ANALYSIS OF THE APPLICATION OF ACCOUNTING INFORMATION SYSTEMS IN MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMEs)

Juni Cahyani[1*] ,Luke Suciyati Amna[2]
Universitas Bandar Lampung, Indonesia[12]
juni.18021116@student.ubl.ac.id[1*] luke.suciyati.amna@ubl.ac.id[2]

Abstract: Micro, Small and Medium Enterprises (MSMEs) are a fundamental business pillar for the Indonesian economy. In MSMEs, capital is not the only problem that must be faced, but it must also be seen from the side of capital management to be considered so that business activities can run well and maximally. The problem found by researchers related to the Accounting Information System (AIS) in MSMEs is the decline in income in 2020 and 2021. One of the causes is the absence of correct accounting records. This study aims to determine the implementation of AIS in MSMEs and study the inhibiting aspects. The case study was conducted using descriptive qualitative research conducted at the Asira Food Store located in Wonomarto Village, North Kotabumi, North Lampung, Lampung. The result of this research is that Asira Food UMKM has not implemented an Accounting Information System.
Keywords: Accounting Information Systems, Micro, Small and Medium Enterprises (MSMEs)

INTRODUCTION

Business development in the Micro, Small and Medium Enterprises (MSME) sector is currently growing rapidly as one of the driving pillars of the Indonesian economy. This is supported by various data and information showing that the Indonesian economy is still dominated by sectors with low productivity, such as agriculture, trade and home industries. However, there are problems that are often encountered in the development of MSMEs, namely the limitations of supporting facilities, especially accounting technology and financial reporting it has an impact on the inability to provide these financial reports in a timely, accurate, and in accordance with government guidelines Reksawati (2012).

In 2019, MSMEs contributed to gross domestic product (GDP) reaching IDR 7,034.1 trillion, up 22.9% from IDR 5,721.1 trillion in the previous year. In addition, MSMEs were also able to absorb Indonesian workers reaching 119.6 million people (96.92%) of the total workforce in Indonesia in 2019, an increase of around 2.21% compared to the previous year. MSMEs are a very fundamental business sector for Indonesia because the majority of business units are still categorized as MSMEs with a total of 64.2 million (99.99%) consisting of micro-enterprises (63.4 million), small businesses (783.1 thousand), and medium-sized enterprises (60.7 thousand) Jayani, (2021).

Thus, MSMEs are still a mainstay source of Indonesia's GDP every year Fauzan (2021), so quality accounting information is needed to provide evaluations for future decision-making. Because the right decision-making in business operations and performance appraisal is a substantial component to achieving the success target of a

business. The majority of business forms in Indonesia fall into the MSME category, but accounting information remains very important that can be used for decision making for future business development Mulyani (2018). On this basis, researchers are interested in studying the implementation of an accounting information system (AIS) at Asira Food Stores and studying the inhibiting aspects of implementing the AIS. There are several previous studies related to Micro, Small, and Medium Enterprises and Accounting Information Systems that can be used as a reference in this study. The first research by Fitriati (2020), with the results that "Based on the results of data processing using the PLS approach it is known that the model has met convergent validity, discriminant validity, and instrument reliability. then proceed with testing the goodness of fit of the inner model using the dependent latent variable Rape Run value for accounting information systems and for calculation information are 0.6144 and 0.6533. This means that the success of an accounting information system can be explained by organizational commitment and organizational culture with a value of 61.44% and accounting information can be explained by an accounting information system with a Qvarde value of 65.33% equal to 0.6432. This means that organizational commitment, organizational culture, and accounting information systems have a good level of prediction of the quality of accounting information".

Subsequent research was conducted by Juita (2016), with the results that "First, most of the MSMEs studied have understood the importance of financial and accounting information for the success of their business. Second, although most of the selected MSMEs have recorded and reported their financial transactions, there are still quite a number of MSMEs, especially micro and small businesses that have not or have not recorded and managed their financial information on a regular basis or separated from the personal/family finances of the business owners. . Third, from the majority of MSMEs that record and record financial information periodically and separately, most of the implementation practices are carried out directly by the business owners themselves or other employees who generally have limited or simple accounting knowledge".

MSMEs (Micro, Small and Medium Enterprises) are people's economic activities that have a net worth of at most Rp. 200,000,000, where land and buildings for business premises are not taken into account. IDR 1,000,000,000, - and belongs to Indonesian citizens.

Based on Law no. 20/2008, MSMEs are productive business activities managed by individuals/business entities in accordance with applicable regulatory standards. The difference in business categorization can be seen from its turnover and asset value, namely a) Micro-enterprises are defined as businesses that have a net income of less than Rp. 50 million, and have assets that do not include property and buildings used for business; b) Small business, namely a business that is managed by an individual/ business entity that is not part of a large subsidiary and meets the criteria as a small business; and c) Medium Enterprises, namely businesses whose operations are managed by individuals/business entities not part of other large companies that meet the requirements as medium-sized businesses both in terms of turnover and assets.

Understanding MSMEs According to experts: Rudjito (2007) MSMEs (Micro, Small and Medium Enterprises) are productive businesses that help the Indonesian economy. Because through MSMEs, they can form or create new jobs and increase the country's foreign exchange through business entity taxes. Kwartono (2003) MSMEs are defined as businesses whose existence is fundamental to the recovery of the national economy because they are believed to be resilient, capable of being a substitute for the procurement of priority programs, and being the initiator of the development of various potential business sectors.

According to Susanto (2013) "Accounting Information System is a collection or group of any subsystems/parts/components both physical and non-physical that are interconnected with each other and work together in harmony to process transaction data related to financial problems into financial information." According to Kadir (2014) "Information systems have a number of components (humans, information technology, and work procedures), there is something that is targeted (data becomes information), and the goal is to achieve a goal. The system is defined as a container of various interrelated components/variables in order to facilitate the completion of a job to achieve certain goals. Information is defined as data/facts that are conveyed either directly or indirectly and can be utilized, understood, and concluded. Accounting is the activity of recording, processing, analyzing, reporting, and evaluating related to financial data/information of an organization/ institution/business entity to be submitted to interested parties as a basis for making strategic business decisions.

Thus, AIS can be defined as a computer-based system that is used to process and analyze accounting data collection and convert it into financial information that is useful for interested parties in making business decisions.

METHODS

The case study (field study) was conducted at the Asira Food Store located in Wonomarto Village, North Kotabumi, Lampung through observation activities using a qualitative descriptive research approach. These observations are used to obtain data directly from the owner and employees of the store as primary data. Meanwhile, literature study through observation of report/document data, relevant journals, diktat, proceedings, and so on which is still related is used as secondary data. There are 3 steps in collecting data to obtain important information, namely: 1) researchers conducted interviews with the owner, accounting staff, and employees at the Asira Food Store, 2) researchers made direct observations to determine the condition of the store accurately, and 3) researchers conducting literature studies, and observing documents to collect data/information related to this research topic for further analysis. There are 3 techniques of qualitative data analysis, that is:
a. Data Reduction

The term "data reduction" is defined as a pre-processing step with qualitative data analysis methods in the form of simplification, categorization, and deletion of certain unnecessary data so that relevant data is obtained to be analyzed and interpreted into information to be concluded. This technique is used when having large and complex data so that through the reduction step, concrete, accurate, and appropriate data can be obtained.

b. Data Presentation

Presentation of data, namely the visualization of the results of data processing carried out systematically, precisely, simply, easily understood, and can be concluded. The visualization can be in the form of narrative text (such as notes from observations/field studies), graphs, tables, charts, and so on. The presentation of data that is easy to understand, will speed up the analysis process to find parameters, correlation variables, and can be used to draw conclusions.

c. Conclusion Formulation and Verification

The formulation of conclusions and verification of the data that has been analyzed is part of the final stage of qualitative data analysis. At this stage, it is used to find out the results, and interpret the data obtained by identifying correlations, similarities, and differences as solutions used in solving problems.

RESULTS AND DISCUSSION
Application of Accounting Information System (AIS)

The implementation of SIA in Asira Food Stores as MSMEs in Lampung can be known through interviews, observations, and documentation. The results of interviews with business owners, secretaries, and store employees are: Asira Food store has not implemented SIA in running its business operations. In addition, there is no structurally assigned accounting staff in the store so there is no recording of financial statements that can be used to determine the financial aspects of the business. The store's financial aspects are only known through financial transactions such as sales and purchase notes. The thing that is the basis for calculating profit and loss is only based on calculations

Selling value – Production cost – transportation

The Asira Food store has several purchasing procedures in running its business, namely:

a.   The buying procedure is broken

Prosedur beli putus adalah skema penjualan seperti biasa yaitu pembeli atau *costumer* membeli langsung produk yang ada di toko Asira *Food.* Pada prosedur ini seluruh terkait produk ditanggung oleh pembeli.

b.   Consignment

Consignment is a sales system by entrusting products to other shops or stalls which is part of Asira Food's sales strategy. For now, Asira Food products are already available in other stores such as: Sari Bumi Store, Hai Toms Shop and nearby stalls in Wonomarto Village.

c.   By order

That is a purchase made only based on orders only. For example, there is a customer who wants to buy as much as 5 kg on a predetermined day, the owner will immediately prepare the order with the help of other workers.

Aspects that Inhibit the Implementation of Accounting Information Systems (AIS)

There are inhibiting aspects in the implementation of SIA in the MSME (Toko Asira Food) based on the results of interviews, that is:

a.   Human Resources (HR)

One of the reasons that Toko Asira Food has not been able to implement SIA is the lack of human resources. HR is very important in an organization or company. HR is the key in the development of a company, including in the application of accounting information systems.

b. Company Age

Asira Food store can be said to be a newly established company, causing a lack of knowledge and experience of its workers regarding accounting records.

Discussion

From the results of the study, it is known that Toko Asira Food has not been able to implement SIA. However, the store should start implementing financial records in order to have more effective and efficient information that interested parties need to make decisions. Because the SIA can know about financial information/data, description, and general profile of the business to be evaluated. However, in the implementation of AIS, there are several indicators that need to be considered in order for it to run optimally, such as computerized facilities that support it, the application is simple and easy to understand, the flow/procedure is not complicated, and the user is able to operate the system properly.

In the SIA there are 6 components that must be designed, namely:

a. Input Block

The input block is a feature that is used to input data into the accounting system such as buying and selling transactions, finance, orders, requests, and so on.

b. Block Model

The block model is a mathematical model to analyze the data and the correlation of the variables so that they can be interpreted and concluded as accurate and concise report information.

c. Output Block

Output blocks are information obtained from the results of data processing and analysis that can be used by interested parties in making decisions.

d. Technology Block

Technology blocks are devices both hardware and software that can support the implementation of AIS in inputting, processing, storing, analyzing, accessing, and controlling the entire system.

e. Database Block

Database blocks are data storage areas that can be used to access as needed to obtain accurate information. This block as physical storage can be in the form of a flash disk, floppy disk, magnetic tape, and so on.

f. Control Block

Control blocks are security systems from natural disasters, fires, threats, fraud, sabotage, and so on through controlled prevention from storage, management, processing, development, emergency planning, and data protection..

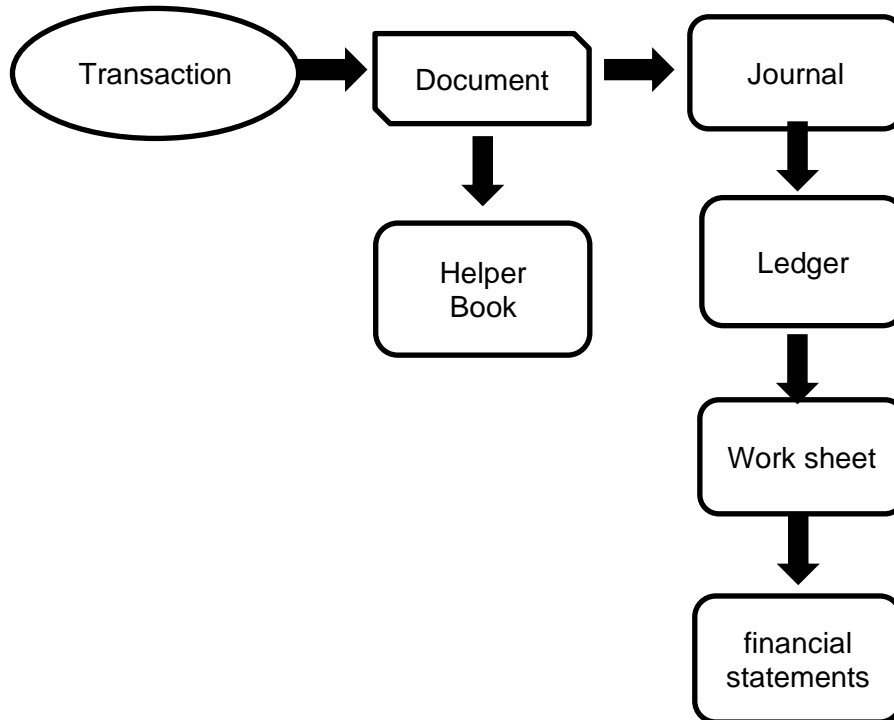In recording there are several processes, namely as follows:

Registration Process

Figure 1. Registration Process
Source: Book of Sistem Informasi Akuntansi 2016

Figure 1 shows the process of recording business transactions that can use document sources such as notes/invoices, transaction notes, and so on. Journals and subsidiary ledgers are used to compile the general ledger. The general ledger contains records and accounts payable. There are 2 types of journals in this context, namely: 1) general journals, as journals that use general recording, while 2) special journals use to provide special notes on accounting. After the journal entries are completed, they are recorded in the general ledger containing information about individual accounts. General ledger accounts are often known as T accounts because of their design which resembles the letter, T. The contents in the general ledger are determined by the number of transactions that occur which also includes the date, reference, debit, and credit information. The statement column in the ledger records debits and credits for the general journal, purchase journal, sales journal, cash receipts journal, and disbursement journal. Next, a worksheet is created from the general ledger which will work on the basis for preparing financial statements. The worksheet contains the account code, account name, and balance (debits and credits). The last stage is the preparation of financial statements containing the balance sheet, cash profit report, and

a report on changes in capital.
Sales Cycle
The sales cycle is an ongoing process of sales transaction activity followed by the recording of financial data and business information. In a sales activity there are several business processes that occur, namely:
a. Ordering goods by consumers.
b. Delivery of ordered goods to consumers.
c. Sending invoices to consumers.
d. Collection of receivables by the company.
e. Companies get cash payments from consumers.
Purchase Cycle
Purchasing cycle is a process of ongoing purchase transaction activities followed by the process of recording financial data and business information. In the buying cycle there are several processes that occur, namely:
a. demand from consumers or buyers from the warehouse function.
b. Supplier selection process.
c. purchase purchase order purchase function.
d. Getting goods from the warehouse or consignee.
e. Record purchases and payables by the accounting department.
f. Payment by finance function when invoice is due.
Accounting Information System (AIS) Application
The SIA application is software equipped with accounting records that can be accessed by users easily and quickly via a computer.
There are millions of software on the App Store and Play Store (Android), which provide accounting information system software services.
 The benefits of SIA software for companies are:
a. Make it easier for companies to do accounting records.
b. Monitor financial movements and financial health conditions.
c. Facilitate the analysis of business performance that is being run.
After knowing the great benefits of the application in the implementation of AIS, there are 2 recommendations for applications that are suitable for use for MSMEs, namely:
a.   Journal Applications
Jurnal. id is an online accounting application using financial reports such as balance sheets, cash flow, profit and loss, and others. The purpose of Jurnal.id is to simplify the bookkeeping process for business owners. There are several features provided by Jurnal. id for maximum business growth, namely:
a) Business and Financial reports
   has a simple and complete dashboard using a large selection of professional and ready-to-use financial report templates.
b) Accounting
   The accounting process is simple and easy to understand and there is little risk of errors in the bookkeeping process.
c) Cash and Transactions
   can track and monitor every online transaction of bank reconciliation into financial statements automatically and easily.

d) Invoice and Invoice
   this feature can make payments faster with automatic invoice generation and is integrated into financial software.
e) Products and Inventory
   Manage products, inventory, and warehouse in real-time and accurately in one dashboard.
f) Cost and budget
   Manage expenses and budgets more efficiently and free from hidden expenses.
g) Taxation
   Create and manage personal invoices on the software using a simple process and comply with Indonesian tax regulations.
h) Mobile Apps
   It can facilitate business monitoring anytime and anywhere via an Android or IOS smartphone.

Some of the advantages of using the Jurnal. id application system:
a)   Practical and effective to use.
b)   The data entry process is very simple, and effective using a mobile phone or personal computer.
c)   Affordable prices. Subscribe using the Jurnal. id application. cheap and you can pay every 3 (three) months.

Some of the disadvantages of using the Jurnal. id application system:
a)   Paid software. If the subscription period expires, this software cannot be used to its full potential, such as not being able to create a new invoice.
b)   must use the internet to be able to access the software.

b.   Accurate Application
   An accurate application is a software that is used to facilitate the management of financial data accurately so that financial reports are obtained that are accountable, precise, and fast. The output of using this application is a financial report package according to the Indonesian Financial Accounting Standards Regulations (PSAK). This application has > 250 standard report formats that can be edited and adapted to your needs.
There are several reports generated by the software, namely:
a)   Financial balance report
b)   Profit and loss report
c)   Trial balance
d)   Cash flow
e)   Accounts receivable report and time period (receivable reminder is due)
f)   Accounts receivable report and time period (receivables due reminder)
g)   Inventory and warehouse reports
h)   Journal reports and ledgers
i)   Tax report
j)   Reports on buying and selling transactions, payments, cash transfers, porto petty cash and so on.

Some of the advantages of using an accurate application system:
a) In accordance with PSAK and Indonesian taxation.
b) It has been tested and widely used by business people and accountants.
c) Applications that are practical to use so that users who do not have an accountant basis can also use them.

Some of the disadvantages of using an accurate application system:
a) Cannot be customized because this software is designed according to the needs of MSMEs in Indonesia.
b) Does not cover all company operations so that they can only be recorded in general terms.
c) Not getting new purchasing training.

CONCLUSION

Based on and discussion of the implementation of the Accounting Information System (SIA) at Asira Food Stores as MSMEs in Wonomarto Village, North Kotabumi District, the researchers concluded: SIA has not been applied to the Asira Food Store which was proven after the researchers conducted interviews with several related parties. And also researchers have made direct observations by visiting the place of business and indeed there is no special accounting staff. The store does not do any accounting books at all, both sales and sales. The absence of this accounting record causes the unavailability of data used to assist the company's decision-making process in dealing with the financial problems experienced. So far, the company only uses sales notes which are not effective and efficient for marketing managers in making decisions. There are 2 aspects behind Asira Food Stores that have not implemented AIS in the development of knowledge, namely: aspects of limited Human Resources (HR) regarding and experience in carrying out accounting records. HR is an important component in any company establishment because the company will grow rapidly only with quality human resources that can encourage competitiveness and move productive sectors. The second is the age of the company, which also affects the implementation of the Accounting Information System. The shop was only established in 2018, so this is a new thing for all workers or employees who are recruited by the company with a populist system or recruit workers from the surrounding community to improve the welfare of the people who do not have the job. more efficient finance.

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