Developing an Accounting Application to Streamline Financial Statement Preparation for MSMEs

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ABSTRACT

The primary objective of this research is to support MSME stakeholders in preparing financial reports using the MSME E-Account application. A quantitative descriptive approach was employed, incorporating observation and surveys as data collection methods. The MSME E-Account application has been designed in alignment with the SAK EMKM framework, ensuring compliance with established standards for micro, small, and medium enterprises. This application simplifies the process of financial reporting by enabling automatic data recording, which enhances the accuracy and efficiency of financial management. By reducing errors in recording and calculation, the application not only saves time but also facilitates business analysis, ultimately supporting business growth. It is particularly beneficial for MSME practitioners across various sectors, including those without a formal accounting education, as it offers a user-friendly, flexible, and accessible interface suitable for diverse industries. The research highlights the significant contribution of the MSME E-Account application in fostering the development and progression of MSME businesses. By streamlining workflows, the application ensures a more efficient data entry process, enabling users to manage financial records with minimal effort. Furthermore, comprehensive testing of the application confirms that all its features operate effectively, underscoring its reliability as a tool for financial management in the MSME sector.

Keywords: Accounting Application; E-Account; Financial Report; MSMEs.

Prototipe Aplikasi Akuntansi Guna Mempermudah Pencatatan Laporan Keuangan pada UMKM

ABSTRAK

Tujuan penelitian untuk membantu pelaku UMKM membuat laporan keuangan pada aplikasi E-Account UMKM. Penelitian ini menggunakan metode deskriptif kuantitatif dengan observasi dan survei untuk mengumpulkan data. Aplikasi E-Account UMKM telah disesuaikan dengan SAK EMKM. Aplikasi ini dibuat untuk memberikan kemudahan dalam melakukan pencatatan laporan keuangan secara otomatis pada E-Account UMKM karena pengelolaan keuangan menjadi lebih mudah, lebih akurat, efisien waktu, mengurangi kesalahan dalam pencatatan dan perhitungan keuangan, memudahkan menganalisis bisnis, mendukung pertumbuhan bisnis. Aplikasi ini dapat digunakan untuk pelaku UMKM pada berbagai sektor yang tidak memiliki latar belakang pendidikan akuntansi. Aplikasi tersebut dapat digunakan oleh semua sektor secara otomatis, fleksibel, dan mudah digunakan. Penelitian ini memberikan kontribusi terhadap pelaku UMKM agar usahanya dapat maju dan berkembang dengan baik. Dengan adanya aplikasi ini, pekerjaan menjadi lebih efisien karena proses entri data cukup sederhana. Selain itu, pengujian aplikasi ini telah menunjukkan bahwa semua fungsi yang ada dalam aplikasi dapat berfungsi dengan baik.

Kata Kunci: Aplikasi Akuntansi; E-Account; Laporan Keuangan; UMKM.

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INTRODUCTION

The micro, small, and medium enterprise (MSME) sector plays a pivotal role in the Indonesian economy. It absorbs approximately 97% of the workforce and contributes up to 60.4% of total investment capital (Bappenas, 2023). As the backbone of the national economy, MSMEs foster economic stability, particularly among lower-middle-class communities, through their robust economic engagement. Hayati (2021) emphasizes that an increased distribution of MSMEs benefits the national economy by ensuring the equitable provision of goods and services across regions. Therefore, enhancing the contribution of MSMEs is essential for sustaining and improving community welfare.

Fair and transparent accountability to all stakeholders is a strategic measure to empower MSMEs (Putranto, 2020). Accounting, as a critical component of this accountability, plays a central role in decision-making, particularly when decisions influence broader economic activities. The preparation of simple yet accurate financial statements is crucial for MSMEs, given their varied sizes, operational procedures, and business cycles (Putri et al., 2023; Nurhayati, 2023). Adapting accounting systems to align with the unique conditions of MSMEs is therefore vital to optimize their performance and address their specific needs effectively.

Indonesian MSMEs, classified as private (micro) business entities under Law No. 20/2008, are considered pillars of the national economy. These enterprises require holistic support, particularly in financial management, to navigate their business cycles, assess financial conditions, and make sound financial decisions that ensure long-term sustainability (Asmawati, 2023). Accounting, as both a strategic tool for decision-making and a means of recording financial activities, holds immense value for MSME stakeholders. However, there remains a pressing need to enhance stakeholders' understanding of how accounting practices can strengthen MSME operations and growth.

Despite the sector's substantial economic contributions, limited research exists on MSME business practices and the implementation of suitable accounting systems. Given the inherent complexity of MSME operations and their diverse business cycles, further exploration is necessary to identify opportunities and challenges in adopting accounting practices tailored to this sector. Figure 1 illustrates the growth of MSMEs in Indonesia, underscoring their expanding economic significance and the urgent need for targeted research to develop effective accounting solutions. This focus will help unlock the full potential of MSMEs, ensuring their continued contribution to Indonesia’s economic resilience and development.

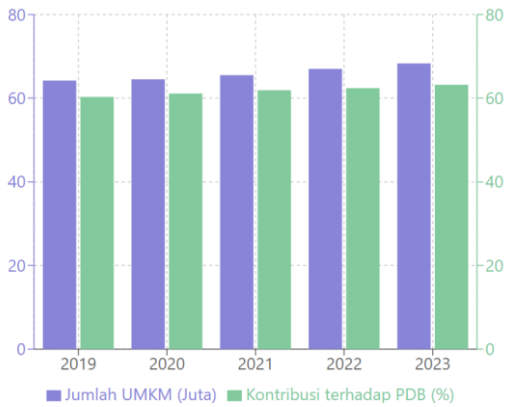


Figure 1: Graph of the Development of Indonesian MSMEs

Source: Ministry of Cooperatives and SMEs

Data from the Indonesian MSME Development Chart reveals a significant increase in the number of MSMEs between 2019 and 2023, rising from 64.2 million to 68.3 million. This upward trend demonstrates consistent annual growth despite a temporary slowdown in 2020 due to the COVID-19 pandemic. Concurrently, the MSME sector's contribution to GDP grew from 60.3% in 2019 to 63.2% in 2023, underscoring its critical role in sustaining Indonesia's economy even during periods of global economic uncertainty.

The resilience of the MSME sector amidst the pandemic and other global crises is noteworthy. Not only has the number of enterprises increased, but their contribution to national GDP has also expanded steadily. With a 63.2% GDP share in 2023, MSMEs have cemented their position as a cornerstone of Indonesia's economy. This growth trajectory highlights the sector's immense potential for further expansion and reflects the success of government initiatives aimed at supporting MSMEs.

However, realizing this potential requires addressing several persistent challenges. MSMEs face obstacles related to digital literacy, technological innovation, productivity, legality, financing, branding and marketing, human resource development, standardization, and certification. To enhance competitiveness on both national and international levels, the government, in collaboration with the Indonesian Chamber of Commerce and Industry (Kadin), has launched a digital transformation plan. This initiative seeks to strengthen Indonesia's economic foundation and position MSMEs for success in the global marketplace.

As part of this digital transformation strategy, MSMEs are being actively encouraged to integrate into the digital economy. Figure 2 illustrates government efforts, spearheaded by the Ministry of Cooperatives and SMEs, to connect 30 million MSMEs to digital markets by 2024, up from 24 million in 2023. Beyond expanding market access, this initiative aims to bolster MSMEs' competitiveness in an increasingly digitalized economy, ensuring their sustained relevance and contribution to Indonesia's economic development.

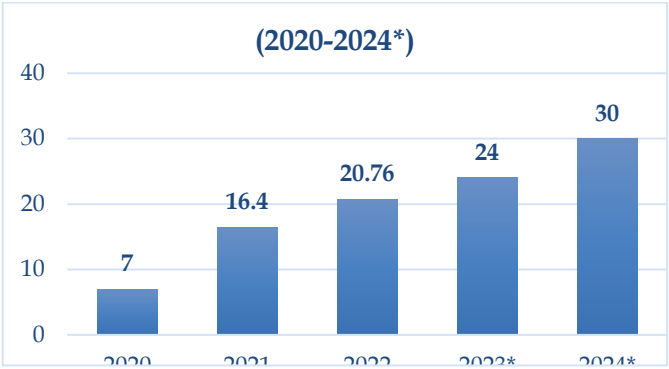


Figure 2: Number of MSMEs entering the Digital Ecosystem in Indonesia
Source: KADIN Indonesia

This research aims to support the digitalization of MSMEs by developing a prototype of a cloud-based accounting application accessible via digital devices such as Android platforms and web interfaces. The proposed application enables MSMEs to streamline transaction recording, automate financial reporting, and facilitate informed decision-making. By implementing an organized financial reporting system, MSMEs can enhance their ability to attract funding from banks and investors, thereby supporting their business sustainability and growth.

In Sukoharjo Regency, many MSMEs face challenges due to inadequate bookkeeping practices. Observational data indicate that most MSMEs in this area rely on manual methods for recording financial transactions, which hinders the efficient preparation of financial reports. This inefficiency makes it difficult for these enterprises to secure additional funding from financial institutions.

Although various accounting software options are available, few are designed explicitly for compliance with the Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK EMKM). Moreover, most existing solutions are not tailored to the needs of manufacturing, trading, and service industries, nor are they freely available. This research addresses these gaps by developing a user-friendly, accurate, and effective application capable of facilitating in-depth business analysis. The proposed application minimizes recording errors, enhances flexibility by allowing users to access financial data anytime and anywhere, and supports seamless integration into MSME operations.

The prototype is designed to help MSMEs reduce reporting inaccuracies, enable data-driven decision-making, and manage critical aspects such as inventory, raw materials, equipment, and cost of goods sold more efficiently. Importantly, the application's intuitive design ensures usability for MSME managers without accounting expertise, thereby fostering the sustainability and growth of MSMEs in Indonesia.

Prior research has highlighted similar challenges and opportunities in MSME financial management. Trisulo (2022) found that many MSMEs still avoid leveraging technology for bookkeeping, despite its potential benefits. Achadiyah (2022) demonstrated that accurately prepared financial reports enable business owners to make sound policy decisions during an accounting period. However, existing accounting applications have significant limitations. For instance, Nurhayati (2023) developed an application restricted to Android devices, while Sari (2021) encountered challenges related to device compatibility and application

crashes when processing large transaction volumes. Hetika (2020) created a service-specific Android application that lacked compliance with SAK EMKM, and Gamaliel (2021) designed an application limited to the Windows operating system with minimal features and a non-intuitive interface. Similarly, Muljanto (2022) developed a laptop-specific application that did not implement a double-entry accounting system.

This research distinguishes itself by addressing the limitations identified in previous studies. The accounting application prototype developed here complies with SAK EMKM standards and offers cross-device compatibility, including laptops, tablets, desktops, and mobile phones. The design ensures accessibility for all MSMEs, utilizing the devices they already own. By refining previous efforts, this study contributes a robust, versatile, and comprehensive accounting solution that empowers MSMEs to adopt digital financial management practices and thrive in a competitive economy.

Neglecting an effective accounting system can create significant challenges for MSMEs, including difficulties in managing cash flow, tracking profitability, and securing external financing (May et al., 2023). Conversely, a sound understanding of accounting enables MSMEs to manage daily financial operations more effectively and prepare accurate financial reports that meet the requirements of banks and potential investors. May et al. (2023) demonstrated that well-maintained financial records enhance the credibility of MSMEs in the eyes of financial institutions, facilitating access to capital.

Beyond immediate financial management, accounting knowledge is critical for long-term financial planning and forecasting future development potential (Agshari et al., 2024). This is particularly vital for MSMEs operating in dynamic markets characterized by instability and intense competition. The adoption of technology-based accounting systems that are both simple and efficient can accelerate MSMEs' integration into the digital economy, ensuring their adaptability to evolving business environments (Alaika et al., 2023).

Research increasingly emphasizes the benefits of cloud-based accounting software for MSMEs. Such systems support accurate financial recording and reporting, offering flexibility, real-time financial monitoring, and a reduction in errors associated with manual processes (Mitra Bangun et al., 2024). For MSME operators lacking formal financial training, automated features in these applications remove barriers to financial management, providing accessible and user-friendly solutions.

However, limited research exists on the effectiveness of e-accounting systems specifically tailored to the needs of Indonesian MSMEs. Many available applications, including those designed to comply with SAK EMKM standards, fail to address the unique requirements of MSMEs across manufacturing, trading, and service sectors (Nabila et al., 2023). This project aims to address this gap by developing a prototype accounting application aligned with SAK EMKM standards. The proposed solution seeks to enhance financial literacy among MSMEs and provide tools for more systematic and organized financial management.

SAK EMKM is specifically designed to support MSMEs, which often face resource constraints and lack familiarity with complex accounting processes. By

simplifying the preparation of transparent and accurate financial reports, SAK EMKM enables stakeholders—including investors and financial institutions—to gain a comprehensive understanding of an MSME's financial condition and performance.

Beyond facilitating financial reporting, SAK EMKM enhances MSMEs' capacity for strategic decision-making. Accurate financial statements enable MSME owners to plan capital needs, conduct financial analyses, and evaluate business performance effectively. As a result, SAK EMKM serves as a crucial management tool that promotes both the growth and sustainability of MSMEs.

The implementation of SAK EMKM not only improves the quality of financial reporting but also encourages MSMEs to become more innovative, competitive, and responsive to market dynamics. This aligns with the overarching goals of MSME development: fostering inclusive economic growth, enhancing community welfare, and generating employment opportunities. By integrating these objectives with robust financial practices, SAK EMKM empowers MSMEs to play a more transformative role in the economy.

RESEARCH METHODS

This research methodology aims to gain an in-depth understanding of the accounting systems used in preparing financial statements by MSMEs operating in the manufacturing, trade, and service sectors in Sukoharjo Regency. By employing a quantitative descriptive methodology, this study systematically explores a specific population or sample. Quantitative descriptive research is characterized by its focus on systematically and accurately describing phenomena, characteristics, or relationships between variables using numerical data.

Quantitative methods involve the collection and statistical analysis of measurable data to provide insights into the research subject. This approach ensures that the data is analyzed systematically, factually, and accurately without manipulating or intervening in the studied variables. The ultimate goal is to produce objective findings that reflect the actual conditions of the research subject.

The stages of this quantitative descriptive methodology are detailed below: The first stage involves clearly identifying the phenomenon to be studied, formulating specific research questions, and determining the variables to be measured. Observations revealed that many MSMEs lack an accounting system to prepare financial reports. This step establishes the foundation for understanding the challenges faced by MSMEs in implementing accounting practices.

Data collection was conducted over four months, providing ample time for comprehensive observations of MSME accounting procedures. This included gathering contextual information through daily interactions with MSME actors and their operations. MSME owners and managers participated in interviews to share their challenges, particularly regarding the implementation of financial reporting in compliance with SAK EMKM.

To ensure the validity and relevance of the data, a judgmental sampling procedure was employed, as suggested by Mohammad Ali (2020). Respondents were selected based on criteria aligned with the research objectives. Data collected included both primary data—obtained from direct observation and surveys—and secondary data, such as information from books, articles, legal documents, and

periodicals related to MSMEs and accounting. This combination of data sources provided a comprehensive understanding of MSME accounting practices.

The collected data was analyzed using quantitative descriptive techniques. This involved systematically examining field notes, observations, and documentation. Financial statement data from MSMEs was processed and entered into the application prototype, enabling researchers to draw meaningful conclusions. Special attention was given to trends and patterns that highlight the challenges and opportunities in MSME accounting practices.

This analysis was augmented by direct reviews of MSME operations and interactive discussions with business owners to gather deeper insights into their accounting documentation processes and business workflows. The findings informed the development of a user-friendly application tailored for MSME operators, even those without accounting expertise. The application integrates data-driven insights into its design, offering features suitable for MSMEs across various industries and an intuitive, visually appealing user interface.

The findings from this quantitative descriptive research are presented using tables, graphs, relationship diagrams, and concise descriptions to provide a clear and accessible overview of the data. This visual representation facilitates understanding and helps in planning subsequent steps. After four months of data collection and analysis, conclusions were drawn to identify actionable recommendations for improving MSME accounting practices.

By integrating primary and secondary data, this research provides a comprehensive and unbiased picture of the accounting conditions in MSMEs in Sukoharjo Regency. The findings are expected to inform the development of more efficient accounting procedures for MSMEs and offer valuable input for government policies aimed at fostering the growth and sustainability of the MSME sector.

RESULTS AND DISCUSSION

This study focuses on MSMEs operating in the service, trade, and manufacturing sectors in Sukoharjo Regency. These enterprises rely on manual methods for recording their financial transactions, which often lack proper classification of transactions into specific account categories. This limitation stems from the absence of structured account records, making it challenging for MSMEs to prepare comprehensive financial reports. To address this issue, the research introduces a system-based MSME financial accounting application designed to automate and streamline the preparation of financial statements.

The proposed solution, the UMKM E-Account application, generates financial reports in compliance with SAK EMKM standards. The application's reporting feature enables MSMEs to produce accurate and standardized financial reports, ensuring alignment with regulatory and accounting requirements. By implementing this application, MSMEs can enhance their financial management processes, providing a foundation for improved decision-making and fostering business growth.

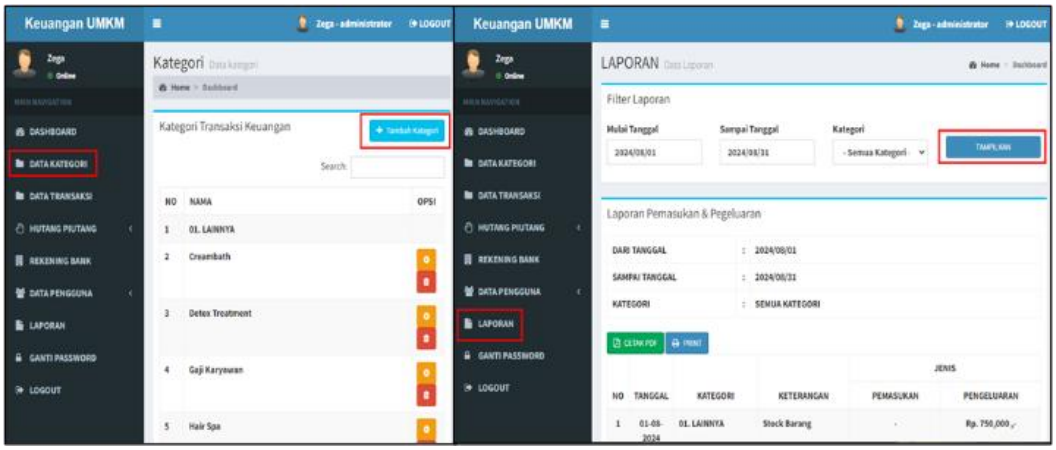


Figure 3: How to display financial statements

Source: E-Account Application, 2024

The E-Account application enables MSMEs to generate financial reports in PDF format, ensuring that the reports are easily shareable and readily usable as reliable financial information. This feature enhances the accessibility and portability of financial data, allowing MSMEs to communicate their financial performance effectively to stakeholders such as investors, banks, and regulatory authorities. By simplifying the dissemination of standardized financial reports, the application supports better decision-making and fosters transparency in financial management.

The Marni Salon, a service-sector MSME located in Blumbangrejo, Kartasura, Sukoharjo Regency, has been operating since its establishment in 1998 by Mrs. Sumarni. The salon provides a wide range of hair and beauty services, including cutting, shampooing, creambath, treatment, hair masks, hair spa, toning, coloring, bleaching, rebonding, straightening, smoothing, curling, face washing, eyebrow removal, make-up, and hairstyling (such as buns). The salon operates seven days a week, from 08:00 to 20:00 WIB, catering to a diverse clientele.

Below is the income and expenditure report for Marni Salon for the period of April to July 2024, presenting an overview of the business's financial performance during this timeframe.

Table 1. Marni Salon Income and Expense Statement

Month	Income	Expenses
April	Rp12.463.000	Rp10.908.000
May	Rp26.500.000	Rp18.308.000
June	Rp24.560.000	Rp14.905.000
July	Rp12.666.000	Rp10.158.000

Source: Research Data, 2024

From table 1 above, it can be seen in graphical form. The graph serves to make it easier for MSME actors to analyse their business. The following is a graph of the Marni Salon business financial statements as follows:

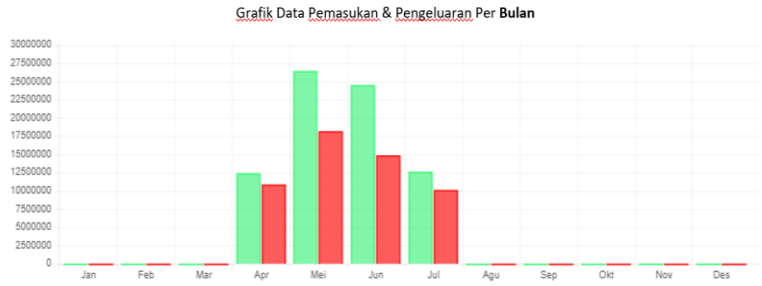


Figure 4. Financial Statement Chart of Marni Salon Business

Source: Research Data, 2024

The financial performance of Marni Salon, as depicted in its business financial statement graph, indicates a lowest balance of Rp1,555,000 in April and a peak balance of Rp9,655,000 in June. These variations reflect the salon's income and expenditure trends over the reporting period.

Financial reports generated from these transactions serve as a vital tool for MSME operators, enabling them to assess the profitability or losses of their business efficiently. These reports detail revenue or sales transactions alongside expenses, providing a clear understanding of the financial outcomes over a specific period. By utilizing the MSME accounting application, these reports are generated automatically, streamlining the financial management process. Below is the representation of Marni Salon's financial statements as displayed in the MSME accounting application.

LAPORAN

Keuangan Toko Mitra

DARI TANGGAL	:	01-06-2024
SAMPAI TANGGAL	:	30-06-2024
KATEGORI	:	SEMUA KATEGORI

NO	TANGGAL	KATEGORI	KETERANGAN	JENIS	
				PEMASUKAN	PENGELUARAN
1	01-06-2024	PENGELUARAN	Listrik	-	Rp. 925,000 ,-
2	01-06-2024	PENGELUARAN	Wifi	-	Rp. 280,000 ,-
3	01-06-2024	PENGELUARAN	Gaji Karyawan	-	Rp. 5,700,000 ,-
4	01-06-2024	PENGELUARAN	Makan	-	Rp. 5,000,000 ,-
5	30-06-2024	PEMASUKAN	Facial	Rp. 855,000 ,-	-
6	30-06-2024	PEMASUKAN	Kramas	Rp. 440,000 ,-	-
7	30-06-2024	PEMASUKAN	Smooting	Rp. 2,715,000 ,-	-
8	30-06-2024	PEMASUKAN	Creambath	Rp. 4,540,000 ,-	-
9	30-06-2024	PEMASUKAN	Warna	Rp. 455,000 ,-	-
10	30-06-2024	PEMASUKAN	POTONG	Rp. 4,570,000 ,-	-
11	30-06-2024	PEMASUKAN	TONING	Rp. 7,285,000 ,-	-
12	30-06-2024	PEMASUKAN	Masker	Rp. 1,420,000 ,-	-
13	30-06-2024	PEMASUKAN	Pijat	Rp. 140,000 ,-	-
14	30-06-2024	PEMASUKAN	Make Up	Rp. 30,000 ,-	-
15	30-06-2024	PEMASUKAN	Perawatan Rambut	Rp. 820,000 ,-	-
16	30-06-2024	PEMASUKAN	Keriting	Rp. 150,000 ,-	-
17	30-06-2024	PEMASUKAN	Serum	Rp. 60,000 ,-	-
18	30-06-2024	PEMASUKAN	Sewa	Rp. 360,000 ,-	-
19	30-06-2024	PEMASUKAN	catok	Rp. 700,000 ,-	-
20	01-06-2024	PENGELUARAN	Artsan	-	Rp. 3,000,000 ,-
			TOTAL	Rp. 24,580,000 ,-	Rp. 14,925,000 ,-
			SALDO	Rp. 9,655,000 ,-	

Figure 5. Marni Salon Business Financial Report on E-Account UMKM

Source: Research Data, 2024

Jajan Pasar Eltha, an MSME in the trade sector, is located in Tegalsari Kidul, Kartasura, Sukoharjo Regency. Established in 2016 by Mrs. Magdalena Kristiana, the business operates daily from 05:00 to 12:00 WIB, offering a variety of traditional and modern snacks, including pudding, fried foods, sponge cake, brownies, bread, and other cakes.

Below is the income and expenditure report for Jajan Pasar Eltha for the period of April to July 2024, providing insights into the financial performance of the business during this timeframe.

Table 2. Income and Expenditure Report of Eltha Market Snack Business

Month	Income	Expenses
April	Rp34.720.500	Rp30.402.150
May	Rp41.868.500	Rp35.457.000
June	Rp41.220.000	Rp35.475.600
July	Rp36.376.000	Rp31.783.950

Source: Research Data, 2024

From table 2 above, it can be seen in graphical form. The graph serves to make it easier for MSME actors to analyse their business. The following is a graph of the financial statements of the Eltha Market Snack business as follows:

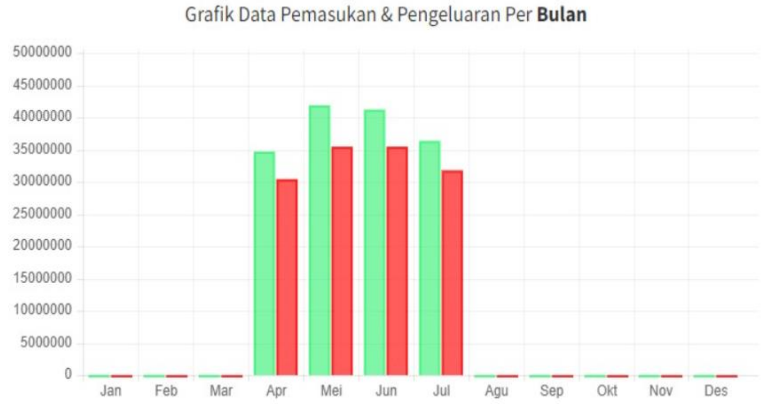


Figure 6: Financial Statement Chart of Eltha Market Snack Business

Source: Research Data, 2024

The financial statement graph for Jajan Pasar Eltha illustrates a lowest balance of IDR 4,318,350 in April and a highest balance of IDR 6,411,500 in May. These figures reflect the fluctuations in the business's income and expenditures over the reporting period.

The generation of financial reports based on these transactions allows MSME operators to evaluate their business performance, determining whether it is operating at a profit or a loss. These reports comprehensively detail revenue or sales transactions alongside expenses, providing a clear financial overview for a specified period. Utilizing the MSME accounting application, these financial reports are produced automatically, streamlining the reporting process. Below is a visual representation of Jajan Pasar Eltha's financial statements as displayed in the MSME accounting application.

8/20/24, 6:45 PM Laporan Keuangan

LAPORAN

Keuangan Toko Mitra

DARI TANGGAL	:	01-07-2024
SAMPAI TANGGAL	:	31-07-2024
KATEGORI	:	SEMUA KATEGORI

NO	TANGGAL	KATEGORI	KETERANGAN	JENIS	
				PEMASUKAN	PENGELUARAN
1	01-07-2024	Iuran Kontrak	Membayar iuran kontak ruko	-	Rp. 900,000
2	01-07-2024	Listrik	Membayar listrik perbulan	-	Rp. 100,000
3	01-07-2024	Plastik	Membeli plastik perbulan	-	Rp. 200,000
4	01-07-2024	Gaji Pegawai	Membayar gaji 2 karyawan	-	Rp. 1,000,000
5	31-07-2024	Puding	Menjual 289 biji @1500	Rp. 433,500	-
6	31-07-2024	Gorengan	Menjual 2974 biji @1000	Rp. 2,974,000	-
7	31-07-2024	Bolu & Brownies	Menjual 5226 biji @1500	Rp. 7,839,000	-
8	31-07-2024	Roti/Kue	Menjual 13.657 biji @1500	Rp. 20,485,500	-
9	31-07-2024	Minuman	Menjual 632 biji @2000	Rp. 1,264,000	-
10	31-07-2024	Nasi	Menjual 1690 biji @2000	Rp. 3,380,000	-
11	01-07-2024	01. LAINNYA	Modal belanja jajan pasar juli	-	Rp. 29,583,950
			TOTAL	Rp. 36,376,000	Rp. 31,783,950
			SALDO	Rp. 4,592,050	

Figure 7. Financial report of Eltha Market Snack Business on E-Account UMKM

Source: Research Data, 2024

Based on the results of the financial statements above, it is known that at the end of July 2024, MSMEs received a profit balance of Rp4,592,050. Ragil Tahu, an MSME in the manufacturing sector, is located in Purwogondo, Kartasura. Established in 2015 by Mr. Ragil Haryono, the business specializes in tofu production and operates Monday through Saturday from 08:00 to 16:00 WIB.

Below is the income and expenditure report for Ragil Tahu covering the period from April to July 2024, providing a detailed overview of the business's financial performance during this time.

Table 3. Income and Expenditure Report for Ragil Tofu Business

Month	Income	Expenses
April	Rp14.976.000	Rp13.172.000
May	Rp15.808.000	Rp13.606.000
June	Rp16.224.000	Rp13.848.000
July	Rp16.640.000	Rp14.100.000

Source: Research Data, 2024

From table 3 above, it can be seen in graphical form. The graph serves to make it easier for MSME actors to analyse their business. The following is a graph of the financial statements of the Ragil Tahu business as follows:

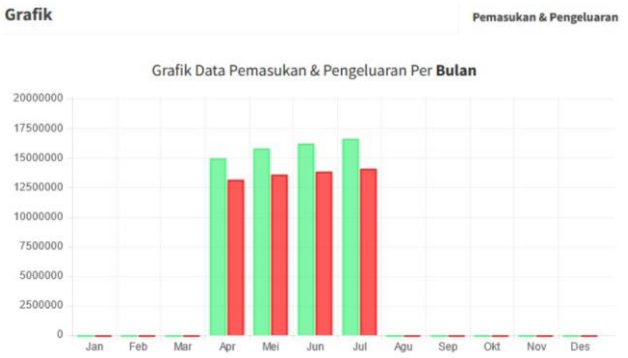


Figure 8. Financial Statement Chart of Ragil Tofu Business

Source: Research Data, 2024

The financial statement graph for Ragil Tahu indicates that the lowest balance during the reporting period was Rp1,804,000 in April, while the highest balance was Rp2,540,000 in July. These figures provide insight into the fluctuations in income and expenditures over this timeframe.

Financial reports based on these transactions enable MSME operators to assess their business performance, determining whether they are operating at a profit or a loss. These reports comprehensively detail revenue or sales transactions alongside expenses, offering a clear picture of financial outcomes for a specified period. The MSME accounting application generates these reports automatically, streamlining the reporting process and enhancing efficiency. Below is the financial statement display for Ragil Tahu, as generated by the MSME accounting application.

aporan Keuangan http://localhost/aplikasi_keuangan/admin/laporan_print.php?tanggal_da...

LAPORAN

Keuangan Toko Mitra

DARI TANGGAL	:	01-07-2024
SAMPAI TANGGAL	:	31-07-2024
KATEGORI	:	SEMUA KATEGORI

NO	TANGGAL	KATEGORI	KETERANGAN	JENIS	
				PEMASUKAN	PENGELUARAN
1	01-07-2024	BAHAN BAKU KEDELAI	Kedelai 260kg x @10.000	-	Rp. 2,600,000 ,-
2	16-07-2024	KAYU BAKAR	Kayu Bakar B @450.000 x 3	-	Rp. 1,350,000 ,-
3	08-07-2024	KAYU BAKAR	Kayu Bakar A @360.000 x 4	-	Rp. 1,440,000 ,-
4	31-07-2024	PENDAPATAN TAHU	Penjualan Tahu 40 kotak x @16.000 x 26 hari kerja	Rp. 16,640,000 ,-	-
5	31-07-2024	GAJI KARYAWAN	3 karyawan 280.000 x 26 hari kerja	-	Rp. 7,280,000 ,-
6	31-07-2024	UANG MAKAN	4 orang 55.000 x 26 hari kerja	-	Rp. 1,430,000 ,-
			TOTAL	Rp. 16,640,000 ,-	Rp. 14,100,000 ,-
			SALDO	Rp. 2,540,000 ,-	

Figure 9. Ragil Tofu Business Financial Report on the MSME E-Account

Source: Research Data, 2024

Based on the results of the financial statements above, it is known that at the end of July 2024, MSMEs received a profit balance of Rp2,540,000.

CONCLUSION

The MSMEs in the manufacturing, trade, and service sectors analyzed in this study continue to rely on manual transaction recording methods, which do not comply with the Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK EMKM). This lack of adherence results in financial management challenges that can impede business growth and expansion. To address these issues, this study implements the E-Akun UMKM application, a tool designed to automate financial transaction recording for MSMEs. The application streamlines the recording process and generates comprehensive financial reports, supporting effective decision-making through a system that is both efficient and user-friendly.

Testing of the E-Akun UMKM application demonstrates that all features function as intended, simplifying data management and facilitating financial analysis. By transitioning MSMEs from manual bookkeeping to a modern, SAK EMKM-compliant digital system, the application enhances the efficiency and transparency of financial management. These findings highlight the potential for further research into digital accounting applications, offering valuable insights into the role of technology in fostering the growth and sustainability of MSMEs.

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