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Digital Transformation: A Solution for Accounting Recording at Kampoeng Tenun Alor MSME in Kupang City

Viany Cecilia Pah[*1], Ayu Sartika Pane[1]
Politeknik Negeri Kupang, Indonesia[1]
*Coresponding Email : Vianycecilia1201@gmail.com

ABSTRACT

Reliable accounting information is essential for Micro, Small, and Medium Enterprises (MSMEs) as it forms the basis for decision-making and business management. It supports activities such as business expansion, pricing, and performance evaluation. However, most MSMEs in Kupang City do not maintain proper accounting records due to limited knowledge, a small customer base, and the perception that small-scale businesses do not require structured accounting.This study aims to improve MSMEs' understanding and ability to conduct proper accounting through digital recording systems. The selected research subject is **Kampoeng Tenun Alor (KTeA)**, a local weaving MSME in Kupang. The study uses the **Participatory Action Research (PAR)** method, starting with identifying research problems faced by KTeA MSMEs, collecting information from KTeA Business Actors to answer the research questions, analyzing and interpreting the information provided by KTeA MSMEs, and providing a solution to participants: a Financial Reporting application for KTeA MSMEs.The research results show that after five testing phases, each software function effectively met KTeA's operational needs. Thus, the application can assist in daily operations and generate financial reports. Future research is expected to design more advanced, computer-assisted accounting techniques and synchronize them with broader accounting systems.

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a fundamental pillar of a nation's economic growth (Endris & Kassegn, 2022). Consequently, MSMEs must be managed optimally and measurably to prevent potential losses for business owners. According to Wibowo (2015), accounting plays a critical role in providing essential information for business decision-making. *Reliable* accounting information serves as a basis for managing MSMEs, ranging from expansion and pricing to measuring ongoing business performance (Wibowo & Penti, 2015). In other words, sound decision-making impacts a business's success, and vice versa.

In practice, most MSMEs in Kupang City have not implemented proper accounting records due to limited accounting knowledge and the perception that small-scale businesses do not require financial reporting. Previous studies indicate that the absence of accounting practices is caused by inadequate financial literacy, unclear business objectives, and a limited understanding of Financial Accounting Standards for Micro, Small, and Medium Entities (MSMEs) (Widyastuti, 2017; Alfira Nay et al., 2023). Similar findings from community service activities show that manual recording is considered complex and time-consuming, constituting a major obstacle from the initial recording stage to the preparation of financial statements (Pah et al., 2023).

The digitalization of accounting information can simplify accounting records, making them faster and more efficient (Carey, 2015; Xie et al., 2014). Numerous accounting software applications are currently available; however, it is regrettable that there is still a lack of accounting software that can be adapted to the diverse needs of business actors. Furthermore, business actors who are unfamiliar with such software are likely to find it very difficult to use (Achadiyah, 2019).

To enable proper recording, a system is required that can address two main problem aspects: the usefulness of accounting information and the ease of using the system. These two elements are the primary factors that shape an individual's interest in technology acceptance (Beynon et al., 2020).

The MSME of concern in this study is *Kampoeng Tenun Alor* (KTeA), located in Kupang. KTeA is an MSME operating in the home industry sector that produces woven fabrics. All processes are managed independently, ranging from yarn twisting, motif creation, dyeing, and weaving to the sales process. With a business scope this broad, KTeA can generate a considerable monthly turnover. However, the challenge faced is that financial recording and reporting are conducted in a simplistic manner and are not yet compliant with *SFIS for MSMEs*. In this study, the author will assist in analyzing and designing a financial accounting recording and reporting system that aligns with *SFIS for MSMEs*. The availability of compliant financial reports can help KTeA in business expansion, cost minimization, and securing funding sources from external parties that may be needed in the future. Based on this problem, two research questions emerge: Why are many MSMEs unable to maintain their own financial records? What solutions exist for MSMEs in Kupang City who lack understanding of how to maintain their financial records?

Based on these factors, the urgency of this research lies in the consistently high growth of MSMEs over time in Kupang City, particularly in the weaving sector, which is not matched by an increased understanding among business owners regarding the importance of financial reporting. This situation leads to several consequences: the neglect of owners' personal finances due to an inability to separate business revenue from personal funds; difficulties in expanding the business to a larger scale; and an inability to obtain funding from third parties due to the lack of financial statements. Therefore, this research is essential as an initiative to enhance financial literacy among MSME actors, specifically within the woven textile sector, namely *Kampoeng Tenun Alor* in Kupang City.

This study is motivated by previous research conducted in 2023 by Pah et al., titled "Compilation of Administration and Financial Reports for BUMDES Nekbaun, East Baumata Village" (Pah et al., 2023). The similarity between this study and the previous one lies in their shared objective of assisting the community in preparing financial reports. The difference is that the previous research focused primarily on teaching manual financial reporting, whereas the current study concentrates on digital transformation and creating a system/*software* to facilitate MSMEs in Kupang, particularly those in the home-based weaving industry, in maintaining financial records and generating reliable and accountable financial statements.

METHODS

This study employs a Participatory Action Research (PAR) approach to develop financial recording software through active collaboration between researchers and MSME owners, encompassing stages from problem identification to system design and sustainable implementation. Regular evaluations are carried out in collaboration with the owners of KTeA to ensure that the software continues to align with practical user needs and real operational conditions (Lune & Berg, 2017). **Sample Determination:** The respondents in this study are the business owners of the *Kampoeng Tenun Alor* MSME in Kupang City.

This study employed a qualitative case study approach. The population of this study consisted of the owner and manager of Kampoeng Tenun Alor (KTeA). Given the specific and focused nature of the study, the entire population was included as the research sample, resulting in one respondent. The respondent was selected using purposive sampling, based on the following criteria: (1) being the owner and manager of the business, (2) having long-term experience in managing the enterprise, and (3) possessing comprehensive knowledge related to the financial and operational aspects of the business. Data were collected using in-depth interviews and direct observation. The interview instrument was a semi-structured interview guide, developed based on the research objectives and relevant literature. This instrument allowed the researcher to obtain detailed and accurate information regarding the financial recording and reporting practices of the enterprise.

1. **Data Collection:** the Participatory Action Research (PAR) method was employed, following these steps:

a. **Identifying the research problem.** Researchers examined the accounting issues and established MSME owners as research subjects, ensuring the problem became a shared concern.
b. **Gathering information to answer the question.** Financial data were collected through interviews and document review to address the identified problem.
c. **Analyzing and interpreting the information.** Collected data were analyzed and used to develop a system tailored to users' data characteristics and information needs, forming the basis for decision-making.

2. **Sharing the result with participants** The finalized system was communicated to MSME owners through formal and informal discussions to verify alignment with expectations and incorporate necessary revisions.**System Evaluation.** A periodic evaluation of the implemented system is conducted by the researcher with the business owners once every three months. This is performed to identify emerging constraints so they can be addressed by the researcher before the research period concludes.

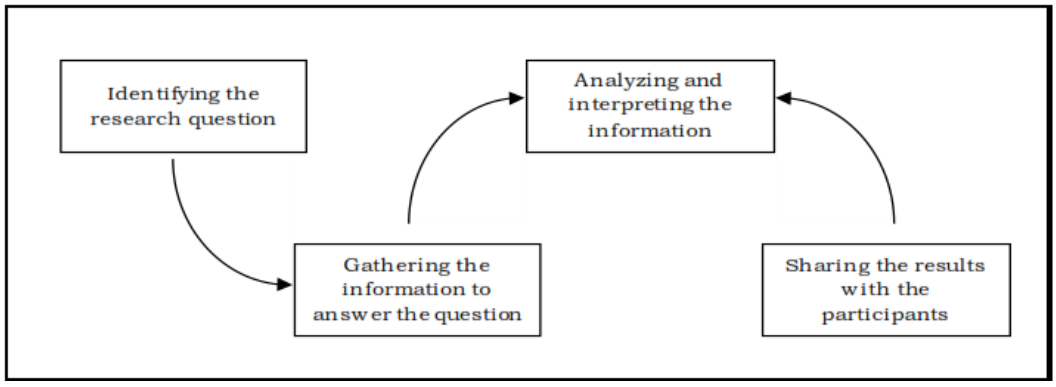

Figure 1. Stage of Participatory Action Research Method
Source: Lune & Berg (2017)

RESULTS AND DISCUSSION

In implementing this research, the process was divided into five stages. The following is an explanation of each stage.

1. **Analysis Stage. This stage was characterized by the business owners' lack of understanding of the accounting system, which resulted in no transaction records being maintained. Concurrently, data related to this core problem was gathered.**

The analysis stage revealed that Kampoeng Tenun Alor (KTeA) had not implemented a formal accounting system due to the owner's limited understanding of accounting concepts, resulting in the absence of systematic transaction records. Interviews indicated that although accounting training had previously been provided, it was ineffective due to limited duration, unclear explanations, and the absence of follow-up, leading the owner to perceive business income merely as household funds rather than as resources requiring long-term management.

The respondent in this study is the owner of *Kampung Tenun Alor*. To maintain confidentiality, the respondent's name is anonymized as Sinta. The respondent is a female aged 50–60 years and has completed a Bachelor's degree (S1) as her highest level of education. She has been operating the business for approximately 15 years and currently serves as both the owner and manager. The business is engaged in the sale of traditional woven fabrics (tenun). The respondent's monthly income ranges from IDR 15,000,000 to IDR 30,000,000. Based on the business scale and revenue criteria, *Kampung Tenun Alor* is classified as a small-scale enterprise.

As a consequence, KTeA has never prepared financial statements in accordance with SFIS for MSMEs. Of the three mandatory reports—the statement of financial position, statement of comprehensive income, and notes to the financial statements—only a simplified profit calculation is prepared. This calculation is limited to subtracting the cost of goods sold from revenue and does not represent reliable financial performance or financial position. These findings are consistent with prior studies showing that most MSMEs maintain simple, cash-based records that define profit as the difference between cash inflows and outflows (Andarsari & Dura, 2018; Popa et al., 2018; Sulong et al., 2015).

Furthermore, KTeA does not separate personal and business finances, thereby violating the economic entity assumption, which requires a clear distinction between the owner's economic activities and those of the business (Dixon & Frolova, 2013; Hayoun, 2018). Similar practices are commonly observed among MSMEs and hinder the accurate identification of business assets, cash flows, and performance (Li, Li, et al., 2018; Nisar et al., 2018). Without this separation, assessing whether the business is progressing or regressing becomes difficult (Li, Su, et al., 2018; Sarens et al., 2015).

Transaction recording at KTeA is further limited by the exclusion of production activities, despite the business operating within a structured craft and fashion production cycle. Inventory valuation and production costs are estimated rather than systematically calculated, reflecting limited cost-accounting knowledge. This condition is compounded by the absence of formal purchasing procedures, with all purchases conducted in cash, and by informal sales recording practices, even though sales occur routinely. These characteristics align with findings that many MSMEs either maintain no records or rely solely on basic cash books (Uyar & Güngörmüş, 2013; Popa et al., 2018; Zuhdi, 2011).

Cash-based recording systems are unable to distinguish costs from expenses, resulting in incomplete and potentially misleading financial information for managerial decision-making (Abbasi et al., 2014; Harris & Patten, 2014; Williams & O'Donovan, 2015). Such limitations are largely attributable to insufficient accounting knowledge among MSME owners (Armitage et al., 2016; Carey, 2015; Holland & Gutiérrez-Leefmans, 2018). Therefore, the findings highlight the urgent need for a simple, practical, and reliable accounting recording system capable of supporting decision-making through efficient transaction processing and automated financial reporting (Juita, 2016; Rahayu, 2017).

2. Detailed Accounting Information System Design Stage

The accounting information system was designed based on the operational needs and capabilities of the owner of Kampoeng Tenun Alor (KTeA). System requirements were identified to support managerial decision-making through automated financial reporting, while remaining aligned with the user's technological capacity. The key design criteria included ease of use, integration with cash register operations, real-time financial reporting,

and offline functionality to accommodate limited internet access in NTT.

Application development was conducted through continuous coordination with the KTeA owner, who emphasized the need for a simple system capable of producing accurate financial reports without complex manual processing. This input reinforced the development of a user-centered accounting application tailored to KTeA's production and sales activities.

The system was developed collaboratively with a programmer and was designed to automate transaction processing across the entire accounting cycle. It generates SFIS-compliant financial statements, including the statement of financial position, statement of comprehensive income, and notes to the financial statements.

Inventory recording applies the perpetual method to enable real-time stock monitoring, support timely replenishment, and identify high-demand products for strategic decision-making. Depreciation was excluded from the system design due to the nature of woven textile products, which do not exhibit a measurable useful life or residual value and may appreciate over time.

System implementation began with the development of a chart of accounts and product database. Products are categorized by region and weaving technique, assigned unique codes, and generated with barcodes. Barcode scanning automatically records sales transactions into the relevant journals and updates financial statements in real time, including calculations of selling prices, profit margins, and discount limits.

3. Programming and Problem Analysis Testing Stage

After finalizing the design details according to KTeA's requirements, the researcher utilized a flowchart to structure the system's logic and facilitate the testing process. The following outlines the accounting system design stages for *Kampoeng Tenun Alor* (KTeA).

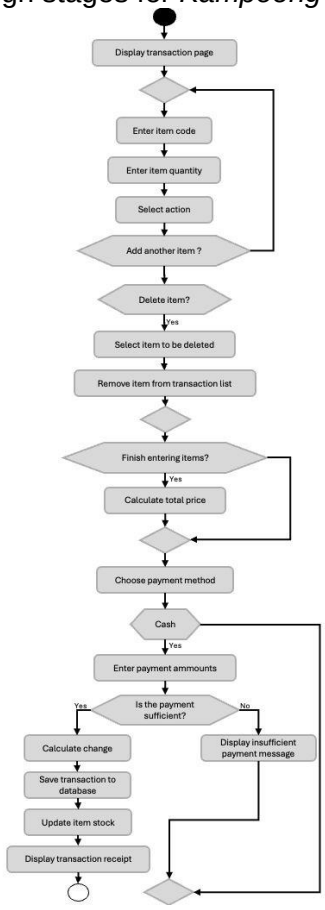

Figure 2. Transaction Flowchart

Source: flowchart has been processed by the author (2025)

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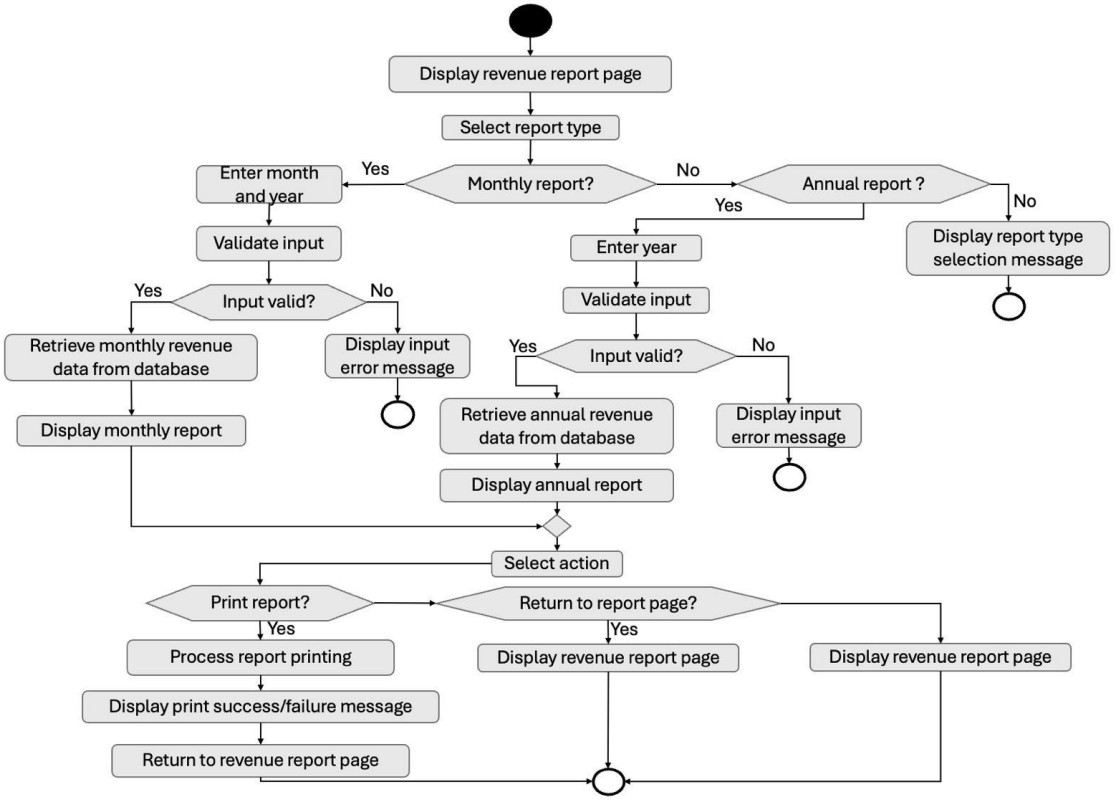

Figure 3. Sales Flowchart
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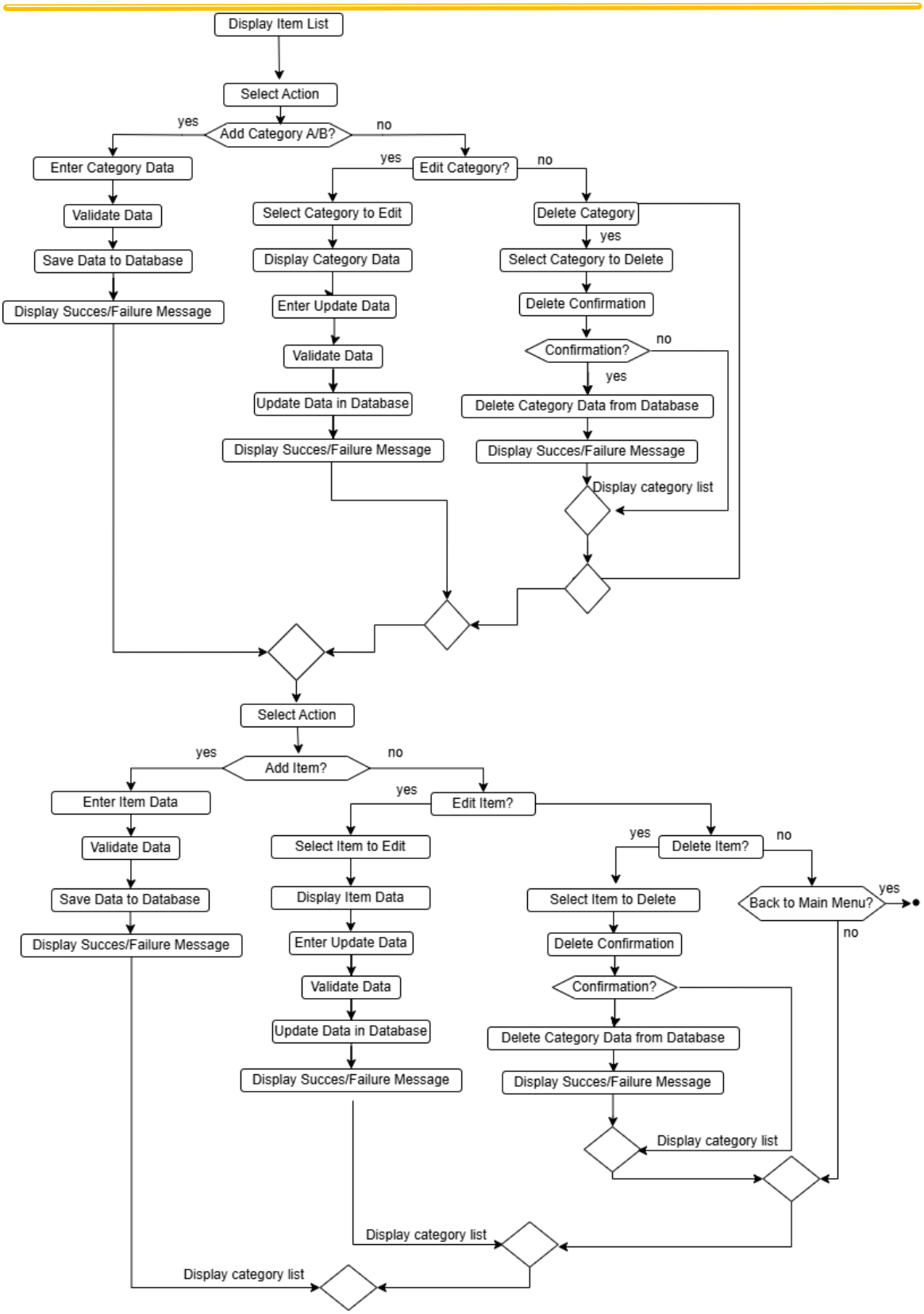

Figure 4. Recording Inventory Flowchart
Source: flowchart has been processed by the author (2025)

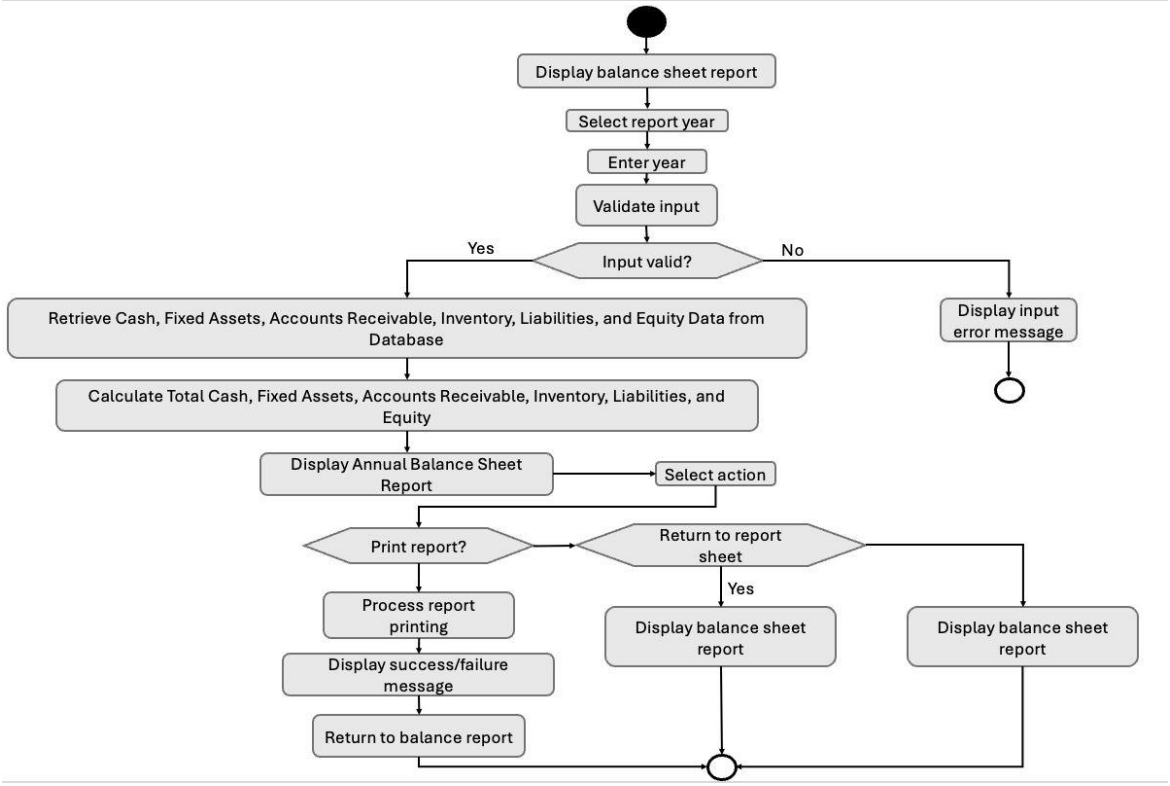

Figure 5. Balance Sheet Flowchart
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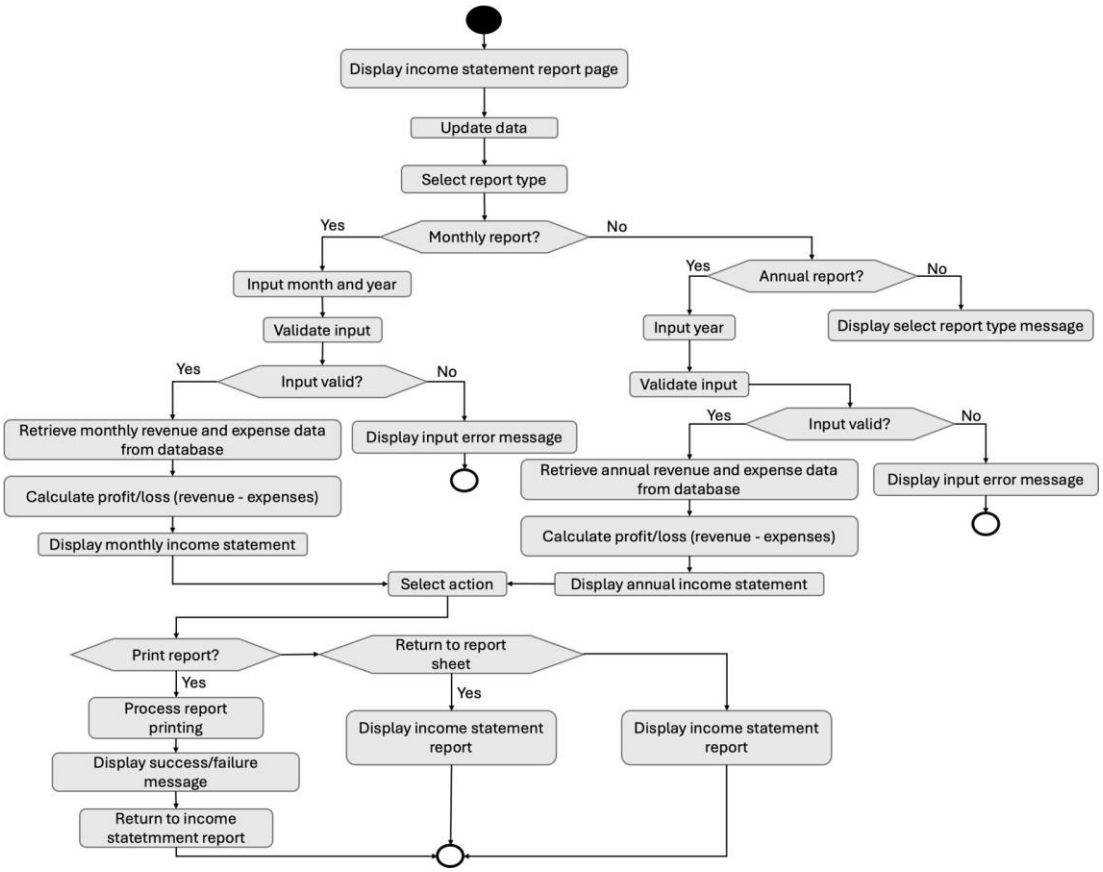

Figure 6. Income Statement Flowchart
Source: flowchart has been processed by the author (2025)

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In the transaction module, users input item codes via barcode scanning, verify quantities, and select payment methods. Payments may be made in cash or non-cash (debit card, credit card, or QRIS). For cash transactions, the system calculates shortages or change automatically, opens the cash drawer when payment is sufficient, and prints a receipt. For non-cash transactions, the user confirms the payment type, and upon successful processing, a receipt is printed.

The income module provides monthly and annual income reports, as daily income calculations were excluded based on the owner's request due to irregular daily sales. Reports can be viewed within the application or printed to facilitate periodic income monitoring.

The inventory module supports two functions: increasing stock for existing items and adding newly produced items not yet recorded in the database. Stock additions are recorded by selecting the product and entering the quantity, while new items are recorded by inputting category-based data, after which the system automatically updates inventory levels.

In the balance sheet module, all recorded transactions are synchronized into asset, liability, and equity accounts. Financial statements can only be generated when assets equal liabilities plus equity. If an imbalance occurs, the system prevents report output until corrections are made. The finalized statement of financial position can be exported to Excel for offline storage and printing.

The profit and loss module synchronizes transactions into sales, cost of goods sold, and expense accounts. This module also includes a tax calculation feature to support tax compliance and improve financial oversight within a reporting period.

System testing was conducted in three stages: (1) sales transactions, which correctly updated cash, inventory, sales, and cost of goods sold; (2) inventory updates, which successfully recorded new products and stock increases; and (3) financial reporting, which accurately synchronized all transactions into the statement of financial position and statement of comprehensive income and enabled offline export. These results confirm that the system functions as intended, with accurate account synchronization and reliable report generation.

4. System Implementation Stage

Following the completion of the analysis, design, and system development stages, the subsequent step is system implementation. This phase focuses on deploying the designed accounting information system with the objective of enabling its utilization by users in operational activities. The following menus can be viewed in the figure.

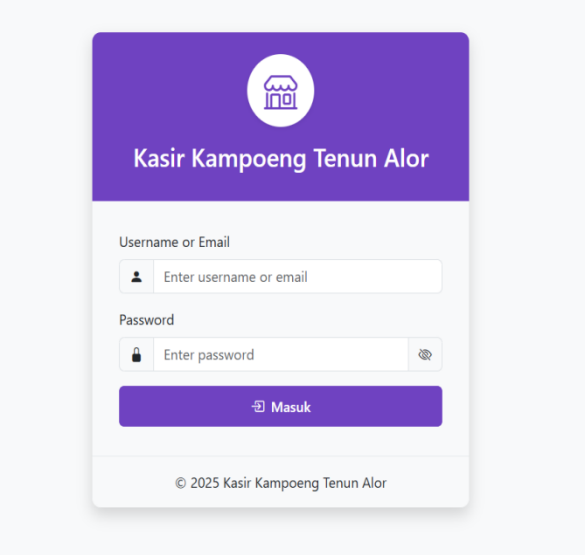

Figure 7. Admin Login Page

Source: Figure has been processed by the author (2025)

The login page displays the application name along with input fields for the admin's username/email and password. At KTeA, the admin is the owner themselves, as the owner is responsible for all cash inflows and outflows.

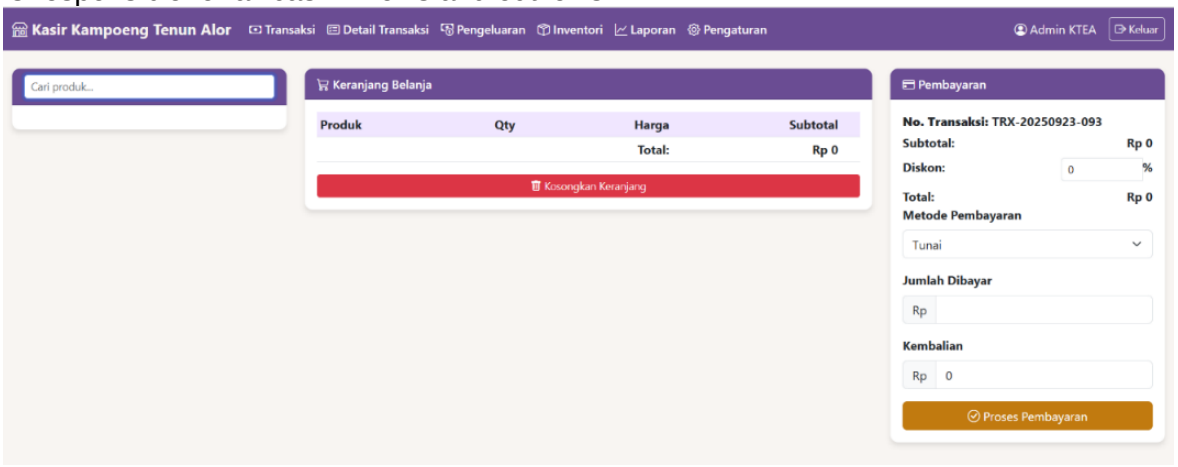

Figure 8. Dashboard Display
Source: Figure has been processed by the author (2025)

Upon successfully logging into the KTeA cashier account, the admin is presented with several menu options: the transaction menu, transaction details menu, expenses menu, inventory menu, and reports menu.

In the transaction menu, the system is automated via the barcode on each product type. When a barcode is scanned, product information appears, including its name and price. A discount option is available should the admin wish to apply one according to their preference. Payment methods encompass both cash and non-cash options (QRIS, debit card, credit card, and transfer). Once the amount is entered and payment is detected, a purchase receipt is printed. All transactions on that day are automatically recorded as inventory reduction, revenue increase, and updates to the income statement and statement of financial position.

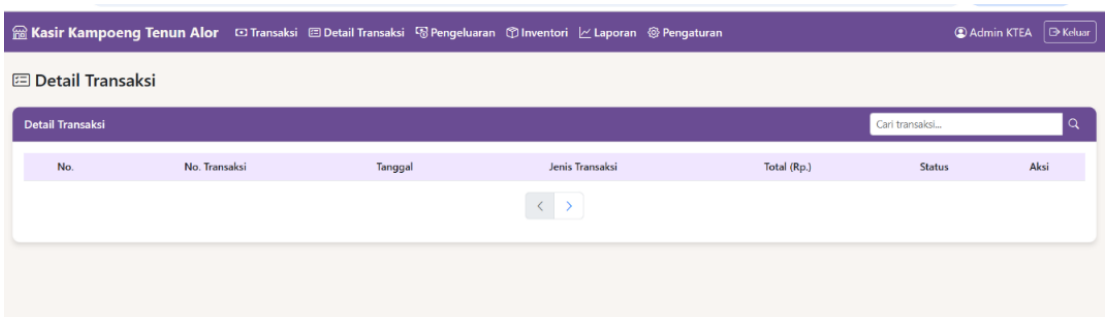

Figure 9. Detail Transaction Display
Source: Figure has been processed by the author (2025)

The transaction details menu, referring to Figure 9, displays a complete transaction summary encompassing transaction number, sold items, date, total sales, and sales status. This feature is necessary to enable the admin to comprehensively review transaction descriptions as a verification tool, whether to confirm the actual occurrence of a transaction, detect potential duplications, or identify unauthorized transactions without the owner's knowledge.

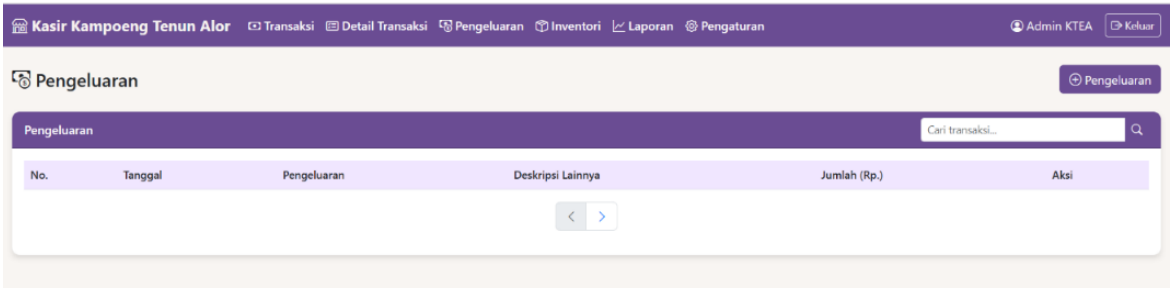

Figure 10. Expense Menu Display
Source: Figure has been processed by the author (2025)

The expenses menu is used to record every cost disbursed from KTeA's cash. Recorded costs are entered into the statement of financial position, recognized as expenses, and reduce profit. These specified expenditures are not personal expenses but rather outlays related to KTeA's operational activities, such as transportation costs, employee salaries, gallery electricity, and various other operational expenses.

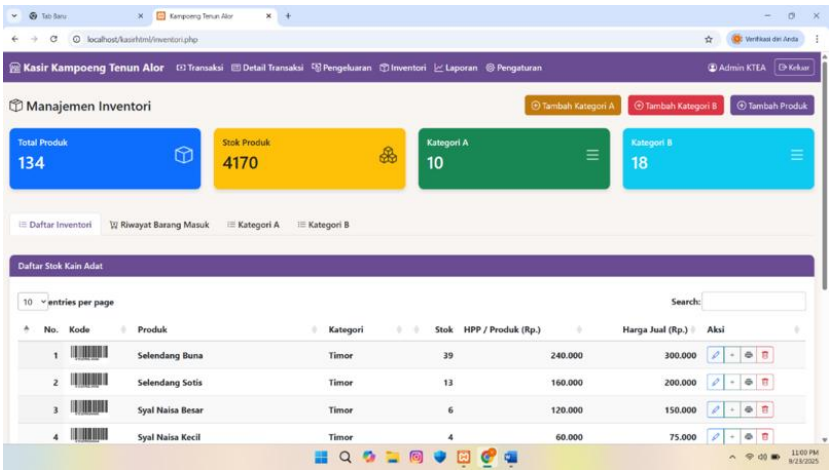

Figure 11. Inventory Menu Display
Source: Figure has been processed by the author (2025)

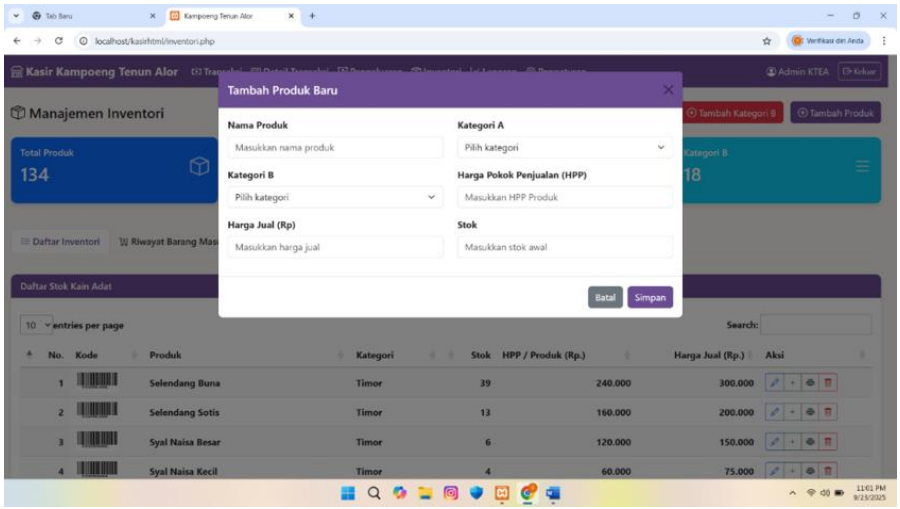

Figure 12. Inventory Menu Display to Add New Products
Source: Figure has been processed by the author (2025)

Figure 11 displays the inventory menu, which automatically generates a barcode that can be printed and attached to products. To add a product, the admin can click the 'Add

Product' menu in the upper right section, which then displays an interface as shown in Figure 12. Figure 12 contains two categories: Category A and Category B. Category A refers to the regional origin of the woven products at KTeA (for example, Timor, Rote, Sabu, and others), while Category B refers to the product type (shawl, scarf, sarong, accessories, and others). The addition of these categories is intended to facilitate the admin in classifying diverse products and to prevent writing errors or product duplication. Figure 12 also includes an input field for the Cost of Goods Sold (COGS), which is automatically recorded in the COGS account on the income statement. Consequently, the owner can monitor the financial condition and profit or loss in real time at the end of the period. Furthermore, an initial stock menu is available to control the inflow and outflow of goods.

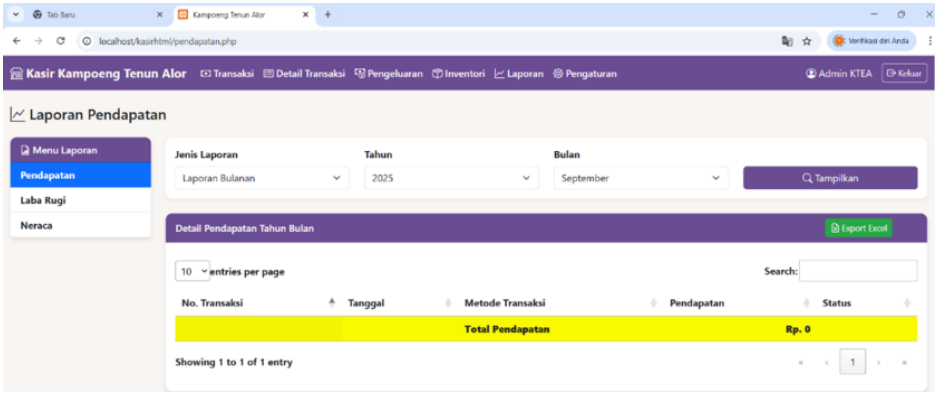

Figure 13. Income Menu Display
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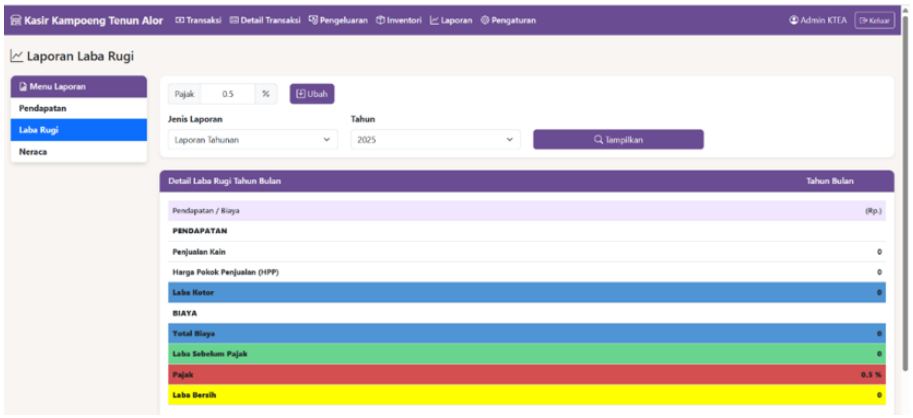

Figure 14. Income Statement Display
Source: Figure has been processed by the author (2025)

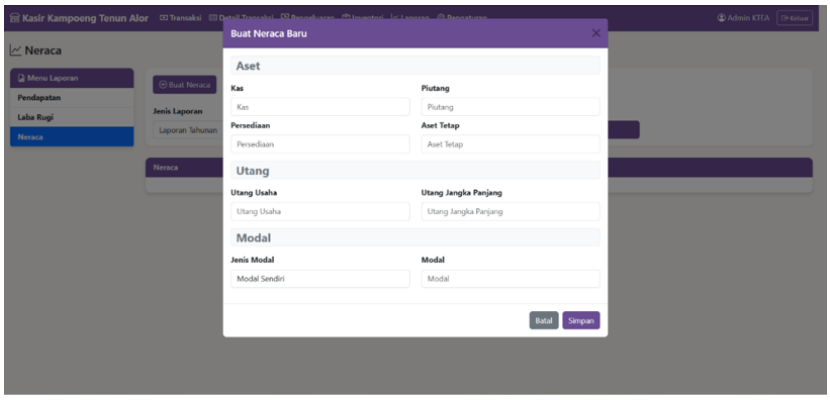

Figure 15. Balance Sheet Report Display
Source: Figure has been processed by the author (2025)

The income menu in Figure 13 displays the overall monthly and annual income of KTeA before deducting the COGS. Income is divided into two categories: income per month and income per year. Daily income is not displayed because the owner assumes that transactions do not occur daily; therefore, monthly and annual groupings are deemed more appropriate. This menu functions as a control mechanism for the owner to review operational needs, identify the most in-demand products, monitor sales cash flow, and serve as a basis for business decision-making regarding future business development.

Figures 14 and 15 display the income statement and statement of financial position of KTeA. The income statement is automated from transaction recording to account grouping, and is subsequently generated as a report output. The income statement interface also includes an 'Export to Excel' feature to facilitate the owner in transferring data from the system to Excel, printing it, and utilizing it for business purposes, such as attaching the financial condition in partnership proposals or applications for additional financing to third parties. Furthermore, a tax menu is directly integrated into the income statement, enabling the owner to ascertain the amount of tax payable. Under *Government Regulation No. 23 of 2018*, the MSME tax rate is set at 0.5% of total net income, allowing the tax amount to be directly determined and paid accurately according to the calculation and available evidence. This automation system assists the owner in avoiding difficulties in fulfilling tax obligations.

The statement of financial position serves to illustrate KTeA's financial position at a specific point in time. In addition to being a mandatory report for MSMEs, the statement of financial position also provides the owner with an understanding that this report interconnects assets, liabilities, and equity. Through the statement of financial position, the owner can assess the condition of assets—whether their value is greater than liabilities, or vice versa—and to what extent the owned assets are capable of covering obligations. This information assists the owner in making business decisions, such as determining the timing for debt settlement, acquiring new financing, or analyzing the efficiency of asset growth.

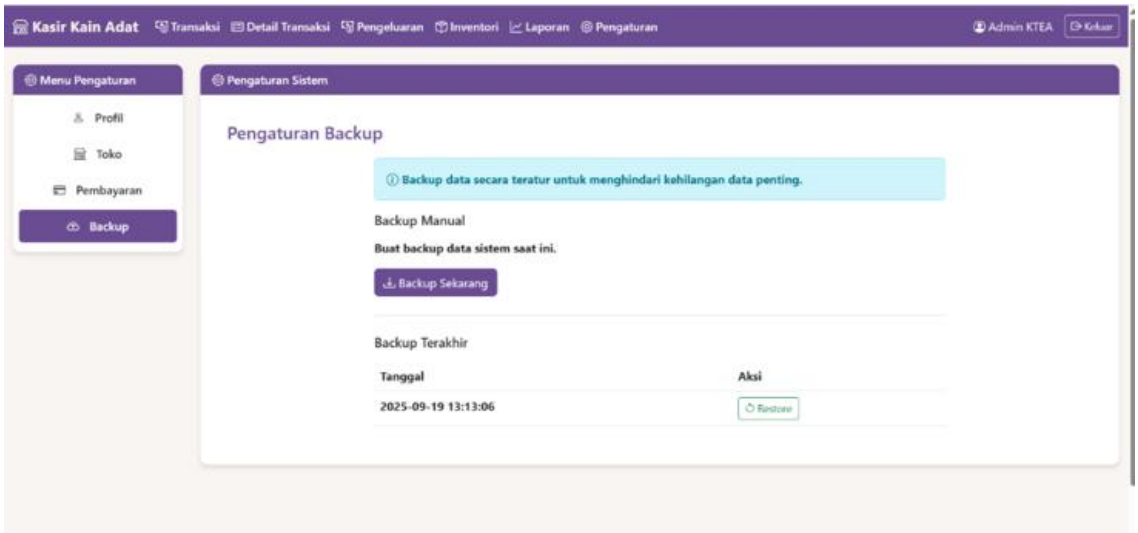

Figure 16. Backup Menu Display
Source: Figure has been processed by the author (2025)

A backup menu is provided to save the transaction data and reports that have been recorded in the application. Since this application is offline-based and not connected to cloud storage, manual backup is required to protect data from damage, computer virus attacks, or internal device malfunctions. This feature is also beneficial when the owner wishes to change devices, ensuring that the data remains secure even when the hardware is replaced. Consequently, the owner can continue to access the application anytime and anywhere without being dependent on a specific device.

5. System Evaluation Stage

At this stage, the researcher and the owner of KTeA jointly assessed the success level of implementing the application-based accounting information system. Success was measured by the extent to which the owner was able to operate the created application, as well as the quality of business decisions made as indicators of the system's and work program's success. The owner acknowledged that this system highly aligned with their expectations. Calculations revealed that overall, the selling price of products had been above the cost of goods sold; however, some products that were discounted by the owner were actually sold below the cost of goods sold because the owner neglected to consider the desired profit margin. Based on this finding, the owner can make more precise and profitable decisions. Previous studies also indicate that accounting information systems are intentionally designed to present reports more quickly, accurately, and accountably, thereby generating higher-quality information (Azriani et al., 2013; Clegg, 2018; Firdaus & Widyasastrena, 2017; Harris & Patten, 2014; Kim et al., 2017). The targeted use of application-based accounting information technology that aligns with business objectives is expected to continue in the future, thus continuing to support accounting record-keeping at KTeA. Although this system is simple, the developed technology is considered adequate for sustainable use as long as the types of transactions and business activities remain consistent. However, should significant changes occur in the types of business activities that render financial transactions more complex, system adjustments may be necessary to maintain alignment with the prevailing business conditions.

CONCLUSION

The development of this application-based accounting information system, carried out using the Participatory Action Research (PAR) method, provided a clear structure that ensured the system was built according to the real needs of its users. Through stages of analysis, system design, programming, testing, implementation, and evaluation, the process produced a system that works effectively for Kampung Tenun Alor (KTeA). The testing results show that the digitalization of KTeA's accounting processes was successful. All transactions and features are now integrated automatically and in real time into financial reports, making financial management more accurate, transparent, and easier for the owner to access— even offline or from different locations. This study not only supports KTeA's business development but also contributes to the growing body of literature on sustainable, computer-based accounting and audit systems. While the system still has limitations, these open the door for future researchers to add new features that better support users. Further research can also explore the development of computer-based audit tools that can be integrated directly with the existing accounting system.

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