

The Role of The Digital Application “Akuntansiku” in Facilitating Financial Reporting For MSMEs

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Abstract: - In the digital era, technological developments have encouraged various sectors, including Micro, Small, and Medium Enterprises (MSMEs), to digitally transform. However, limited resources and accounting knowledge are major obstacles in digitizing MSME financial records. This study uses a descriptive qualitative analysis method to introduce and analyze the benefits of using the “Akuntansiku” application, an Android, iOS, and web browser-based application designed to facilitate MSMEs in preparing digital financial reports. The study results show that this application can improve the efficiency, accuracy, and security of MSME financial data. The use of “Akuntansiku” supports real-time recording, reduces human error, and simplifies the preparation of financial reports. With proper training, this application can improve digital literacy and managerial capacity of MSMEs in financial management.

Key-Words: - Digitalization, Digital Economy, MSMEs, Application Accounting, Financial Reports.

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1 Introduction

In the era of globalization, digital technology has developed rapidly, becoming a major factor in accelerating economic growth and transforming various business sectors, including Micro, Small, and Medium Enterprises (MSMEs). The concept of the digital economy, which refers to the use of digital technology to facilitate economic activity, has become a crucial catalyst in encouraging MSMEs to adopt innovation and increase their competitiveness in the global market (Sundari, 2019).

The development of digital technologies, such as the internet and mobile technology, has completely transformed the business landscape and created new ways of managing companies. While there are strong incentives to adopt technology, such as cost reductions and improved customer relationships, digitalization can be a significant challenge for MSMEs, which often have limited resources (Reswari & Siswanto, 2023). A lack of digitalization knowledge about marketing and financial management prevents business owners from managing finances efficiently and marketing effectively to increase MSME productivity. Much research has focused on the government's role in supporting small business growth and studies on the use of digital technology for bookkeeping in MSMEs. Meanwhile, discussions regarding information on the use of digital applications are still rare. want to introduce an Android-based application to help MSMEs understand simple applications that can be used in preparing financial reports.

Based on observations, micro and medium-sized businesses have not fully recorded their finances, and some have even failed to record their business income and expenses. This results in unknown financial records and leads to losses. Some MSMEs have also not utilized technology-based financial software to facilitate their operations. Therefore, the

“Akuntansiku” software was introduced so that MSMEs can record their finances digitally without having to manually record incoming and outgoing cash in a book. In addition, MSMEs can determine product selling prices and create accurate and timely financial reports. Manual financial recording involves recording purchases and income on paper. Sometimes, these pieces of paper are lost or misplaced, leading to assumptions about daily purchases and income. A lack of understanding of accounting leads MSMEs to be less careful in calculating profits or achieving profit targets (Riani, 2023). Based on these issues, training is needed for MSMEs in financial management using accounting and the “Akuntansiku” software to simplify their daily record-keeping.

The purpose of this article is to help increase MSMEs' knowledge about the importance of accounting digitalization to improve MSMEs' abilities and skills on how to record simple accounting using digital applications.

This article aims to improve the capacity, quality, and competence of MSMEs in preparing app-based financial reports, enabling them to use digital applications independently. This will enable them to maintain better bookkeeping and enhance their knowledge of digital accounting, thereby minimizing errors and losses in their businesses.

The goal of this article is to provide a solid understanding of how to create simple financial records and manage day-to-day finances. With this understanding, it is hoped that MSMEs can increase sales and maximize profits, thereby further developing and advancing their businesses.

2 Research Method

The study employed a descriptive qualitative analysis approach, a method aimed at presenting a systematic, factual, and accurate picture of the facts, characteristics, and interrelationships between the phenomena under study. This approach was chosen because the researcher sought to gain a deeper understanding of the financial recording practices of MSMEs, as well as their responses to the use of the “Akuntansiku” application in an effort to digitize accounting processes. In line with Maman's (2002:3) opinion, descriptive research aims to describe ongoing social phenomena. Meanwhile, according to Husein Umar (1999:81), a qualitative approach is able to provide relevant information that is in accordance with real conditions in the field, and is useful in finding solutions to current problems. Therefore, this method is considered appropriate in examining the behavior of MSME actors in recording finances and their readiness to adopt digital technology.

4 Research Results and Discussion

Most MSMEs still maintain manual financial records using paper, which is prone to loss or improper storage. Furthermore, a lack of accounting knowledge often leads to errors in calculating revenue, expenses, and profits. This lack of record-keeping can lead to losses and hinder sound business decision-making. In this article, the author introduces the “Akuntansiku” application, an Android-based application designed to help MSMEs prepare financial reports simply and practically. This application offers an efficient digital solution for managing the finances of businesses of all sizes, from small, medium, to large scale.

“Akuntansiku” utilizes cloud technology to ensure all financial data is securely stored and accessible anytime and anywhere via Android, iOS, or a web browser. This application is relevant for various types of businesses due to its ease of use and flexibility to meet business needs. Some of the main reasons why this application is important for use by various business scales include:

- a. **More Efficient Financial Management:** This application speeds up financial management processes such as recording income, expenses, debts, and receivables, making it easier for business owners to maintain a healthy cash flow.
- b. **Operational Cost Savings:** Compared to using a manual system or hiring additional staff, using this application is significantly more economical. The subscription fee is relatively affordable and reduces the need for additional manpower for accounting tasks.

- c. Business Scale Adaptability: For growing businesses, this application is able to follow business growth, including increasing transactions and the number of users, without the need for major system changes.
- d. Improved Data Accuracy: With automated and systematic recording, this application is capable of producing accurate and consistent financial data. This is crucial for all types of businesses to ensure compliance with accounting principles and support data-driven decision-making.

Main Benefits of “Akuntansiku” Application for Business

1. Real-Time Information Access: This cloud-based application allows for instant updates of financial data such as transactions, cash balances, and financial reports. This information can be accessed anytime and anywhere by users.
2. Operational Cost Savings: Using this application helps automate various manual activities such as recording transactions, generating financial reports, and issuing invoices. This contributes to reducing the need for additional labor and lowering the company's operational costs.
3. Minimizing Manual Errors: Automated processes in financial recording and calculations reduce the risk of errors that often occur due to fatigue or human error, thus ensuring the accuracy and consistency of financial data.
4. Secure and Organized Data Storage: Financial transaction data is systematically stored in a secure database, making it easy to access and search. Furthermore, the risk of data loss due to device failure is avoided because the system automatically performs backups.
5. Automatic and Fast Financial Reports: This application allows users to create reports such as profit and loss statements, balance sheets, and cash flows automatically without the need for manual calculations, thus speeding up the process of financial reporting and analysis.
6. More Accurate and Structured Information Presentation: Financial data is displayed in a neat and easy-to-read format, making it easier for business owners to understand the financial condition of their business comprehensively and accurately.
7. Increased Employee Productivity: With reduced repetitive administrative work, employees can focus more on strategic activities that directly contribute to business development, thereby increasing productivity.
8. Ease of Business Owners in Financial Monitoring: Business owners can easily evaluate the financial condition of their business through interactive dashboard features, instant reports, and automatic notifications without having to spend time on manual analysis.
9. Guaranteed Data Security and Privacy: This application is equipped with advanced security systems such as data encryption, double authentication, and user access settings, to maintain the confidentiality and integrity of financial data.
10. Supports Fast and Accurate Decision Making: The availability of accurate and real-time financial information enables management to make strategic decisions based on valid data, accelerating response to business dynamics.

Accounting applications are essential tools that can assist businesses in various aspects of financial management. Whether it's operational efficiency, data accuracy, tax compliance, or strategic planning, accounting applications provide essential support for business success in various areas. Reasons Why You Should Choose “Akuntansiku” for Your Business:

1. Business financial privacy data is kept confidential
2. Data stored in the cloud can be accessed anytime, anywhere, with any device.
3. Access any platform from web browser, android and ios apps, all data and reports are always available
4. Multi user, “Akuntansiku” can set access rights for each employee
5. User friendly, easy to understand and simple display suitable for MSMEs
6. Customer service support, helps if users experience difficulties or have questions regarding using the application via WhatsApp connection.

In the “Akuntansiku” application, there are several main features available in the form of a financial report menu, namely:

1. Profit and Loss Report: This menu displays details of sales revenue, cost of goods sold, and operating expenses. From this information, the application calculates gross profit and net profit.
2. Statement of Financial Position: This feature presents information regarding assets, liabilities, and equity. Assets consist of current assets such as cash and inventory, and fixed assets such as machinery and equipment, minus accumulated depreciation.
3. Statement of Changes in Equity: This menu provides data on the beginning equity balance, retained earnings, and total equity. This report also displays changes in equity during the period, which are often not accurately recorded.
4. Cash Flow Statement: This section records cash movements related to business operational activities, including all cash inflow and outflow transactions.

Here's how to use the “Akuntansiku” application:

1. Download the “Akuntansiku” application via the Google Play application for Android users, or via the App Store application for iPhone users.



Figure 2
Download the Application



Figure 3
Account Registration

2. Fill in user data



Figure 4
Fill in your name, email and password



Figure 5
Fill in the company name, currency and address

- Once all the data has been filled in, the final step is to click the register button. On the next page, a list of companies will be displayed. You can select more than one company. To switch companies, simply click on one, and the data in the application will automatically transfer to that company.



Figure 6
Main page after completing registration



Figure 7
The company list can be more than one

- The company listing contains three pieces of information: the company name, the company account status (lite, freemium, or premium), and the company's role within the company.

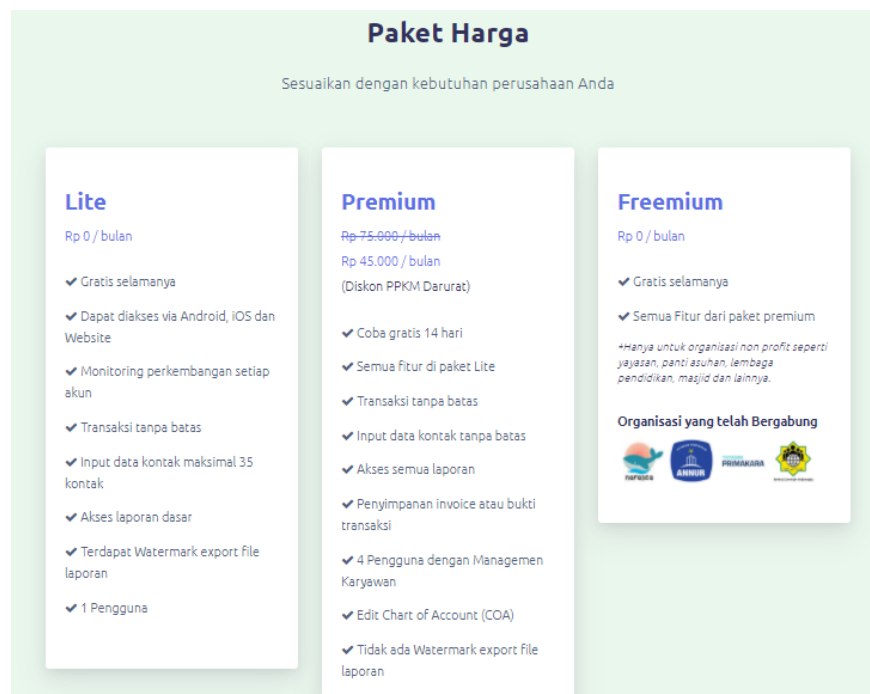


Figure 8 Account Status

- To add a transaction to the "Akuntansiku" application, click "Add Transaction" on the main page. In the "Transaction" menu, you can select the desired transaction type. From "Save to" (debit), you can select the amount you need. From "Capital" (credit), you can

select the source of the funds, enter a note, enter the nominal amount, and then click "Save."

Figure 9 Add transaction

6. On this page, you can view details of transactions that have been made. To do so, open the main page of the “Akuntansiku” application, click on a transaction, and the transaction details will appear. Transaction details contain journal entries for the account. Transaction details can be edited or deleted; click the edit icon to edit and the delete icon to delete.

Figure 10 Transaction Details

7. The dashboard menu displays complete details of the company's cash and bank statements, receivables, payables, profit and loss, operating expenses, and cash flow. To assist with internal control, accounting personnel can use the dashboard to compare data from transactions per period.

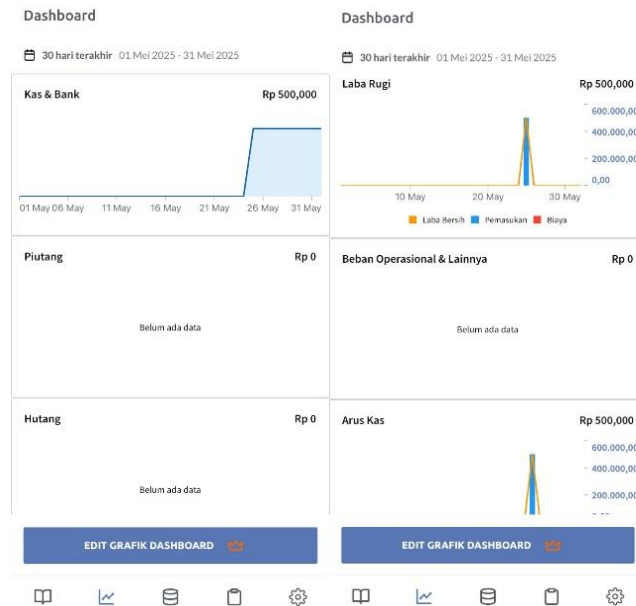


Figure 11 Dashboard View

8. The reports in the “Akuntansiku” application present 10 (ten) financial report views that can be used, below are details regarding each report.

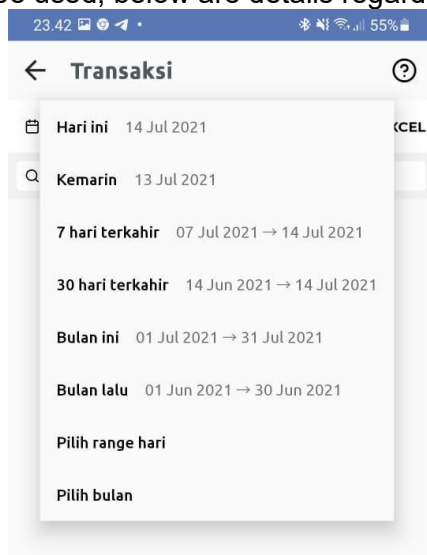


Figure 12
Transaction Report

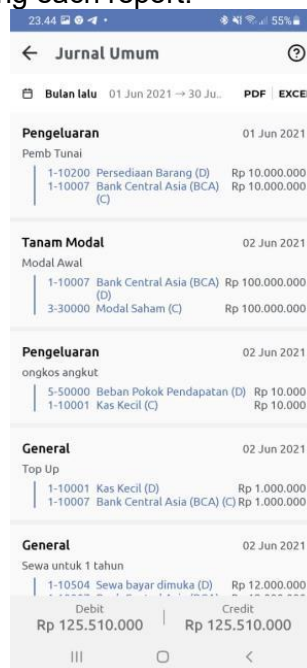


Figure 13
General ledger

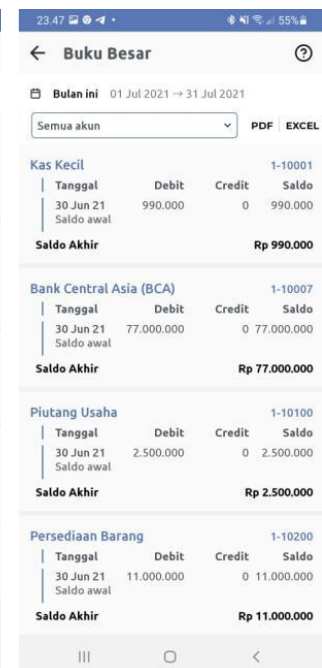


Figure 14
General Ledger
Report

Neraca Saldo		
Bulan ini 01 Jul 2021 → 31 Jul 2021 PDF EXCEL		
Kas Kecil		
Saldo Debit	Saldo Credit	
990.000	0	
Bank Central Asia (BCA)		
Saldo Debit	Saldo Credit	
77.000.000	0	
Persediaan Barang		
Saldo Debit	Saldo Credit	
10.000.000	0	
Sewa bayar dimuka		
Saldo Debit	Saldo Credit	
12.000.000	0	
Modal Saham		
Saldo Debit	Saldo Credit	
0	100.000.000	
Beban Pokok Pendapatan		
Saldo Debit	Saldo Credit	
10.000	0	

Figure 15
Trial balance

Laba Rugi		
Bulan lalu 01 Jun 2021 → 30 Jun 2021 PDF EXCEL		
Pendapatan dari Penjualan		
4-40000 Pendapatan	Rp 2.500.000	
Total	Rp 2.500.000	
Harga Pokok Penjualan		
5-50000 Beban Pokok Pendapatan	Rp 10.000	
Total	Rp 10.000	
Beban Operasional		
Total	Rp 0	
Pendapatan Lainnya		
Total	Rp 0	
Beban Lainnya		
Total	Rp 0	
Pendapatan dari Penjualan	Rp 2.500.000	
Harga Pokok Penjualan	Rp 10.000	
Laba Kotor	Rp 2.490.000	
Beban Operasional	Rp 0	
Laba Beban Operasional	Rp 2.490.000	
Pendapatan Lainnya	Rp 0	
Beban Lainnya	Rp 0	
Laba Bersih	Rp 2.490.000	

Figure 16
Income statement

Perubahan Modal		
Hari ini 14 Jul 2021 PDF EXCEL		
Perubahan Modal		
Modal		
Modal Saham 3-30000	Rp 100.000.000	
Laba bersih (Rp 10.000)		
Total Modal	Rp 99.990.000	
Total Perubahan Modal	Rp 99.990.000	

Figure 17
Capital Changes

Neraca		
Hari ini 14 Jul 2021 PDF EXCEL		
Harta		
Harta Lancar		
Persediaan Barang 1-10200	Rp 10.000.000	
Bank Central Asia (BCA) 1-10007	Rp 77.000.000	
Kas Kecil 1-10001	Rp 990.000	
Sewa bayar dimuka 1-10504	Rp 12.000.000	
Total Harta Lancar	Rp 99.990.000	
Harta Tetap		
Total Harta Tetap	Rp 0	
Total Harta	Rp 99.990.000	
Kewajiban dan Modal		
Kewajiban		
Total Kewajiban	Rp 0	
Modal		
Modal Saham 3-30000	Rp 100.000.000	
Laba bersih (Rp 10.000)		
Total Modal	Rp 99.990.000	
Total Kewajiban dan Modal	Rp 99.990.000	

Figure 18
Balance Sheet

Periode		
Bulan lalu 01 Jun 2021 → 30 Jun 2021 PDF EXCEL		
Kas & Bank		
1-10001 Kas Kecil	Rp 990.000	
1-10007 Bank Central Asia (BCA)	Rp 77.000.000	
Persediaan		
1-10200 Persediaan Barang	Rp 10.000.000	
Harta Lancar Lainnya		
1-10504 Sewa bayar dimuka	Rp 12.000.000	
Modal		
3-30000 Modal Saham	Rp 100.000.000	
Harga Pokok Penjualan		
5-50000 Beban Pokok Pendapatan	Rp 10.000	

Figure 19
Period

Arus Kas		
Bulan ini 01 Jul 2021 → 31 Jul 2021 PDF EXCEL		
Aktivitas Operasional		
Penerimaan dari pelanggan	Rp 0	
Aset lancar lainnya	Rp 0	
Pembayaran ke pemasok	Rp 0	
Liabilitas jangka pendek lainnya	Rp 0	
Pendapatan lainnya	Rp 0	
Pengeluaran operasional	Rp 0	
Total	Rp 0	
Aktivitas Investasi		
Perolehan/penjualan aset	Rp 0	
Aktivitas investasi lainnya	Rp 0	
Total	Rp 0	
Aktivitas Keuangan		
Pembayaran/penerimaan pinjaman	Rp 0	
Total	Rp 0	
Perubahan Kas	Rp 0	
Posisi Kas 30 Jun 2021	Rp 77.990.000	
Posisi Kas 31 Jul 2021	Rp 77.990.000	

Figure 20
Cash flow



Figure 21
Debts and receivables

5 Conclusions

The “Akuntansiku” application is a practical solution to help MSMEs transition from manual to digital systems for financial recording and management. Using this application improves data accuracy, operational efficiency, and visibility into the business's financial condition. High accessibility (multi-platform, cloud-based, and user-friendly) makes this application suitable for business owners even with technical limitations. Using the application, MSMEs can automatically and in real-time prepare profit and loss reports, financial position, changes in capital, and cash flow. This application also increases employee productivity and business owners' efficiency in making accurate, data-driven decisions. However, intensive training and direct mentoring are needed for MSMEs to understand how to optimally use the “Akuntansiku” application. The government and MSME support institutions are expected to play a role in socializing the use of digital financial technology. Educational features within the application are needed to help users understand the basics of accounting.

In the process of compiling this article, the author recognized several limitations that affected the depth and scope of the analysis. The author did not conduct comprehensive data collection through direct observation or in-depth interviews with many MSMEs in various regions. Therefore, the analysis results are still limited to literature review, limited observations, and personal application trials. Most of the references and analysis rely on secondary literature and general information from the application documentation, without comprehensive validation tests or documented case studies.

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