

Problems and the Guideline for Single Set Accounting Practices Development: A Case Study of SMEs in Sakon Nakhon

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ABSTRACT

The objective of this research is to study the problem and guidelines for SMEs a single set accounting practice in Sakon Nakhon province. This study is a quantitative research coupled with qualitative research using questionnaires and semi-structured interview forms as a tool for data collection. 464 questionnaires were sent to the sample group, the rate of returned was 203 or 43.75 percent. Interview conducting with key informant of accounting staff in SMEs. Review related concepts, theories and research. Data analysis was using descriptive statistics. The result of the study found that the problem of SMEs accounting practice is at a low level. Considering in each aspect, it was found that the problem of accounting staff has the highest mean, contain with the agency does not have a bookkeeper. Additional, accounting officers lack qualifications and the conditions under the Department of Business Development's announcement. The staff problem would cause internal problem in accounting practice in the firm. Moreover, the significant of the single set of accounting practices for SMEs in the future, it is at the high level. Considering in each aspect, it was found that regarding the report preparation, it has the highest mean, it is found that the department is aware of the benefits from using accounting report data to improve their performance. The results of the qualitative data found that both government agencies and Thai accounting professional institution and entrepreneurs are aware and realize the importance of practicing a single set of accounting.

Keywords: *Problems and the Guideline, Single Set Accounting, SMEs*

1. Introduction

According to the government announcing the Royal Decree on Exemption and Supporting Taxation Practices under the Revenue Code 2015 and the Royal Decree issued under the Revenue Code regarding the reduction and exemption of revenue (No .595) on January 1, 2016 with the objective to make the income tax collection system for companies

or juristic partnerships more efficient and is a support for the preparation of accounts in accordance with the facts of the business .Therefore, supporting a single set of accounts is a policy to enhance the capacity of entrepreneurs to systematically strengthen. Therefore, the Revenue Department has created a simple accounting program for SMEs to help entrepreneurs who do not have accounting background .This will enable to create accounts by oneself correctly according to accounting standards and accounting laws.

According to previous researches, Kwanchanok Hanimitkulchai (2013) caused confusion until causing errors and not giving importance to accounting .Eventually, it was found that the problems of bookkeepers of community enterprises is the lack of basic accounting skills and the unity of all the agencies involved in the dissemination of various accounting forms according to the expertise of the department Which is usually not consistent with the basics and needs of users. Apinya Wisetasing (2013) found that bookkeepers want to get an opportunity to train accounts. That is appropriate for the duty in order to apply knowledge in bookkeeping to be suitable for the business. From the accounting issues, such as closing balances in the system, do not match. Since the business has many branches, it takes time to reconcile and frequent changes in bookkeepers and found that future forms of bookkeeping should be hired directly by accounting staff in documenting accounting systems.

Therefore, to encourage SMEs to create a single set of accounts supported by the government in accordance with the Decree and the exemption policy. Support tax measures and to raise awareness of the importance of registration, accounting and financial reporting in accordance with the true state of financial activities of each business to the Revenue Department . The objective of the research is to study the problems and guidelines for the development of a single set of accounting SMEs in Sakon Nakhon.

2. Research methods

This study is a quantitative research coupled with qualitative research using questionnaires and semi-structured interview forms as a tool for data collection. 464 questionnaires were sent to the sample group, the rate of returned was 203 respondents or 43.75 percent. The interview conducting with key informant of accounting staff in SMEs with focus group, consisting of 15 people. Data analysis was using descriptive statistics. Review related concepts, theories and research. Data analysis was using descriptive statistics.

3. Result

To investigate the problem of only one set accounting practices of SMEs, there are divided into three categories. When the respondents were asked about the problem of one set accounting practice. The mean score of respondents were shown in the table 1.

Table 1 Mean and standard deviation about the only set of accounting practices of SMEs

1 .The only one set of accounting practices for SMEs	\bar{x}	S.D.
1.1 Accounting staff	4.00	0.94
1.2 Accounting practice	3.71	0.85
1.3 Financial report preparation	3.95	0.96
Total average	3.89	0.78

From Table 1, the average mean of the respondents that have opinions about the problem of only one set of accounting practices of SMEs at present at a high level (mean = 3.89). However, when considering in each aspect, it was found that accounting staff is the highest mean ranking (mean =4.00). The standard deviation is 0.94. Moreover, the financial reports preparation is an average of 3.95 and a standard deviation of 0.96. Accounting practice is the lowest mean ranking of 3.71 and the standard deviation of 0.96.

Table 2 Mean and the standard deviation about the problems and obstacles in creating a single set of accounting for SMEs in each aspect

2 .Problems and obstacles in creating a single set of accounts for SMEs	\bar{x}	S.D.
2.1 Personnel problems in bookkeeping	2.66	1.10
2.2 Problems in bookkeeping	2.31	1.10
2.3 Problems with accounting equipment and tools	2.36	1.14
2.4 Consultation problems	2.54	1.12
Total average	2.47	0.99

In addition to investigate the problems and obstacles in creating a single set of accounting for SMEs in each aspect are shown in Table 2. From Table 2, the respondent were asked about the problems and obstacles in the bookkeeping of a single group of SMEs. The average of mean is at a low level with an average of 2.47 and a standard deviation of 0.99. However, when considering in each aspect, it was found that personnel problems in bookkeeping were the highest mean ranking (mean = 2.66). The standard deviation is 1.10.; Consultation problems (mean = 2.54); problems with accounting equipment and tools (mean = 2.36) and Problems in bookkeeping (mean = 2.31).

Table 3 Mean and standard deviation on guidelines for developing a single accounting practice for SMEs in each aspect

3 .Guidelines for developing a single accounting practice for SMEs	\bar{x}	S.D.
3.1 Accounting practice	3.46	1.00
3.2 Financial reporting preparation	3.62	0.95
3.3 .Important guidelines for the development of a single set of accounts	3.60	0.94
Total average	3.56	0.90

Respondents were asked to identified the most guidelines for developing a single accounting practice for SMEs in Sakon Nakhon. From Table 3 , it is found that the respondents have opinions about the guidelines for developing a single accounting practice of with an average of 3. 56and a standard deviation of 0.90. However, when considered in each aspect, it was found that financial reporting preparation is the highest mean ranking (mean =3.62), the standard deviation is 0. 95.; the important guidelines for the development of a single set of accounts (mean = 3.60) and a standard deviation is 0.94.; and accounting practice with the lowest mean ranking (mean = 3.46), the standard deviation is 1.00.

Qualitative data analysis

1. What is the importance of single set for SMEs accounting practice?

As for the data from the focus group interview of the important of single set, the Professional Tax Auditor from the Revenue Department Sakon Nakhon were asked about what is the importance of single set for SMEs accounting practices?. They said that *"The importance of a single set of accounts is when the beginning came from the government's policy to use digital and information technology systems, withdraw money and every payment must be paid via electronic card or QR Code. These all the information will be collected and poured into the bank's information .These data are ready to be forwarded to the Revenue Department. Therefore, the Revenue Department is concerned that entrepreneurs will not understand in the preparation of a single set of accounts when the large amount of data flows into the Revenue Department's data system)Big data .(One set of accounting knowledge The problem that will follow is the tax payment .If the taxpayer is incorrectly paid May have an extra fine. Therefore, the Revenue Department has a campaign and public relations for a single set of accounts to support digital spending and IT systems from the government.*

In the perspective of commerce people, Sakon Nakhon Province, the Department of Business Development is the same with the Revenue Department. They are emphasizing the use of the Accounting act to oversee business operation. These also encourages all entrepreneurs to accept and open mind to pay taxes correctly and transparently, which the correct tax payment will be correctly beneficial to the nation.

For the Small and Medium Enterprise Development Bank of Thailand Sakon Nakhon Branch Manager said that " *SME Bank attaches great importance to creating a single set of accounts . Since January 1, 2019, SME Bank and the Bank of Thailand will begin to consider the credit line by using financial statements that have been audited and approved by the Revenue Department* " . This is means that entrepreneurs have to use a single account to file a loan . Therefore, " *entrepreneurs have to adjust, which in the past started to try by issuing new bank products and services to entrepreneurs that creating a single set of accounts will be useful in determining credit limits quickly.*

From the point of view Certified Public Accountant (CPA) said " *in the past, it was a collection of accounts to avoid tax, tax avoidance can really be avoided, "* when the respondents were asked the questions to the operator how much tax can be avoided less than the amount actually paid? Because entrepreneurs do not understand the accounting system. Entrepreneurs tend to think that smuggling is really a cost savings. From the point of view of the auditor, it is found that if the entrepreneur understands the correct accounting practices will be able to guarantee that entrepreneurs will pay taxes that are pleasing to the entrepreneur and are legal "by the auditor said that "The first question is What is your business objective? Is the highest profit, right? But many people misunderstand that having the highest profits is the most taxable, in truth, if we can reduce the cost of earnings. we will be able to make the most profit " .and "The second question is How many of this smuggled accounting books do entrepreneurs know what their actual earnings are? The income statement is something that will tell the operating results of the past year" .

From the point of view accountants, a representative from the accounting firm said " *In the past, there were 3 sets of accounting. In the first set for the Revenue Department. Do what you want to achieve the lowest profit in order to pay the smallest tax. If the business is less profitable low taxes have a view . In the past it was thought that it would cause low costs. The second set is a statement of cash, cash flow is the blood of the business . If the business lacks cash, they will have to ask for credit from the bank . The third set is the financial statement of the business. This one reflects your own statements of profit or loss.*

Therefore, there is only one book to use the statements that have been approved by the Revenue Department. This also used to apply for a credit line with the bank. However, to combine the 3 statements above into one statement, we don't have to make many statements. The entrepreneurs do not have to waste time to pay the wage of the accounting office to prepare 3 sets of financial statements.

From the point of view of the president of the Sakon Nakhon Chamber of Commerce, said that . " *if a business has a single set of accounting, every business believes that every business will do the right accounting. This will be make the bank or financial institution trust in granting the credit amount each time "*

From the opinions of entrepreneurs said that “*The importance of a single set of accounts is an advantage of the entrepreneur is that in our business, we make an account so we can see how the business profits are. In order to be information on additional investments that will reduce which side should be added? More profits or any items that don't make a profit, we will decrease another.* The entrepreneur also said “*I am an entrepreneur and already own an account by myself .Summary of each month already Is the sole owner and pay tax on an individual basis with the Revenue Department assessing the income and calculate taxes for ”*

2. The problem of creating a single set of accounts

The president of the chamber, Sakon Nakhon said “*The only set of accounting issues that should be in the minds of entrepreneurs are 3 issues .The first issue is the problem of the entrepreneurs themselves .The entrepreneurs have many levels since starting a new business . Then came into the business for a while, knew the system including entrepreneurs at the highest level and beginning to have a larger scale, beginning to look forward to the stock market for SMEs in our own Sakon Nakhon province is not very big, looking at the medium level. The second is basic problem is the knowledge and understanding of the concept of accountinue . Simple equation .Asset = debt + capital is a simple equation .Entrepreneurs themselves do not yet understand . We now have software . “ We understand the principles already and must also understand how the software works . It's difficult in three layers . In the way of bookkeepers ” and entrepreneurs also give importance to Good accountant qualifications*

The people from the accounting firm said “*Accountants and accounting firms have the main income from bookkeeping . But the problem that the accounting firm looks at is One set of bookkeeping operations for entrepreneur. No eEntrepreneurs still do not see why it is important to do. But bookkeepers believe that If entrepreneurs see such importance, the most frequently seen first is financial institutions or banks .If entrepreneurs lack working capital entrepreneurs will have to ask for help from financial institutions to make them realize the importance of creating a single set of accounts.*

Certified Public Accountant (CPA) said that the problem in creating one set of accounts *First thing Ignorance of the importance of a single bookkeeping, and even more frightening is technology . Today, there is no business that will not be affected by the technology coming in .2 (The majority of entrepreneurs think that they only know that the word is taxed, but it is actually more efficient than this tax planning .If planning well, may not pay taxes because the tax is a tax on profits, but small entrepreneurs, especially SMEs, are afraid of paying taxes and fleeing taxes.*

The people from the Revenue Department said that “if viewed from the principle of operators, entrepreneurs in the most vulnerable groups are SMEs, due to the big change

causing lack of knowledge in many systems . Has a policy for staff to recommend, Is a systematic recommendation, even payment. The internal control of the tax payment changed from the word to catch the crime into becoming an introduction.

The provincial commerce said *"There are 2 types of business registration at the provincial level, such as Sakon Nakhon province, which are both individual and juristic persons. Both types are registered at the provincial commerce .At present, the provincial commerce empowers local authorities to act as personal business registration recipients .At present, the provincial commerce only accepts commercial registration for juristic persons such as limited partnership, limited company, and juristic partnership. "* The provincial commerce will know only one set of accounting issues for a juristic person.

3. Guidelines for developing a single set of accounting procedures for SMEs

" The Revenue Department gives priority to the development of a single set of accounts for small business. By looking at these businesses, if successful, will develop into a medium-sized business and the next large later on. The Revenue Department has developed a simple accounting program for SMEs and organized training for entrepreneurs and educational institutions to expand results" . There is a tax payment service online. There is a system for self-assessment and with the Revenue Department advising for the income tax assessment.

Manager of Small and Medium Enterprise Bank said *"The accounting firm, as an accountant, must record and prepare accurate financial statements .Entrepreneurs must conduct business with transparency, good governance, and have discipline in paying debts . To prevent arrears Banks need accurate information to control operators .The government agencies should have the information of entrepreneurs that the bank can request information from the government for credit consideration, such as one set of account information"* .

Certified Public Accountant (CPA) said *" The key to success in one set of accounting is divided into 3 issues, which are 1) creating understanding and having a good attitude in creating a single account (good attitude) 2) good business planning 3) The use of technology to help in accounting (Good Technology)*

The President of the Chamber said that the guidelines for the development of a single set of accounts .Should consist of many parties involved, including:

1) *Government agencies such as the Department of Business Development and the Revenue Department should promote a good attitude in creating a single set of accounts which is important Make the account legally and pleasing the entrepreneur .These agencies*

must go in to recommend, promote, as well as assist entrepreneurs in creating a single set of account.

2) Financial institutions group, investors, other creditors must accept the fact of each financial statement If negative financial statements and have no profit. They should specify the problem and jointly find the facts clearly in order to find a way to help entrepreneurs

3) Accounting Profession Accounting Office. This part of the educational institution is an important part .They must develop continuous professional accounting knowledge to help entrepreneurs in creating a single set of accounts correctly. They should recommend appropriate accounting technology for business Including the introduction of software packages for easy accounting to enable operators to collect data and can create accounts English language self-development and the language of neighboring countries including following the law Accounting standards Continuous all the time."

4) Entrepreneur groups Entrepreneurs must have knowledge in accounting systems . This is an important issue .Entrepreneurs should have knowledge in accounting systems along with their business knowledge as well. There are determination and a good attitude towards accounting because the correct accounting data will help businesses develop from small businesses to large enterprise" .

4. Discussion

Summarize the single set of accounting practices of SMEs in the current group, problems and obstacles in creating a single set of accounting for SMEs, and guidelines for the development of practices related to single accounting of SMEs.

1. The importance of a single set of accounts is an advantage of how the actual business profits are useful for long term running the business in the future. Akeniti Nitithanprakas (2018) said that the importance of creating a single account is a policy by the government, the Revenue Department and various cooperative organization. The entrepreneurs have to be able to run a stable business while changing financial transactions. The integration of economic cooperation in various countries has requirements of international organizations regarding data exchange for transparency of financial information, which, if Thai entrepreneurs do not adapt to the economic trend then this will affect the business inevitably.

2. The problems of creating a single set of accounts for SMEs divided into 3 issues.

From the analysis of the interview, the president of the Chamber of Commerce found that one set of bookkeeping problems is divided into 3 issues 1) The first issue is the problem by the level of the entrepreneurs themselves. It is starting a new business came

into being a business for a while including the original entrepreneurs at the highest level . 2) In addition, the next issue is an accountant with good accountant qualifications . The accountant must have the following qualifications (1) Must have knowledge and understanding in relevant sciences (2) Accountants must be careful, which is an important feature. 3) The problem of entrepreneurs is not accounting knowledge people and do not have knowledge and understanding in bookkeeping.

From the bookkeeper's perspective, it is found that entrepreneurs do not realise the importance of bookkeeping . Because accounting makes the expense more expensive. The bookkeeper believes that if entrepreneurs were realising the importance such as one set of bookkeeping, it will be useful for considering loans from various financial institutions etc. Therefore, if entrepreneurs perceive the importance of creating a single set of accounts, it will result in more entrepreneurs registering as one set of accountants .Which is in line with Boonlai Jaturas's research (2 0 1 5) a study of credit approval criteria and opinions of Kasikorn Bank Public Company Limited's credit analysis officers .

Siam Commercial Bank Public Company Limited in Bangkok and its suburbs found that most of the information that respondents use to consider loans for small and medium enterprises are personal documents of the borrowers . The most important information is a copy of the current account statement . The financial statements are used as an income statement.

From the perspective of a certified public accountant said that *“in accordance with the bookkeeper is a problem in the preparation of one set of accounts. Entrepreneurs are not aware of the importance of creating a single set of accounts . Today, more technology comes into the business process, both through sales and online payments . Make the business able to see the financial path .Therefore, if having a good tax planning, it will cause the tax to be paid correctly and pleasing entrepreneurs”*.

From the perspective of the Revenue Department, it is found that from a single accounting system it is a system change of business in Thailand which is in accordance with the auditor, therefore, should give importance to SMEs of all sizes, because one set of accounting is the bookkeeping to reflect the business results in the most facts .Therefore, the performance can reflect the identity of the operators themselves.

3 .Guidelines for the development of a single set of accounting practices for SMEs group.

The respondents ranked the report preparation was the highest mean (mean = 3.62). This is similar to which is consistent with the manager of the Small and Medium Community Enterprise Promotion Bank of Sakon Nakhon province, said that from January 1, 2019 onwards, the bank will consider the credit from the financial reports of the one book keeper

registered with the Revenue Department Causing bookkeepers and entrepreneurs to consider the importance of guidelines for developing financial reporting at a high level. Additional, consistent with the research of Thongpol Promsakha Na Sakon Nakhon and Uthis Sangkharat (2013) said that the development guidelines for community enterprise operations Government agencies are an important unit of community enterprise development . Both in the field of education Development of various skills Marketing support and setting regulations. However, to support community enterprises Community and in accordance with the research of Chaimongkhon Tiewkun (2008) found that the government should provide knowledge assistance and developing accounting personnel by supporting staff into basic accounting training. In addition, SMEs people have also proposed the government to prepare various documents used in bookkeeping to be a finished copy that can be used immediately .

4 . Currently, only one set of accounting practices for SMEs. Problems and obstacles in creating a single set of accounting for SMEs and guidelines for developing a single accounting practice for SMEs . Respondents have opinions about problems and guidelines for developing a single set of bookkeeping accounts overerall is at a medium level. Regarding the single set of accounting practices of SMEs,

From the analysis, it was found that The Revenue Department has supported the preparation of one set of accounts for small and medium-sized business. By developing simple accounting programs for SMEs and providing training for entrepreneurs and educational institutions to expand results. There is a tax payment service online. There was a system for self-assessment and the revenue department advises tax assessment. In addition, there are government promotion programs by having policies for executives and officers from the Revenue Department, entrepreneurs, bookkeepers and accounting office's attend training at the same time to create a good understanding about each other in the field of taxation.

For guidelines for the development of a single set of accounting systems Small and Medium Enterprise Bank Manager Giving importance to the accounting firm as an accountant, it must record and prepare financial statements to be accurate, clear, and give importance to entrepreneurs, which entrepreneurs must be aware of transparency and good governance in business management . Including discipline in paying debts. To prevent arrears for banks, banks need accurate information to control operators .The government sector should have a database of entrepreneurs that the bank can request information from the government to support the loan, such as a single set of account information.

Factors for success in one set of accounting in the perspective of a certified auditor should be as follows 1) Creating understanding and good attitude in creating a single account (Good attitude) 2) Good business planning helps to save tax. 3) The use of technology to help in accounting (Good Technology) will lead to convenience, speed and

accuracy in accounting and financial reporting. From the perspective of the president of the chamber of commerce found to be consistent with the auditing office of the Small and Medium Enterprise Bank Accountant Guidelines for developing a single set of accounts should consist of many parties involved, including 1) government agencies such as the Department of Business Development, the Revenue Department should encourage entrepreneurs to have a good attitude in creating a single set of accounts 2) groups of financial institutions, investors, other creditors must accept factual financial statements and find ways to help entrepreneurs together.

5. Conclusion Recommendation

From the above discussion, in accordance with Akeniti Nitithanprakas (2018) said that the only one set of accounting is consistent with the facts of the business, the most beneficiary of the operation is the entrepreneur, which will be resulting in receiving information that reflects the true operating results, able to make effective and transparent business decisions.

Manage business risks appropriately can reduce unnecessary costs in doing business resulting in a credible business and able to compete with domestic and foreign entrepreneurs. In addition, information from a single set of account of entrepreneurs will enable the government to determine policies or measures to promote entrepreneurs appropriately and to meet the needs .financial institution. There is credible information in considering the granting of loans for business. The Revenue Department can collect tax according to the actual condition of the operation .Including establishing tax measures to help support entrepreneurs more efficiently. Such benefits will help support promote the potential of Thai entrepreneurs resulting in continuous expansion of domestic investment. Make the economy of Thailand grow sustainably. Therefore, raising awareness and paying tax importance and social responsibility. Therefore, it is important to develop a single set of accounting systems to be successful.

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