Conformity of the Waste Bank Accounting System with SAK-EMKM in Kendal City

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Abstract

The financial management of waste banks plays a crucial role in ensuring their sustainability and accountability. However, many waste banks, including the Langenharjo Waste Bank, face challenges in implementing accounting systems that comply with financial reporting standards. This study aimed to describe the accounting system implementation in Langenharjo Waste Bank and its conformity with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM), from its transaction recording system to the final financial statements. This qualitative research applied a case study design with research subjects involving the chairman, the treasurer, and two staff. The data were collected through interviews, observations, and documentation; validated using source and method triangulation; and analyzed using interactive analysis. The results showed that the accounting system implementation in Langenharjo Waste Bank had been conducted regularly and manually in two ways: listing the garbages, the customers and their savings, and the particular journals; and reporting the profit and the loss. The results also indicated that the accounting system implementation at Langenharjo Waste Bank had not conformed with the SAK-EMKM. The main reason was the need for more accounting management knowledge. Some changes needed at the recording stage were making a general journal, completing the classification, and summarizing phases by making ledgers and trial balances. At the reporting stage, it was necessary to prepare the financial position report and notes on financial statements to improve the accounting system at Langenharjo Waste Bank.

Keywords: Waste Bank; Accounting System; SAK-EMKM

Abstrak

Pengelolaan keuangan bank sampah memegang peranan penting dalam memastikan keberlanjutan dan akuntabilitas dari bank sampah. Namun, banyak bank sampah, termasuk Bank Sampah Langenharjo, menghadapi tantangan dalam menerapkan sistem akuntansi yang mematuhi standar pelaporan keuangan. Tujuan dari penelitian ini yaitu (1) mendeskripsikan penerapan sistem akuntansi pada Bank Sampah Langenharjo; (2) mendeskripsikan kesesuaian penerapan sistem akuntansi dengan SAK-EMKM pada Bank Sampah Langenharjo mulai dari sistem pencatatan transaksi hingga pelaporan keuangan akhir. Penelitian ini merupakan penelitian kualitatif dengan desain studi kasus. Subyek penelitian adalah ketua Bank Sampah Langenharjo, bendahara, dan dua pengurus lainnya. Teknik pengumpulan data yaitu wawancara, observasi, dan dokumentasi. Keabsahan data menggunakan triangulasi sumber dan triangulasi metode. Teknik analisis data menggunakan analisis interaktif. Hasil dari penelitian ini menunjukkan bahwa (1) penerapan sistem akuntansi pada Bank Sampah Langenharjo dilakukan rutin dan manual melalui dua proses tahapan yaitu pada tahapan pencatatan berupa daftar sampah, daftar nasabah, daftar tabungan sampah nasabah, dan jurnal khusus serta pada tahapan pelaporan berupa laporan laba rugi, dan (2) penerapan

sistem akuntansi pada Bank Sampah Langenharjo belum dilakukan sesuai dengan SAK-EMKM sebab kurangnya pengetahuan pengurus mengenai akuntansi sehingga perlu adanya perbaikan dalam sistem akuntansi yaitu pada tahapan pencatatan perlu dibuat jurnal umum, perlu melaksanakan tahapan penggolongan dan tahapan pengikhtisaran dengan membuat buku besar dan neraca saldo, serta pada tahapan pelaporan perlu disusun laporan posisi keuangan dan catatan atas laporan keuangan agar sistem akuntansi pada Bank Sampah Langenharjo dapat berjalan dengan baik.

Introduction

Garbage, trash, or waste is residue from human processes or daily activities that are no longer useful (Shentika, 2016). Waste can be worrisome if it is not appropriately handled. Public awareness of the supporting aspects of these concerns from the economic activities they carry out needs to be increased, especially in environmental matters.

Education to the public about complex environmental problems from waste is needed to build awareness. Forms of public awareness of waste can be done with management that relies on reducing and handling waste. These activities can be carried out by recycling and reusing waste.

Factors causing environmental concern are based on people's thinking and behaviour. The active participation of the community is essential in waste management actions. Changes in the way people think about waste management to reduce waste through community participation must be integrated into a community-based Waste bank project (Singhirunnusorn et al., 2017).

One of the significant breakthroughs in waste management in Indonesia is the Waste bank program. Based on the Regulation of the Minister of Environment of the Republic of Indonesia Number 13, the Year 2012, a Waste bank is a place for sorting and collecting waste that can be recycled and reused and has economic value. Meanwhile, according to Purwaningsih (2015), a Waste bank is a place to save and collect and then sort according to the type of waste that has economic value and does not.

Through this program, the paradigm formed in people's minds that waste is useless and thrown away turns into something with value and price. Also, through the Waste bank, people can save waste and generate money within a specific time.

Based on Law Number 18, the Year 2008, the government issued a regulation regarding Waste Management, which was then continued with the Regulation of the Minister of Environment Number 13, the Year 2012, regarding the need to change the old paradigm regarding waste management, namely collect-transport-throw into management that focuses on reducing waste and handling it by applying the 3R principles: Reuse, Reduce, Recycle. The 3R principle can be applied by establishing a Waste bank, as included in the Regulation of the Minister of Environment Number 2012. Based on the Government Regulation of the Minister of Environment Number 13 of the Year 2012, a Waste bank is one of the strategies for implementing 3R in waste management in society.

Based on the Regulation of the Minister of Environment Number 13 of the Year 2012 concerning Guidelines, the 3R Implementation at Waste Banks included waste grouping, waste to Waste banks delivering, waste weighing, and recording of sales proceeds of waste between savers and managers. According to Widianingsih et al. (2018), The concept of Reuse means to reuse waste that can still be used for the same function or other functions. Reduce is a concept of reducing everything that causes waste. At the same time, the Recycle concept is recycling waste into more valuable items.

Through Waste banks, society consciously gets an education on how waste can become valuable goods, be saved, and then be withdrawn in the form of money at any time, as was the case with the Waste Bank in Langenharjo Village, Kendal. The Langenharjo Waste Bank is one of the local government programs to overcome the waste problem by applying the 3R principle by accommodating waste from the community through waste savings.

Since its establishment, the Waste Bank has been operating effectively, contributing to environmental sustainability and community empowerment. However, its management has faced several challenges, particularly in financial recording and reporting. Based on initial observations, the Langenharjo Waste Bank still encounters difficulties in implementing a proper accounting system due to limited managerial knowledge and the absence of standardized financial reporting procedures. This matches the findings of the study from Kurnia & Romansyah (2015) and Sari (2019), which emphasized that there Waste Bank managers' financial literacy and accounting awareness still has a significant gap that impedes and sufficiency in financial accountability.

According to Harsono & Pungkasari (2020) identified that accounting is an integral component in financial administration because it helps to process business transactions. The efficiency of financial management control is largely determined by the adequacy of accounting income and expenses (Andarsari & Dura, 2018). The application of uniform accounting systems is effective in enhancing the overall quality of management and accounting services within an organization (Cahyaningsih & Paramita, 2023).

It has been found that many Waste Banks have some forms of very simple or non-universal methods of accounting that do not meet the requirements of an accounting cycle (Santoso & Kurnianingsih, 2020; Mais & Nuraini, 2020). Waste banks in Indonesia are relatively new and therefore face significant issues in standardizing their accounting approaches. Nonetheless, some, like Alhidayah Waste Bank in East Jakarta, have adopted reduced forms of general accounting standards (Mais & Nuraini, 2020). But there are also waste banks that do not have thorough and continuous accounting (Santoso & Kurnianingsih, 2020). In order to resolve these matters, efforts such as the SIKEBAS (Sistem Keuangan Badan Layanan Umum) website are used as part of digital transformation programmes to increase the efficiency of financial processes and data accuracy (Kristiyanti et al., 2024). This finding suggests that providing better information about Waste Banks to the general public, as well as increasing regulatory support for these companies, could help coordinate waste management and financial operations more effectively. As most Waste Banks are micro, small and medium enterprises (MSMEs), these financial accounting standards are referred to the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM).

The way an accounting system is applied in a Waste Bank generally refers to SAK-EMKM, which covers the main activities in accounting, including the preparation of general and special journals, preparation of financial statements in the form of profit and loss statements, statements of financial position (balance sheets), financial statement notes. However, in practice, the compliance of Waste Banks accounting systems to SAK-EMKM in the field, especially in the Kendal City area, is still inconsistent. Most Waste Banks still use manual bookkeeping, have no structured financial reporting, and have trouble complying with financial standards due to limited financial literacy and unsufficient resources. Consequently, financial transparency and accountability are still major concerns in Waste Banks that threaten undisclosed performance and age.

With the challenge, this research explains the implementation of accounting system at Langenharjo Waste Bank and its compliance with SAK-EMKM. The goal of

the research is to provide a comprehensive analysis of the financial recording system of the Waste Bank from transaction documentation through financial reporting, assessing the extent to which it adheres to SAK-EMKM principles. The findings are expected to highlight existing gaps in compliance, identify key obstacles faced by Waste Banks in adopting standardized accounting systems, and offer recommendations for improving financial management in community-based environmental initiatives.

Method

The research approach used was a qualitative approach based on the title, which tended to describe a phenomenon. This term is per the opinion of Creswell (2013) that a qualitative approach is a method for describing, exploring, and understanding the meanings that several individuals or groups perceive as coming from social and humanitarian problems. This type of research was case study research. According to Rahardjo (2017), a case study is a series of scientific activities carried out intensively, in detail, and in-depth about an event or activity for an individual, group of people, institution, or organization to gain in-depth knowledge about the event or activity. This research took place at the Langenharjo Kendal Waste Bank and was carried out from November 2021 to October 2022. The choice of location for this research was because there was no research on the accounting system in the Waste bank and sufficient data available for research. The research objects were the operational or transaction activities and the application of the accounting system from recording to reporting. In this study, the subjects were the chairman, treasurer, and two administrators of the Waste bank. The chairman and treasurer were selected as they had greatest experience with operational activity and were recording financial reporting. For the research subjects 2 (two) administrators of Waste bank were selected, thereby the data obtained became more valid. Data collection in research is done by visual, interview, document. The observations were done by directly observing the operating or transaction activities and the implementation of accounting system that is by observing transaction recording to the resulting financial statements. Interviews were structured by asking informants about operational or functional activities and the application of the accounting system, including recording transactions to reporting and constraints. The documentation on this study consisted of customer list, list of Waste list of Savings with customers, specific journals and revenue statements. The validity of data in this study was carried out by source and method triangulation by comparing the results of observations, interviews, and analysis of documentation. The method of data analysis used in this study was interactive model analysis. There are four components of analysis adapted from Miles et al. (2014), (1) data collection, which comes from interviews, observations, and documentation, (2) data condensation, grouping data according to the topic of the problem summarized in writing, (3) data presentation, describing the implementation of the accounting system and conformity of the implementation of Langenharjo Waste Bank accounting system with SAK-EMKM, and (4) data concluding, drawing conclusions related to the topic of research.

Results and Discussion

1. The Application of the Accounting System at the Langenharjo Waste Bank

This accounting system application at the Langenharjo Waste Bank includes two stages which are essentially: recording and reporting. The aim of this study was to understand these stages in detail by triangulating data from observation, interviews and documentation.

It has been observed that the Langenharjo Waste Bank performs transaction recording routinely so that every financial transaction is recorded. Among others, it involved capturing a waste list for recording the type and amount of waste, a customer list for listing registered customers who have participated in the program, a customer waste saving list to track individual savings developed from depositing waste, and special journals, which include journals for cash receipts, cash disbursements, purchases, and sales. There were no general journals yet — an important step in financial record keeping was still missing. These results corroborate the results from the interview, where respondents indicated that recording was done systematically every time after receipt of transactions. This was further supported in the documentation, consistently recording special journals and waste savings. But it is missing this overall journal which indicates an incomplete transaction recording, which means there will be a problem with transparency and accuracy. According to previous research, using a general journal for financial data can increase traceability and reduce the risk of unstructured scope of financial data (Yanto et al., 2017; Putra et al., 2021).

The batch reporting stage was the second stage of our process, performed on a monthly basis as a final reporting compiled in an accessible Microsoft Excel document. The report was pretty much a capital and expenditure statement that summarised the financial performance of the waste bank. But a statement of financial position (balance sheet) and notes to the financial statements were yet to be prepared, suggesting an inadequate financial reporting framework. As the interview findings demonstrated, respondents also confirmed that financial reports were mostly restricted to income statements, lacking accompanying financial statements. This conclusion was also confirmed by the analysis of documentation, as only an income statement was found, without more financial documents such as a balance sheet or cash flow statement. The financial statements should show fair information of the financial position and performance of an entity and should comply with overall accounting principles and regulatory formula. They are the imperative source of data for various stakeholders like management, auditors, investors, and government authorities (Petrošienė et Al., 2019). This may be attributed to the fact that sound money management and compliance with financial accounting norms are highly correlated with the success of businesses, especially MSMEs (Placido et al., 2024).

These results are in agreement with previous work from Debora et al. (2021), that the implementation of accounting system CV. Meilian Lancar Makmur had a similar two-step process: The recording and the reporting, and reported that only cash receipts and cash disbursement journals were used with no classification or summarization stages. In the reporting stage of their research, there was only a profit and loss statement, just like the case study of the Langenharjo Waste Bank. Similarly, Danil et al. (2020) explored the accounting system of CV. Primavera, which had no statement of financial position or notes to financial statements. It implies that most micro-enterprises (UMKM) and waste banks in Indonesia are adopting a rudimentary accounting methodology, which only covers the capacity of cash inflow and outflow with the absence of a detailed form of financial reporting. These findings are contrary to Santoso & Kurnianingsih (2020), which examined the Bener Waste Bank in Yogyakarta. Their study outlines three phases of implementation in an accounting system, recording, classification, and reporting. In contrast to Langenharjo, Yogyakarta Bener Waste Bank had a more documented system and maintained ledgers for classification purposes. The summary stage had not been implemented yet, but their reporting process was somewhat farther along than that of Langenharjo Waste Bank.

Other studies, like the one by Badria & Hasanah (2024) and Komariyah (2024) confirmed that using digital in accounting could provide several benefits for SMEs, such as efficiency in operations, and able to make good decisions in business quickly and accurately. Several studies highlight that the adoption of digital accounting tools, especially cloud-based financial management software, improves the credibility of financial statements and expedites the processing of data. It is possible for waste banks like Langenharjo to conduct user-friendly accounting applications to overcome existing limitations based on this information. Training programs for waste bank administrators in preparing financial statements could also compensate for the gap in financial reporting practices.

Waste lists, customer records, and customer waste savings were recorded based on the outcome of observations (the Microsoft Excel application). Nevertheless, exceptions were still made for some journal entries which were still written manually in a single book without a proper separation in terms of journal types like cash receipts, cash disbursements, sale and purchases. This result corroborates with the findings from the interviews, in which the study respondents confirmed the manual recording of financial transactions, and the documentation analysis that indicated how special journals are kept in a general notebook without classification.

These results are in line with the study by Agustina et al. (2021), it showed that the financial management system at Krejengan Probolinggo Waste Bank was still conventional in nature and data recording was also done by hand. Likewise, a study by Widianingsih et al. (2018) found that the two waste banks (Kopen Sae Waste Bank and Kopen Jaya Waste Bank), have already implemented a transaction record but still use manual bookkeeping. Many waste banks in Indonesia still use conventional accounting can be seen from these results that lead to less accurate financial management due to the absence of system integration. Other studies back up these findings, like this one by Juwita et al. (2022) followed and discovered that the digitization process of small enterprises was further restricted due to financial constraints, limited knowledge resources, and low technology awareness. Likewise, the e-accounting practice is relatively difficult to implement in rural areas with limited digital literacy and financial support (Novelidhawaty et al., 2023).

From the information above, it can be seen that the accounting system owned by the Langenharjo Waste Bank is still at a simple level and has not been applied according to applicable accounting principles. Moreover, no classification and summarization stages highlight a gap in financial reporting. According to research by Abdaljalil & Bouamor (2021), classification and summarization are essential steps in guaranteeing complete financial documentation and decision-making. Considering such constraints, the Langenharjo Waste Bank may benefit greatly from implementing organized accounting practices and integrated digital solutions to improve the precision and efficacy of financial resources management.

2. The Conformity of the Accounting System Application at Langenharjo Waste Bank with the SAK-EMKM

The accounting system application at the Langenharjo Waste Bank was still poorly implemented and was not following the SAK-EMKM. Based on the analysis results, there were still some weaknesses and deficiencies in the accounting system application. This weakness was found after a comparison was made between the accounting system of the Langenharjo Waste Bank and the accounting system based on SAK-EMKM.

The accounting system implementation, according to SAK-EMKM, can be carried out through four stages of the process. The first stage is the recording stage. Based on the observation results at this recording stage, Langenharjo Waste Bank has implemented a recording system, including a Waste list, a customer list, a list of customer waste savings, and a particular journal. Meanwhile, the general journals had not been provided and became a deficiency at this stage. This fact shared the same results as the interviews, mentioning that the recording was carried out by making a list of Waste, a list of customers, a list of customer waste savings, and a particular journal. The results of documentation in the form of a list of waste, a list of customer waste savings, and a particular journal also supported it. The second stage is classification, where all transactions from the journal are written in the ledger. The next stage is the summary stage, where all accounts that have been grouped into the general ledger are then collected back in the trial balance. Based on the results of observations, the Langenharjo Waste Bank had not carried out these two stages. Therefore, this became a weakness in its accounting system. This result was the same as the interview results, which mentioned that the Waste bank had not conducted the general ledger and trial balance.

The last stage is the reporting stage which is the stage of preparing financial reports. Financial reports are essential in an entity (Suranto & Lusiana, 2021). Financial reports, according to SAK-EMKM, include income statements, statements of financial position or balance sheets, and notes to financial statements (IAI, 2016). Based on the observation results, the reporting stage at the Langenharjo Waste Bank had not been fully implemented, so it was necessary to rearrange the procedures for preparing financial reports. During that stage, the Langenharjo Waste Bank had only compiled the profit and loss reports. On the other hand, the reports of financial position or balance sheets and notes on financial statements had not been provided, so this became a deficiency at this stage. The interview results provided the same information and also supported by the results of documentation in the form of profit and loss statements.

For those reasons, it can be said that the Langenharjo Waste Bank accounting system application had not been carried out properly and correctly according to the SAK-EMKM. Because the Langenharjo Waste Bank had not yet provided a general journal at the reporting stage, the classification and summarizing stages had not been carried out, and the general ledger and trial balance had not been prepared. Lastly, the reporting stage was only compiling a profit and loss report.

These findings were in line with Santoso & Kurnianingsih (2020) research, which states that the implementation of the accounting and financial management system at the Bener Yogyakarta Waste Bank had not been carried out according to standards. As an alternative, it was conducted in three phases: the recording, classification, and reporting phases. A waste list, a list of client savings, a cash receipts diary, and a cash disbursement journal comprised the recording stage. The summary stage had not been completed, but the classification stage had produced a ledger. Additionally, the research by Debora et al. (2021) asserted that CV. Meilian Lancar Jaya had not implemented the recording of the financial report according to SAK-EMKM because it was conducted in two stages: the recording stage and the reporting stage. This was the same as the reporting stage, which compiled income statements.

In the recording stage, the CV. Meilian Lancar Makmur only kept records in cash receipts and cash disbursement journals. Classification and summarizing stages had not been carried out. Then the reporting stage only consisted of preparing an income statement. This was supported by research by Danil et al. (2020), who argued that CV. Primavera only prepared an income statement and had not prepared a statement of financial position and notes to financial statements.

Weaknesses and deficiencies in applying the Langenharjo Waste accounting system caused incompatibility with SAK-EMKM due to the absence of standards as guidelines in bookkeeping and the lack of management knowledge and information regarding accounting. These reasons were the same as Santiani & stawa (2021)'s claim, which said that the lack of understanding regarding the preparation of financial reports which conform to the SAK-EMKM was caused by a common understanding of accounting records. Research by Debora et al. (2021) also supports this claim, mentioning that CV. Meilian Lancar Makmur did not apply SAK-EMKM due to the owner's lack of knowledge about preparing financial reports in accordance with SAK-EMKM.

Conclusion

The analysis of the accounting system at Langenharjo Waste Bank was carried out in two stages, namely the recording and reporting stages. At the recording stage, the staff recorded a list of waste, customers, customer savings, and a particular journal, even though the general journal was not yet available at that time. The recording was done routinely every time there was a transaction. The waste list, customer list, and customer waste savings list were recorded in a Microsoft Excel document. However, particular journals were recorded manually in a book and were not separated according to the types of journals. Furthermore, the Langenharjo Waste Bank had not completed the classification and summary stages and the preparation of ledgers and trial balances. Then in the reporting stage, the staff only prepared a profit and loss report, while a statement of financial position or balance sheet and notes to financial statements had not been prepared. The final report was carried out routinely once a month and was made using the Microsoft Excel application. The application of the Langenharjo Waste Bank accounting system had not been implemented properly and correctly, according to SAK-EMKM. The reasons were that the Langenharjo Waste Bank, at the reporting stage, had not yet provided a general journal. Moreover, the classification and summarizing stages had not been carried out, and the general ledger and trial balance had not been prepared. The reporting stage also only produced a profit and loss report. The discrepancy with SAK-EMKM was because there were no standards used as guidelines in bookkeeping, and the lack of knowledge and information regarding management regarding accounting.

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