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DATA IN SUMMARY | ACCOUNTING, MANAGEMENT, BUSINESS, ECONOMIC

Perception of Sharia SME Towards PSAK 101 in Bangka Belitung Islands Province

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Abstract: This research aims to descriptively analyze the level of concern that Sharia SME (halal certified SME) in Bangka Belitung Province has regarding PSAK 101. The data collection method used a questionnaire which was distributed to 78 respondents and only 53 respondents filled in completely and were used as sample. The results of the research show that as many as 38% of respondents understand PSAK 101, and the remaining 62% do not understand PSAK 101. The perception of usefulness is that with standardized guidelines in sharia MSME financial reporting, it will make it easier for the financial reports to be understood to be the highest average while the difficulty of employing Qualified accountants have the highest average perception of uselessness. Even though this research is only a descriptive analysis and does not test a hypothesis, it is hoped that this research can increase our knowledge insight and can become a background for increasing understanding of PSAK 101 for Sharia SME in the future, as well as research material that can be studied further comprehensively.

Keywords: Perception, Sharia SME, PSAK 101.

1. INTRODUCTION

Indonesia is a country that has great potential to develop the halal industry. Of course, this great potential is an implication of the large Muslim population in Indonesia. Indonesia accounts for 12.7% of the world's Muslim population. If you look at the numbers, in 2020 it is estimated that 229 million Muslims will live in Indonesia. The total population in Indonesia is estimated to reach 273 million people, so the Muslim population is equivalent to 87.2% of the total population in Indonesia (Jafari & Scott, 2014). This large Muslim population makes the demand for halal products also large. Indonesia is said to be the embodiment of the world halal industrial market. In fact, the total spending spent by Indonesia on halal products was USD 218.8 billion in 2017 (Fathoni, 2020).

Sharia SME are one component of the Halal Industry which has a strategic role in improving the economy. As we all know, SME is the driving force of the people's economy. So, Sharia SME should be developed in Indonesia. The halal industry has contributed USD 3.8 billion to Indonesia's Gross Domestic Product (GDP) every year. Apart from that, the halal industry has also contributed USD 1 billion investment from foreign investors and created 127 thousand jobs per year. If further optimized, the halal industry can increase the value of exports and the country's foreign exchange reserves (Fathoni, 2020). Indonesia ranked 11th out of 15 countries in 2017/2018, with an average Global Islamic Economy (GIE) score of 42. (Reuters & Standard, 2017) Indonesia's Islamic economic development throughout the world increased from 11th to ranked 10th in 2018/2019, with an average GIE score of 45. Increased transactions in the halal industry contributed to the increase in the GIE score. (Reuters & Standard, 2018) Indonesia occupies 5th position in 2019/2020, with an average GIE of 49 (Cipta & Hatamar, 2023)

The Bangka Belitung Islands Province is one of the provinces that cares about the halal products of micro, small and medium enterprises (SME). The first province in Indonesia to receive the 2017 Halal Award from the Institute for the Study of Food, Drugs and Cosmetics, the Indonesian Ulama

Council (Suhel et al., 2022). The Indonesian Ulema Council (MUI) wants the Bangka Belitung Islands Province to be a role model for the halal industry in Indonesia because Bangka Belitung offers many halal tourist destinations, so promotions are profitable. For the Indonesian region and nation in advancing tourism and foreign tourist visits. In 2020, there were 1,155 certificates in Bangka Belitung Province (Suhel et al., 2022). However, the large number of halal industries and SME that have been certified halal in Bangka Belitung are not necessarily literate in financial bookkeeping in accordance with SAK Sharia

According to Harahap & Amanah (2019) financial reports are the final result of an accounting process which is a form of service from the user's profession as a material in the decision-making process or as a management accountability report for company management. PSAK 101 establishes the basis for presenting general purpose financial reports for sharia entities so that they can be compared both with previous period financial reports and with the financial reports of other sharia entities. PSAK 101 concerning the presentation of sharia financial reports regulates the requirements for presenting financial reports, the structure of financial reports, and minimum requirements for the content of financial reports. The presentation of financial reports for sharia entities refers to ED (exposure draft) PSAK 101 (2011:101.6) consisting of a report of financial position, a statement of profit or loss and other comprehensive income, a report on changes in equity, a cash flow report, a report on sources and distribution of zakat funds, a report source and use of benevolent funds, notes to financial reports. The report of financial position at the beginning of the comparative period is presented by a sharia entity that applies an accounting policy retrospectively or makes a restatement of financial statement items or when a sharia entity reclassifies items in its financial reports (Ikhsan & Haridhi, 2017)

Public perception regarding SAK Syariah, especially PSAK 101 regarding the presentation of sharia financial reports, is still very minimal because the development of sharia accounting construction efforts so far is still hampered by the dichotomy of two mainstream approaches of thought (schools of thought), namely philosophical and practical. Apart from that, both approaches tend to claim to each other and deconstruct each other. This condition certainly impacts not only on the practical aspects of running, but also the prospective. In the practical aspect, there is stagnation in the development of sharia accounting, namely the issue of sharia accounting is only understood by a small number of people, mainly initiators and academics. The accounting community in general is not disturbed or motivated to study and understand the proposed conceptual offers because the discussion is excessive and not applicable (Budiyono, 2020). Based on the results of the presentation above, the aim of this research is to analyze the perceptions of Sharia MSME actors towards PSAK 101 regarding the presentation of financial reports. This research is expected to increase our insight and knowledge, especially to parties who have an interest in SAK Syariah and is expected to provide a new perception of the process of using PSAK 101 by Sharia MSME players.

2. LITERATURE REVIEW

2.1. Perception

Robins (2005) states that perception is a process by which individuals organize and interpret their sensory impressions to give meaning to their environment. Perception is a process by which individuals organize and interpret their sensory impressions to give meaning to their environment. Furthermore, Mujahidah et al., (2020) argues that Perception is the process of receiving about and making sense of our environment. This includes deciding which information to give as well as how to categorize and interpret it. Perception is the process of receiving information and understanding about the environment, including establishing information to form categorization and interpretation.

Based on the two opinions above, it can be concluded that essentially perception is related to interpretation in how a person receives information, understanding adjustments to their environment.

Interpretation increases a person's knowledge by selecting various stimuli captured by the five senses and will ultimately influence and shape the behavior of each individual who receives the information. Robins (2005) describes the factors that influence interpreting sensory impressions into a perception, there are three factors, namely:

- a. Factors from personal characteristics or perceivers such as: attitudes, motives, interests, experiences and hopes (expectations)
- b. Situational factors such as: time, work conditions/place and social conditions.
- c. Factor in targets such as: novelty, movement, sounds, size, background, proximity and similarity.

2.2. Sharia SME

Sharia SME are a part of the halal industry. One of the requirements for sharia SME is to have halal product certification. The words "halal" and "haram" are Koranic terms and are used in various places with different concepts and some of them are related to food and drink. These two words are also used in the hadith of the Prophet Muhammad. Linguistically halal, according to some opinions, comes from the root word *الحل* which means *الإباحة* meaning something that is permissible according to the Shari'a. Al-Jurjani wrote that the word "halal" comes from the word *الحل* which means "open" (*الفتح*). In terms of terms, it means anything that is not subject to sanctions for its use or an action that is exempt from being carried out by the Shari'a. Muhammad ibn 'Ali al-Syawkânî (1759-1834 H) believed it was declared halal because the knot of the rope or the prohibitory bond that prevented it had been untied (Ali, 2016).

Contemporary scholars, such as Yusud al Qaradawi, define halal as something that eliminates dangerous knots, and Allah allows it to be done. Meanwhile, 'Abd al Rahman ibn Nashir ibn al Sa'di, when defining the word "halal", highlighted how to obtain it, not by means of *ghashab*, stealing, and not because of *muamalah* which is haram or in the form of haram. From the opinions above, it can be concluded that halal is something that is permitted by the Shari'a to be done, used and attempted, because the rope or bond has been unraveled to prevent dangerous elements by knowing how to obtain it, not with the result of *muamalah* which is prohibited by the Shari'a.

According to Law Number 3 of 2014, Industry is all forms of economic activity that process raw materials and/or utilize industrial resources to produce goods that have added value or higher benefits, including industrial services. From several definitions of industry and halal, it can be concluded that halal industry is all forms of economy that obtain, process and utilize industrial resources in accordance with what is permitted by the Shari'a with the aim of maintaining the benefit of the people.

2.3. PSAK 101

Sharia Financial Accounting Standards (SAK Syariah) are standards used for entities that have sharia transactions or sharia-based entities. Sharia financial accounting standards consist of a conceptual framework for preparing and disclosing reports, standards for presenting financial reports, and special standards for sharia transactions such as *mudharabah*, *murabahah*, *salam*, *ijarah*, and *istishna*. This standard is a standard developed by the Sharia Financial Accounting Standards Board (DSAK Syariah). Sharia financial accounting standards function as guidelines for sharia financial institutions in preparing financial reports (Fauziah et al., 2021)

As a halal industry, halal industry players should implement financial recording and reporting in accordance with Islamic sharia. In terms of reporting in accordance with Islamic sharia, it is guided by PSAK sharia 101, and recording is in accordance with the transaction agreement carried out. Every sharia transaction is contained in sharia PSAK. It is hoped that halal industry players will follow PSAK

sharia as a guideline for recording and reporting so that the business they run is guaranteed to be halal and does not deviate from Islamic sharia.

2.4. Previous Research

Research regarding the study of perceptions of PSAK 101 is still very limited in Indonesia. This is because previous literature is dominated by non-Sharia SAK research types such as SAK EMKM, SAK ETAP and the like. However, there is previous research that is considered relevant and suitable to be used as reference material for this research.

Research by Niluh Putu Dian Rosalina Handayani Narsa, Kadek Pranetha Prananjaya and I Made Narsa entitled *Descriptive Awareness and Perception of MSME and Cooperative Actors Regarding SAK EMKM: An Update*. This research aims to analyze descriptive quantitatively the level of awareness that SME and Cooperatives in East Java Province have regarding SAK EMKM. After that, we will also analyze the perceptions of SME and cooperatives regarding the usefulness of SAK EMKM. The data collection method used a questionnaire and research subjects were 90 respondents. The research results showed that 47.8% of respondents knew about SAK EMKM and only 14.9% of respondents had good knowledge about SAK EMKM. The perception of usefulness that financial reports can be more easily understood if they are made based on SAK EMKM is the perception with the highest average, while the perception of the amount of disclosure that must be made by the entity is the perception of unusefulness with the highest average (Narsa et al., 2021). The difference between this research and my research is their research regarding perceptions by MSME and cooperative actors based on SAK EMKM. The similarity is that it uses descriptive quantitative methods.

3. RESEARCH DESIGN AND METHOD

This research uses a research method with a descriptive quantitative approach with data collection techniques using questionnaires, the data obtained is primary data. This questionnaire is divided into 3 parts. The first part is demographic data related to respondent data. The second part is a questionnaire containing 13 questions. The third part is a questionnaire containing 20 questions, which are measured using a Likert scale with the information strongly disagree, disagree, disagree, disagree, disagree, agree, and strongly agree. The list of questions in the second part is adopted from (Ataman & Özden Altuk, 2009) questionnaire with slight modifications, namely in the form of question subjects which if (Kilic et al.) 2014 is about IFRS for SME. The following are the details of these 7 questions.

Table 1. List of Questions in Part Two of the Questionnaire

No	Questions
1	Have you ever heard (aware) about PSAK 101?
2	What is the level of understanding (information level) regarding PSAK 101
3	Do you have training experience on PSAK 101? Where if yes? How long?
4	What are your opinions regarding the implementation of PSAK 101?
5	Regularity in preparing financial reports, are they prepared every period?
6	Is preparing financial reports using PSAK 101 suitable for Sharia SME?
7	Benefits of preparing financial reports guided by accounting standards

This questionnaire is continued in part three, which contains the usefulness (advantages) and disadvantages (disadvantages) of PSAK 101. This questionnaire is also adopted from Kilic et al., (2014). The total number of questions is 20 items. The respondents' perceptions were measured using a Likert scale from 1 to 5 (strongly disagree, disagree, disagree, disagree, agree, strongly agree). The respondents to this research are Sharia SME in Bangka Belitung. Each respondent represents their entity. There were 78 respondents in this study. Questionnaires were distributed online to groups of SMES who certified halal in Bangka Belitung have been. Of the 78 respondents who filled out the

questionnaire, 53 data were obtained which were filled in, and only the questionnaires from stages one to three which were filled in were used as research data.

4. RESULT AND DISCUSSION

The following is a descriptive analysis of data that has been processed using the help of SPSS 25. The amount of data processed is 53 data, this illustrates the number of respondents which is also 53 respondents.

Table 2. Education Data

Valid	<SMA	3	5.6	5.7	5.7
	SMA	12	22.2	22.6	28.3
	D3	6	11.1	11.3	39.6
	S1	29	53.7	54.7	94.3
	>S1	3	5.6	5.7	100.0
	Total	53	98.1	100.0	
Missing	System	1	1.9		
Total		54	100.0		

From the data above, the highest number of respondents were at Strata 1 (S1) level with 29 respondents, 12 respondents with a high school education, 6 respondents with a D3, 3 respondents with >S1 and 3 respondents with <high school education.

Table 3. Accounting Understanding Data

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	20	37.0	37.7	37.7
	Yes	33	61.1	62.3	100.0
	Total	53	98.1	100.0	
Missing	System	1	1.9		
Total		54	100.0		

From the data above, the majority of respondents already know about accounting/recording, this can be seen from the number of responses that answered that they knew about accounting, 33 respondents, while the remaining 20 respondents answered that they did not know about accounting/recording.

Table 4. Position/Job Data

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Owner	11	20.4	20.8	20.8
	Manager	12	22.2	22.6	43.4
	Finance	19	35.2	35.8	79.2
	Employee	11	20.4	20.8	100.0
	Total	53	98.1	100.0	
Missing	System	1	1.9		
Total		54	100.0		

From the data in table 4, many respondents in this study were financial employees with 19 respondents, company managers with 12 respondents, company owners with 11 respondents and as many as 11 employees.

Table 5. Sharia MSME Age Data

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	4	7.4	7.5	7.5
	3.00	8	14.8	15.1	22.6
	4.00	8	14.8	15.1	37.7
	5.00	7	13.0	13.2	50.9
	6.00	7	13.0	13.2	64.2
	7.00	5	9.3	9.4	73.6

		Frequency	Percent	Valid Percent	Cumulative Percent
	8.00	3	5.6	5.7	79.2
	9.00	3	5.6	5.7	84.9
	10.00	3	5.6	5.7	90.6
	11.00	2	3.7	3.8	94.3
	13.00	2	3.7	3.8	98.1
	15.00	1	1.9	1.9	100.0
	Total	53	98.1	100.0	
Missing	System	1	1.9		
Total		54	100.0		

From the data in table 5, the average age of Sharia SME sampled in this study is in the range of 3-6 years and the number of halal industries that have been running their business for more than 10 years is 5 respondents. This means that most of the Sharia SME in Bangka Belitung have been running their businesses for under 10 years. In business, this age is the starting age and is in the process of being able to develop.

Table 6. Number of Employees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	3	5.6	5.7	5.7
	3.00	1	1.9	1.9	7.5
	4.00	4	7.4	7.5	15.1
	5.00	1	1.9	1.9	17.0
	6.00	7	13.0	13.2	30.2
	7.00	2	3.7	3.8	34.0
	8.00	10	18.5	18.9	52.8
	9.00	7	13.0	13.2	66.0
	10.00	8	14.8	15.1	81.1
	11.00	1	1.9	1.9	83.0
	12.00	2	3.7	3.8	86.8
	13.00	2	3.7	3.8	90.6
	14.00	1	1.9	1.9	92.5
	15.00	3	5.6	5.7	98.1
16.00	1	1.9	1.9	100.0	
Total	53	98.1	100.0		
Missing	System	1	1.9		
Total		54	100.0		

From the data above, the majority of sharia SME in Bangka Belitung have employees under 12 people, this means that these sharia SME are still small scale. This situation is not surprising because Bangka Belitung is an island province with a population of approximately only 1.5 million people.

Table 7. Omzet Data

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-300jt	30	55.6	56.6	56.6
	301jt-2,5M	23	42.6	43.4	100.0
	Total	53	98.1	100.0	
Missing	System	1	1.9		
Total		54	100.0		

From the data above, the majority of Sharia MSME turnover in Bangka Belitung is still small scale, as many as 30 responses have a turnover of under 300 million, while the remaining 23 respondents have a turnover of 300 million - 2.5 billion.

Table 8. Business Sector Data

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Jasa	12	75.9	77.4	77.4
	Dagang	41	22.2	22.6	100.0
	Total	53	98.1	100.0	
Missing	System	1	1.9		
Total		54	100.0		

From the data above, it is known that many respondents in this research are Sharia SME who operate in the trade sector. This is not surprising because in Bangka Belitung the trade and MSME sectors dominate compared to the service sector.

4.1. Second Stage

In the second stage, descriptive statistics and data processing from the questions given to respondents will be explained. There are seven questions. The results of data processing are as follows:

4.1.1 Awareness of Sharia PSAK

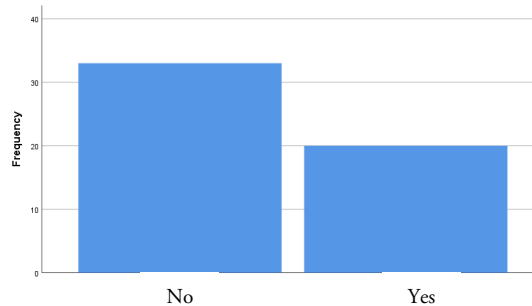


Figure 1. Awareness

The latest Sharia Financial Accounting Standards (SAK) which are effective as of January 1, 2022, which also contain PSAK 101, raise the question of whether Sharia MSME players are aware of the existence of this standard. It turned out that the results of filling out the questionnaire revealed that 33 of the responses or 62% were not aware of the existence of standards for Sharia SMEs/SMEs. The remaining 20 respondents knew that the latest Sharia SAK had been issued.

4.1.2 Level of Information (Knowledge) About PSAK 101

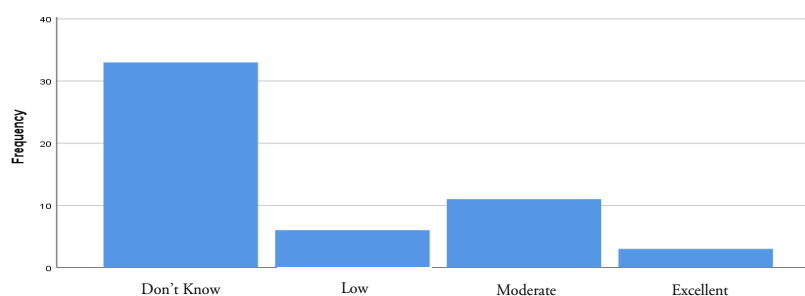


Figure 2. Knowledge

By being aware of the latest Sharia SAK which is effective as of January 1 2022, it does not require knowledge that must be possessed by Sharia MSME actors. Of the 53 respondents, 33 respondents answered that they did not know the context or content of SAK Syariah, more specifically they did not understand PSAK 101, and only 3 respondents answered that they knew the contents of

PSAK 101 well. This can be interpreted as saying that Sharia SME in Bangka Belitung do not yet have knowledge of Sharia SAK, including PSAK 101, which is contained therein.

4.1.3 Training Regarding PSAK 101

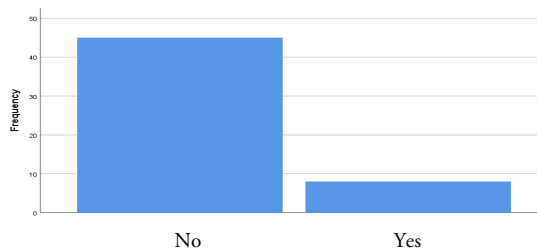


Figure 3. Training

The consequence that arises from the existence of new standards is that there must be socialization and training regarding these standards. This activity is important to carry out so that standard user subjects can understand and gain knowledge of the standards that should be used. However, from the results of a survey conducted on 53 respondents, as many as 45 respondents or 84% of respondents apparently had never attended PSAK 101 training. The remaining 8 respondents had attended PSAK 101 training.

4.1.4 Perception of Implementation of PSAK 101

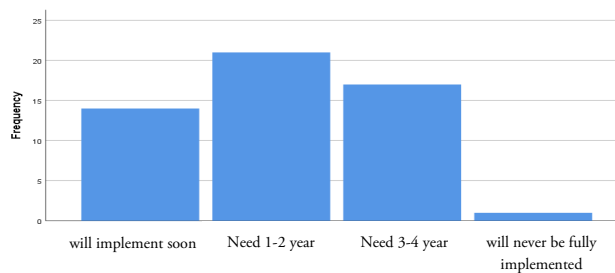


Figure 4. Perception

The perception of Sharia MSME actors regarding the length of time it takes to implement PSAK 101 is the basis for drafting standards, whether these standards can be implemented for their users. From the survey data, it is known that implementing PSAK 101 takes a long time, as many as 21 respondents answered that it took around 1-2 years to be able to implement PSAK 1-1, 17 respondents answered that it took around 3-4 years to be able to implement PSAK 101 and around 14 respondents answered that the implementation of PSAK 101 could be carried out in the near future. The time span for implementing PSAK 101 varies greatly, this is influenced by the level of readiness of each Sharia MSME.

4.1.5 Routines in Preparing Financial Reports

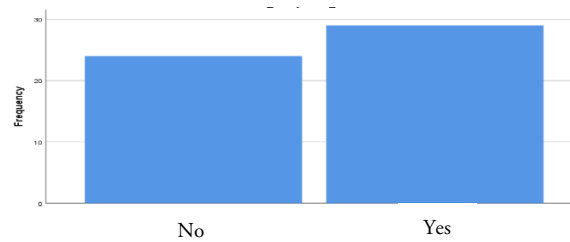


Figure 5. Routines in Preparing Financial Reports

The routine referred to here is always preparing Financial Reports (LK) every accounting period (every year). Of the 53 respondents, 29 respondents routinely compiled and prepared financial reports, while the remaining 24 respondents admitted that they did not routinely prepare financial reports. From the data above, we can see that the awareness of Sharia MSME players to routinely prepare financial reports is around 54%, meaning that there are still around 46% who do not prepare financial reports periodically. This percentage is quite large.

4.1.6 *PSAK 101 Conformity*

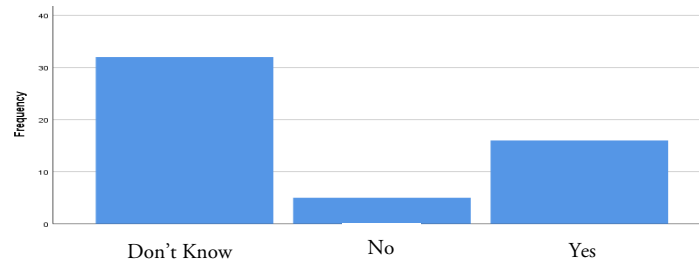


Figure 6. PSAK 101 Conformity

The suitability of PSAK 101 in this case is whether the contents of PSAK 101 are by the sharia business being carried out by sharia MSME players. From the survey conducted, it turned out that many respondents stated that they did not know about the compatibility of PSAK 101 with sharia business. This is not surprising because from previous survey results it is also known that the knowledge of Sharia SMEs in Bangka Belitung regarding PSAK 101 is also still low.

4.1.7 *Benefits of Preparing Financial Reports According to Standards*

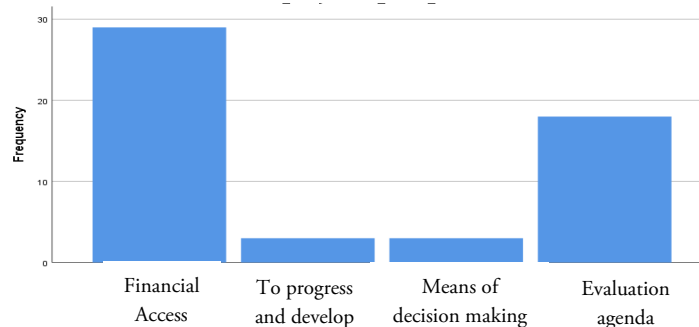


Figure 7. Benefits of Preparing Financial Reports

In addition to knowing about the perceptions of Sharia MSME actors regarding PSAK 101, it is also important to know what the respondents' actual goals are in making financial reports. Of the 53 respondents, 29 respondents answered that their purpose in making financial reports was to facilitate access to funding, as many as 18 respondents prepared financial reports for company

evaluation material, as many as 3 respondents prepared financial reports for consideration in decision making and the remaining 3 respondents answered the purpose of preparing them. financial reports so that the company can progress and develop.

4.2. Third Stage

In this section, descriptive statistics are presented regarding perceived usefulness which consists of 10 questions and perceived usefulness which consists of 10 questions. The presentation of these perceptions will be accompanied by an explanation of each question item.

Table 9. Perception of the usefulness of PSAK 101

No	Question	Mean	S.D	Rank
1.	PSAK 101 will make it easier for Sharia SME to develop and even become large companies.	3.396226	0.74265	6
2.	Adopting PSAK 101 will increase opportunities to obtain financial assistance from financial institutions (banks)	3.981132	0.60417	3
3.	Adopting PSAK 101 will increase the efficiency and effectiveness of financial reporting for Sharia SME	3.396226	0.4743	7
4.	Adopting PSAK 101 will increase the reliability of financial report information for Sharia MSME players	3.113208	0.66968	8
5.	Adoption of PSAK 101 will prevent 'illegal' economic activity, which in turn can result in the economic activity being recorded (so that as a result, for example: tax potential will be maximized).	3.018868	0.66968	9
6.	Adopting PSAK 101 will increase information transparency.	4.113208	0.6403	2
7.	Adopting PSAK 101 will increase entity accountability.	3.603774	0.5663	5
8.	Adopting PSAK 101, financial reports produced by Sharia SME will be easier to understand.	4.169811	0.6998	1
9.	Adopting PSAK 101, it will enable Sharia MSME players to increase their sales many times over, even being able to export.	2.924528	0.7807	10
10.	Adopting PSAK 101, financial reports between one sharia entity and another become easier to compare.	3.792453	0.56699	4

These ten question items adopted the research of (Kilic et al., 2014). In compiling their questionnaire, Kilic et al., (2014) adopted it based on results obtained from several previous studies, for example efficiency items in decision making obtained from research by Navarro-Garcia and Bastida (2010). These ten question items are not final indicators of a usefulness variable, so for further research, these ten items are flexible; they can be reduced or added (Kilic et al., 2014). Table 10 apart from presenting the mean value and standard deviation of each item, also displays the order based on the highest mean to the lowest mean. From the data above, the top ranking with a mean of 4.169811 is that by adopting PSAK 101, the financial reports produced by Sharia SME will be easier to understand. Having standardized guidelines will make it easier for users of financial reports to understand the contents of the financial reports being prepared. The second benefit is that the existence of PSAK 101 will increase the transparency of information which will be very useful for stakeholders in decision making. The third benefit is the ease of obtaining funding from banks. By having standardized financial reports, it will be easy for banks to assess the company's ability to obtain funding. The fourth order is ease of comparison. Because with standardized financial reports, the form of the report will be the same for each period, making it easier for us to compare the contents of financial reports from one period to the next. Ataman & Özden Altuk (2009) argue that an entity's financial reports will become easier to understand and more convincing because they have implemented a set of standards, which can further increase the accountability of the entity. The fifth

benefit of PSAK 101 will increase accountability. The sixth place is that with PSAK 101, the company's opportunity to develop will be greater, because they will be more trusted by stakeholders. The seventh order is to increase the effectiveness and efficiency of financial reporting, this is because there are templates and rules and guidelines that underlie it and can be used as guidance for financial reporting. The eighth order is to increase reliability. The ninth order is to prevent illegal activities because everything is standardized. And the last thing is that it will increase sales many times.

Table 11. Perception of Unusefulness of PSAK 101

No	Question	Mean	S.D	Ranking
1.	Adoption of PSAK 101 for the first time will be burdensome and cause large costs for Sharia SME	3.566038	0.537424	4
2.	The costs that will be incurred (money, time, energy) to adopt PSAK 101 will exceed the benefits that can be obtained.	3.735849	0.835532	2
3.	The PSAK 101 training that has been followed so far is time-consuming and useless.	2.433962	0.604771	8
4.	PSAK 101 is subjective to apply because there are several alternatives provided in several parts.	3.415094	0.569546	5
5.	Adoption of PSAK 101 will be difficult and take a long time.	3.584906	0.864558	3
6.	The adoption of PSAK 101 is not suitable for various Sharia sectors/industries	2.358491	0.591424	10
7.	PSAK 101 is complex.	3.037736	0.783539	6
8.	PSSAK 101 regulates things that are too detailed.	2.716981	0.769049	7
9.	PSAK 101 requires a lot of information that must be disclosed by Sharia MSME players	2.433962	0.500363	9
10.	It is difficult to hire a qualified accountant who can help understand and apply PSAK 101	4.150943	0.744111	1

After discussing the perceived usefulness of PSAK 101, it is also important to explore the usefulness of a standard. Several problems may arise and can become a challenge for entities in implementing a standard, so it is also important to know the perception of Sharia MSME actors regarding the unhelpfulness of carrying out financial reporting in accordance with PSAK 101. The top ranking unusefulness is apparently caused by the lack of human resources who truly understand Sharia SAK, especially understanding PSAK 101, so that Sharia MSME players find it difficult to gain knowledge and be able to apply financial reporting in accordance with PSAK 101. The second position is because being able to implement PSAK 101 turns out to require relatively large amounts of time and costs. Meanwhile, the lowest order is the opinion that PSAK 101 is not suitable for various sharia sectors.

5. CONCLUSION

The conclusion of this research is that many Sharia MSME actors in Bangka Belitung are not aware and aware of the existence of PSAK 101. This is due to the lack of socialization and training provided to provide understanding for Sharia MSME actors. On average, respondents do not routinely prepare financial reports periodically, because the majority answered that financial reports only aim to make it easier to obtain funding, so that financial reports are only prepared when needed, not as a form of accountability and increasing entity accountability. The perception of Sharia MSME actors regarding the length of time for implementing SAK Syariah is in the range of taking between 1-4 years, which is quite a long time and requires a process. In terms of perceived usefulness, ease of understanding financial reports is at the top, while in terms of perceptions of unusefulness, the lack of human resources who understand PSAK 101 is at the top.

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