

## ABSTRAK

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### **Analisis Persepsi, Pemahaman Dan Kesiapan Pelaku UMKM Terhadap Laporan Keuangan Berbasis SAK EMKM Dan Tinjaunnya Dari Sudut Pandang Islam.**

Penelitian Ini Bertujuan Untuk Mengetahui Persepsi, Pemahaman Dan Kesiapan Pelaku Usaha Mikro Kecil Dan Menengah Terhadap Laporan Keuangan Berbasis SAK EMKM. Populasi dalam penelitian ini adalah pelaku UMKM pengusaha sewa jasa/beli produk logam yang berada dalam kawasan Perkampungan Industri Kecil (PIK) penggilingan Jakarta timur. Jumlah responden dalam penelitian ini adalah 40 pengusaha sewa jasa/beli produk logam. Yang dihitung dengan metode *slovin*. Data dikumpulkan dengan menggunakan kuesioner dan wawancara. Hasil kuesioner diuji dengan menggunakan Uji Validitas dan Reliabilitas Yang menyatakan semua pertanyaan kuesioner Valid dan Reliabel. Analisis data dilakukan dengan cara pengelompokan jawaban responden lalu mendeskriptifkan data serta diambil kesimpulan. Hasil penelitian menunjukkan persepsi terhadap laporan keuangan dinilai cukup baik (70%) namun, persepsi terhadap laporan keuangan SAK EMKM dinilai tidak paham (13%). Dalam penelitian ini pelaku UMKM dinilai sangat paham terhadap laporan keuangan (86%), namun untuk pemahaman laporan keuangan berbasis SAK EMKM dinilai tidak paham (4%). dalam penelitian juga disimpulkan bahwa kesiapan pelaku UMKM dilihat dari indikator kompetensi dinilai siap (77%) dan jika dilihat dari indikator motivasi dinilai cukup siap (60%). Dari hasil wawancara diketahui jika 5 responden telah melakukan pencatatan menggunakan standar SAK ETAP dapat melakukan transisi ke SAK EMKM. Dalam perspektif islam Penggunaan SAK EMKM untuk menyusun laporan keuangan sangat bermanfaat dan mempermudah pelaku UMKM dalam membuat laporan keuangan.

**Kata Kunci:** UMKM Persepsi, Pemahaman, Kesiapan, SAK EMKM, Laporan Keuangan.

## **ABSTRACT**

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***Analysis of Perception, Understanding and Readiness of SMEs entrepreneurs on Financial Statements Based on SAK EMKM and Its Review From an Islamic Perspective.***

*This study aims to find out the Perception, Understanding and Readiness of Micro, Small and Medium Enterprises (MSMEs) Against SAK EMKM-Based Financial Statements. The population in this study are MSME entrepreneurs who rent services / buy metal products that are located in the area of the Small Industrial Settlement (PIK) mill in East Jakarta. The number of respondents in this study were 40 entrepreneurs renting services / buying metal products. Which is calculated by the Slovin method. Data were collected using questionnaires and interviews. The results of the questionnaire were tested using the Validity and Reliability Test which states all the questions in the Valid and Reliable questionnaire. Data analysis was performed by grouping respondents' answers then describing the data and conclusions were drawn. The results showed the perception of financial statements was considered quite good (70%), however, the perception of SAK EMKM financial statements was considered not good (87%). In this study, the SMEs were considered to be very knowledgeable about financial statements (13%), but for understanding financial statements based on SAK EMKM, they were considered not to understand (4%). in the study also concluded that the readiness of MSMEs in terms of competency indicators is judged to be ready (77%) and if seen from the motivation indicators it is considered quite ready (60%). From the interview results it is known that if 5 respondents had recorded using SAK ETAP standards, they could make the transition to SAK EMKM. In an Islamic perspective, the use of SAK EMKM to prepare financial reports is very useful and makes it easier for MSME entrepreneurs to make financial reports*

***Keywords:*** *SMEs, Perception, Understanding, Readiness, SAK EMKM, Financial Statements.*