuously because it will open up opportunities for fraud or forgetting to record transactions that will cause losses for the Serba Cassava production house and for members who participate in managing the production house. From the results of interviews that have been conducted, the source said that the problem that occurred was that they were used to making simple financial statements, only expenses and income. Without financial planning and recording of raw material stocks, the purchase of raw materials is carried out while production is being carried out. If you want to be replaced for good financial statements and apply the concept of business entity it will be difficult to do because they are accustomed to using simple financial statements, they are difficult to adapt to really good financial statements.

In addition, another obstacle that is felt is the lack of facilities such as laptops in making financial statements. Laptops are one of the most important equipment because with a laptop, account recording is easy to do. The implementation of accounting information systems will make it easier for SMEs to carry out their company operations, so that MSME performance will increase (Muria & Arusmsari, 2021). By using a laptop we can use various software that makes it easier to record and make financial statements that are more accurate than manual recording. However, there are still few entrepreneurs who understand how to operate software, especially Microsoft Excel in preparing MSME financial statements. Therefore, the role of teachers from universities is very important in educating MSME entrepreneurs in making financial statements using the Microsoft Excel application (Setiawan et al., 2022).

#### CONCLUSION.

The SAK EMKM preparation system helps the public in preparing financial reports. SAK EMKM creates a profit and loss report using income and costs. Notes in financial reports are made based on operating activities so that they can contain all information that is not contained in the statement of financial position or profit and loss statement. However, the application of the concept of business entity has not been implemented effectively in the Cassava Seba MSMEs in Cireundeu Village. The accounting concept where owners are required to be able to separate personal finances from business finances has been implemented, but it is not yet comprehensive and there are still various obstacles.

The entity business concept defines the business entity and its owners as separate entities. Even though the relationship between the business entity and its owner is different, the owner is still entitled to the profits that are his or her right. Basically, financial reports are simple, just the process of recording financial expenses and income. The existence of difficulties in the process of recording financial reports becomes an obstacle in the improvement process. Therefore, there is a need for further

education related to further training regarding increasing understanding and ability in the process of implementing the concept of business entity effectively.

In addition, improvements also need to be made by residents in Cireundeu Traditional Village, especially for residents who manage the Cassava All-Round production house. Considering that there have been a lot of trainings given by external parties, including Universitas Kristen Maranatha which held KKN activities in the Cireundeu Traditional Village. People should be more concerned and willing to change for the better and apply the knowledge that has been given even though in reality it is not easy to do. Due to changes in many processes that must be carried out such as planning financial statements, deepening knowledge that will help in making financial statements in accordance with the concept of business entity, improving records that were originally manual replaced with computer systems because there are still many MSMEs that record financial statements manually. However, there are still few entrepreneurs who understand how to operate software, especially Microsoft Excel in preparing MSME financial statements (Setiawan et al., 2022).

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