

ANALYSIS OF THE APPLICATION OF ANDROID-BASED ACCOUNTING APPLICATIONS TO COMPILE FINANCIAL REPORTS AT THE WORKSHOP PERKASA AUTORESTO AND CLUB TEGAL

HILDA PARAMADINA PUSPANINGRUM HALIEM¹, YENI PRIATNA SARI², ARYANTO³

AFFILIATIONS

¹Accounting, Politeknik Harapan Bersama, Tegal

²Accounting, Politeknik Harapan Bersama, Tegal

³Accounting, Politeknik Harapan Bersama, Tegal

Author email: hildaparamadinaph@gmail.com

Abstract: Bengkel Perkasa Autoresto and Club Tegal are MSMEs engaged in services that have not made financial reports in accordance with applicable standards. This study aims to help Bengkel Perkasa Autoresto and Club in arrange and produce financial reports by implement an android-based accounting application, named SI APIK. The results of these financial statements can be used by the company to know the profit and loss obtained. This type of research is qualitative research use descriptive method. The data collection technique used in this research is by conduct interview, observation, documentation, and literature study. Based on the research results, the application of SI APIK can be used easily. SI APIK application helps Bengkel Perkasa in arrange financial reports according to SAK EMKM so that it can find out profit or loss obtained.

Keywords: Financial Reports, Android-Based Accounting Application, SI APIK, MSMEs, SAK EMKM.

INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are productive economic efforts owned by individuals who are not branches of medium-sized enterprises (Simanjuntak et al., 2020). MSMEs have a very important role in economic development and growth, as well as in employment. The important role of MSMEs has encouraged various countries, one of which is Indonesia, to continue to strive to develop MSMEs. MSMEs are even considered as an alternative main staple in the Indonesian economy, their strong, efficient, and dynamic characteristics are able to encourage the nation's economic development (Widiastoeti & Sari, 2020). This must be of more concern, especially for the owner or owner to always improve the quality of the business being undertaken so that it is not less competitive with other businesses, because currently MSMEs are in great demand and continue to grow every year.

The high potential of MSMEs in economic development is not matched by the quality of MSMEs themselves. The most basic problem related to the quality of MSMEs is that MSME actors still do not apply financial recording and reporting according to applicable standards starting from providing transaction evidence to issuing financial reports (Sya msul, 2022). There are still many MSME actors who do not attach much importance to financial reports. This argument is reflected in several findings in previous studies. For example, research (Ningtiyas, 2017) on UMKM Bintang Malam. The findings of the study found that the monthly turnover of this MSME was more than Rp. 100,000,000 but the owner admitted that he had difficulty in preparing financial reports. UMKM Bintang Malam only uses booked notes whose

information is only in the form of sales and receipt of goods. The results of the study (Orparani & Agustina, 2021) show that the financial statements prepared are very simple, limited to recording cash receipts and disbursements manually. Research (Azizah Rachmanti et al., 2019) shows that MSMEs Batik Jumpat Dahlia have not implemented applicable financial standards, the owner only records cash in and out. Finally, research (Warsadi et al., 2017) shows the results that PT Mama Jaya in running its business does not pay attention to financial records properly and correctly in accordance with existing standards, so that company operations are not well controlled. Whereas financial reports are important in a business or industry, especially MSMEs, because they are related to loan applications to banks so that they become one of the considerations for banks (Widjaja et al., 2018).

Seeing these conditions where accounting is very important for MSMEs, the Indonesian Institute of Accountants (IAI) issued a Financial Accounting Standard to facilitate EMKM, namely SAK EMKM (Financial Accounting Standards for Micro, Small and Medium Entities) which is effective for the preparation of financial statements starting January 1, 2018. SAK EMKM is a much simpler accounting standard than SAK ETAP. The Indonesian Institute of Accountants (IAI) states that Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs) can be used as a reference in defining and providing qualitative vulnerabilities for MSMEs that must apply SAK EMKM (Windayani et al., 2018). EMKM is intended to encourage small business actors to continue to develop MSMEs and have neat record administration and bookkeeping to determine business expenses and income (Dewata et al., 2020). MADE INTO ONE SENTENCE OR COMBINED

In actual practice, there are still many MSMEs that have not prepared financial reports according to SAK EMKM, and some even do not prepare financial reports. The factors that cause this are limited human resources who have accounting knowledge and skills and assume that preparing financial reports is a complicated and convoluted process (Habibi, 2021). In addition, the lack of understanding of business owners regarding the importance of accounting information systems and lack of sensitivity to technological developments. Technological advances require various groups to always be sensitive and make changes, especially in terms of meeting information needs (Mubarok & Mardiana, 2021).

In this era of globalization, technological progress is developing very rapidly, and it has become a necessity during the 4.0 revolution that information technology makes it easy in various ways, one of which is in the business sector. The convenience provided by information technology in the business sector, especially MSME players, is to encourage the processing of financial data which originally used manual data processing to be systemized. Currently, technology can be used in various ways, one of which is using software that is not only available on computers, but also on smartphones. Smartphones have been widely used in various circles, including business people. There are many features that can facilitate android users such as social media and also financial related applications. An example of an accounting application that can help MSME players is SI APIK (Financial Information Recording Accounting Application). SI APIK is a financial recording system launched by Bank Indonesia. In collaboration with the Indonesian Accountants Association (IAI), Bank Indonesia created SI APIK with the aim of assisting MSMEs in recording and reporting finances in accordance with SAK EMKM (Habibi, 2021).

Perkasa Autoresto and Club Tegal Workshop is an MSME engaged in services. Perkasa Workshop itself does not yet have well-registered financial management. This workshop has not made financial reports in accordance with applicable standards. Bengkel Perkasa only records cash income and expenditure transactions in Microsoft Excel so that the workshop owner cannot find out whether his business is making a profit or loss. Financial management at

Analysis of the Application of Android-Based Accounting Applications to Prepare Financial Reports at Bengkel Perkasa Autoresto and Club Tegal

Hilda Paramadina Puspaningrum Haliem, Yeni Priatna Sari, Aryanto

Bengkel Perkasa also sometimes does not separate personal and business needs. Based on the background of this problem, a study was conducted with the aim of knowing the preparation of financial statements according to SAK EMKM by implementing an android-based accounting application, through a study entitled "ANALYSIS OF THE APPLICATION OF ANDROID-BASED ACCOUNTING APPLICATIONS TO PREPARE FINANCIAL REPORTS AT BENGKEL PERKASA AUTORESTO AND CLUB TEGAL."

LITERATURE REVIEW

Definition of Financial Statements

Financial statements are a collection of information records of a company in a certain accounting period that describes the company's performance. Financial reports are useful for bankers, creditors, owners and interested parties to analyze and interpret the financial performance and condition of the company.

Definition of SAK EMKM

Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) is a standard created and ratified by the Financial Accounting Standards Board of the Indonesian Institute of Accountants in 2016 which aims to increase enforcement of transparency in the growth of the MSME sector in Indonesia.

Definition of SI APIK

SI APIK or Financial Information Recording Application is an accounting application created by Bank Indonesia that can be used to record financial transactions using android and IOS-based smartphones, referring to the Guidelines for Recording Financial Transactions prepared by Bank Indonesia together with the Indonesian Institute of Accountants based on the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) (Bank Indonesia, 2016).

RESEARCH METHODOLOGY

The research location is Perkasa Autoresto and Club Tegal Workshop which is located at Jl. Pati No. 1 Dehong Tengah, Tegal. The type of data used by the author in the research is Qualitative Data. The data source used in the research is secondary data. The data used for this research is in the form of data that is already available in the workshop such as daily transaction data. The collection methods used are interviews, observation, documentation, literature study. The data analysis method used is a qualitative descriptive analysis method with several stages of preparation through data collection, data reduction, data presentation, conclusion drawing.

RESULTS AND ANALYSIS

RESULTS

The APIK SI accounting application is applied at Bengkel Perkasa Autoresto and Club Tegal by recording transactions for 3 periods, namely January 17-April 16, 2022. The following are the results of the application of SI APIK at Bengkel Perkasa Autoresto and Club Tegal:

1. Transaction History

The following is a display of the transaction history of the Perkasa Workshop, both receipt and expenditure transactions for the period January 17-April 16, 2022 in the SI APIK application:

Analysis of the Application of Android-Based Accounting Applications to Prepare Financial Reports at Bengkel Perkasa Autoresto and Club Tegal

Hilda Paramadina Puspaningrum Haliem, Yeni Priatna Sari, Aryanto

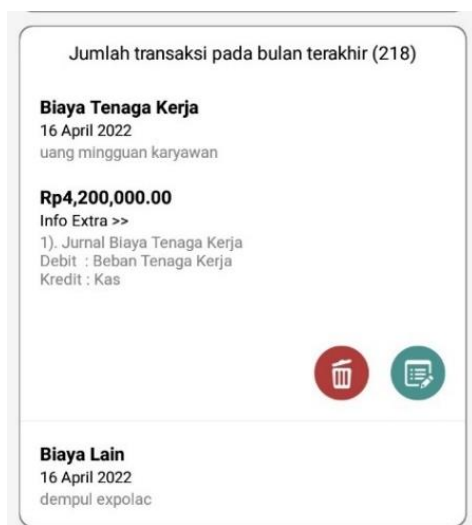


Figure 1. Transaction History

2. Statement of Financial Position (Balance Sheet)

To view the balance sheet results, first select the report menu on the main menu, then select the financial position report (balance sheet). Furthermore, users can fill in the desired period either monthly or annually. After clicking show, the details of the financial position report will appear in the application. Users can save the financial position report by clicking export on the top right then select whether to save the file in excel or PDF. The following is a view of the financial position report in the SI APIK application:

Bengkel Perkasa	
Laporan Posisi Keuangan (NERACA)	
Per 30 April 2022	
Keterangan	Rupiah
ASET	
Kas	Rp21,703,585.00
Jumlah aset	Rp21,703,585.00
KEWAJIBAN	
MODAL	
Modal	Rp10,000,000.00
Saldo Laba	Rp11,703,585.00
Jumlah modal	Rp21,703,585.00
Jumlah Aset	Rp21,703,585.00
Jumlah Kewajiban, Modal dan Saldo Laba	Rp21,703,585.00

Figure 2. Statement of Financial Position

3. Income Statement and Profit Balance

The first step is to select the report menu on the main menu, then select the income statement and retained earnings. Furthermore, users can fill in the desired period either monthly or annually. After clicking show, details of the company's income statement and retained earnings will appear. The income statement can be saved by clicking export on the top right

Analysis of the Application of Android-Based Accounting Applications to Prepare Financial Reports at Bengkel Perkasa Autoresto and Club Tegal

Hilda Paramadina Puspaningrum Haliem, Yeni Priatna Sari, Aryanto

then choosing to save the file in excel or PDF. The following is a view of the Income Statement and Profit Balance in the SI APIK application:

Bengkel Perkasa Laporan Laba Rugi dan Saldo Laba Periode April 2022	
Keterangan	Rupiah
PENGHASILAN	
Penjualan	Rp94,300,700.00
Penghasilan Lain	Rp0.00
Jumlah penghasilan	Rp94,300,700.00
BEBAN	
Beban Tenaga Kerja	Rp55,913,115.00
Beban Sewa	Rp0.00
Beban Transportasi	Rp0.00
Beban Bahan Bakar	Rp0.00
Beban Listrik	Rp0.00
Beban Air	Rp0.00
Beban Telepon	Rp0.00
Beban Penyusutan	Rp0.00
Beban Umum dan Administrasi	Rp144,000.00
Beban Lain	Rp26,540,000.00
Jumlah beban	Rp82,597,115.00
Laba (Rugi)	Rp11,703,585.00
Saldo Laba (Rugi) Awal	Rp0.00
Penarikan Oleh Pemilik	Rp0.00
Saldo Laba (Rugi) Akhir	Rp11,703,585.00

Figure 3. Income Statement and Retained Earnings

ANALYSIS

Based on the results of interviews conducted at the Perkasa Autoresto and Club Tegal Workshop, before using the SI APIK accounting application, the Perkasa Workshop still had weaknesses. Some of the weaknesses are very simple recording and have not made financial reports in accordance with SAK EMKM so that they cannot find out whether the business is profitable or loss. In Bengkel Perkasa also in financial management that occurs sometimes has not separated personal and business needs.

After conducting research by applying accounting applications, SI APIK can provide some useful results for the Perkasa Autoresto and Club Tegal Workshop. The benefits obtained by Bengkel Perkasa include, SI APIK can help record transactions easily and efficiently. This application also has various types of output that can help owners to produce reports. After the implementation of this application, the workshop owner can find out the amount of profit or loss earned.

The report generated by Bengkel Perkasa occurred in the period January 17-April 16, 2022. The Statement of Financial Position shows that total assets balance with total liabilities, capital, and retained earnings of Rp. 21,703,585. Same as research conducted by (Mubarok & Mardiana, 2021) that the total assets are equivalent to the total liabilities, capital and retained earnings of the company. The Profit and Loss Statement and Retained Earnings at Bengkel

Analysis of the Application of Android-Based Accounting Applications to Prepare Financial Reports at Bengkel Perkasa Autoresto and Club Tegal

Hilda Paramadina Puspaningrum Haliem, Yeni Priatna Sari, Aryanto

Perkasa show a total of Rp. 11,703,585. The Cash Flow Statement at Bengkel Perkasa shows an ending balance of cash equivalents of Rp. 28,193,000.

The application of the SI APIK application at Bengkel Perkasa has several advantages and disadvantages. The advantage is that accounting records become more practical and easy to do anywhere and anytime. The features for recording transactions provided are many and the output produced is also many. While the weakness of this application is in recording transaction dates, if there are transactions that have not been recorded or inputted on a past date and want to be added on that date, the SI APIK application cannot add the transaction because the date has been missed. The next weakness is when recording cash service sales, SI APIK cannot include more than 1 type of service in 1 transaction. Whereas in Bengkel Perkasa, 1 transaction that occurs can have more than 1 service performed to complete the repair of 1 car.

The following is a comparison before and after the application of SI APIK for recording and financial reporting at Bengkel Perkasa Autoresto and Club Tegal:

Table 1
Comparison Before and After Implementation of SI APIK Application

No	Before Implementation	After Implementation	Conclusion
1	Before implementing SI APIK, Bengkel Perkasa only recorded cash-in and cash-out transactions on Microsoft Excel..	SI APIK makes it easier to record other than cash in and cash out, because the application provides many features that can be utilized by Perkasa Workshop such as recording important data related to Workshop operational activities.	Recording before using the SI APIK application was considered less effective because it only recorded incoming and outgoing cash. After implementing this application, recording any transaction can be done easily and efficiently anytime and anywhere.
2	Before implementing SI APIK, Bengkel did not understand whether their business was making a profit or loss because they did not prepare financial reports.	After implementing, SI APIK can help Bengkel Perkasa to prepare financial reports so that Bengkel knows the profit or loss earned.	SI APIK can be a solution for Bengkel Perkasa because it can help in preparing financial reports so that it can find out whether the profit or loss earned and the amount earned.

Source: Data Processed (2022)

CONCLUSION

Based on the results of the application of android-based accounting applications at Bengkel Perkasa Autoresto and Club Tegal, it can be concluded that SI APIK can already make accounting records easily, practically, and efficiently so that it can help Bengkel Perkasa in preparing financial reports in accordance with SAK EMKM and knowing the amount of profit generated. All recorded transaction evidence has been archived properly and neatly in the database in the SI APIK application.

BIBLIOGRAPHY

- Andarsari, P. R., & Dura, J. (2018). Implementasi pencatatan keuangan pada usaha kecil dan menengah (studi pada sentra industri kripik tempe sanan di kota malang). *Jurnal JIBEKA*, 12, 59–64. [https://media.neliti.com/media/publications/262609-
implementasi-pencatatan-keuangan-pada-us-334acce7.PDF](https://media.neliti.com/media/publications/262609-implementasi-pencatatan-keuangan-pada-us-334acce7.PDF)
- Azizah Rachmanti, D. A., Hariyadi, M., & Andrianto, A. (2019). Analisis Penyusunan Laporan

Analysis of the Application of Android-Based Accounting Applications to Prepare Financial Reports at Bengkel Perkasa Autoresto and Club Tegal

Hilda Paramadina Puspaningrum Haliem, Yeni Priatna Sari, Aryanto

- Kuangan Umkm Batik Jumpat Dahlia Berdasarkan SAK-EMKM. *BALANCE: Economic, Business, Management and Accounting Journal*, 16(1). <https://doi.org/10.30651/blc.v16i1.2453>
- Dewata, E., Sari, Y., & Jauhari, H. (2020). Penyusunan Laporan Keuangan Terkomputerisasi Berdasarkan SAK EMKM Pada UMKM Konveksi. *Intervensi Komunitas*, 2(1), 11–16. <https://doi.org/10.32546/ik.v2i1.676>
- Habibi, L. H. (2021). Penerapan Aplikasi Keuangan Berbasis Android SI APIK Dalam Penyusunan Laporan Keuangan Berdasarkan SAK EMKM (Studi Kasus Qaya Laundry) Implementation SI APIK , An Android-Based Financial Application for Preparing The Financial Statements Based on Sak EM. 01(03), 659–670.
- Mubarok, H., & Mardiana. (2021). PENYUSUNAN LAPORAN KEUANGAN BERDASARKAN STANDAR AKUNTANSI ENTITAS MIKRO, KECIL DAN MENENGAH (SAK EMKM) MENGGUNAKAN ANDROID PADA USAHA DAGANG YONGKY JIRAK JAYA. *Jurnal ACSY Politeknik Sekayu*, XIII, 20–29.
- Ningtiyas, J. D. A. (2017). Penyusunan Laporan Keuangan UMKM Berdasarkan Standar Akuntansi Keuangan Entitas Mikro, Kecil dan Menengah (SAK-EMKM) (Study Kasus Di UMKM Bintang Malam Pekalongan). *Riset & Jurnal Akuntansi*, 2(1), 11–17.
- Nuvitasari, A., Citra Y, N., & Martiana, N. (2019). Implementasi SAK EMKM Sebagai Dasar Penyusunan Laporan Keuangan Usaha Mikro Kecil dan Menengah (UMKM). *International Journal of Social Science and Business*, 3(3), 341. <https://doi.org/10.23887/ijssb.v3i3.21144>
- Orparani, B. D., & Agustina, Y. (2021). Implementasi Penyusunan Laporan Keuangan Berdasarkan Sak Emkm Pada Umkm Pastellia Intermoda Bumi Serpong Damai Dengan Menggunakan Aplikasi Si Apik Periode 2018 – 2019. *Jurnal Ilmiah Akuntansi Rahmaniayah*, 4(2), 160. <https://doi.org/10.51877/jiar.v4i2.198>
- Simanjuntak, N., Sumual, T. E. M., & Bacilius, A. (2020). Penyusunan Laporan Keuangan UMKM Berdasarkan SAK-EMKM (Studi Kasus pada UMKM Delli Tomohon). *Jurnal Akuntansi Manado*, 1(3), 35–44.
- Sularsih, H., & Sobir, A. (2019). Penerapan Akuntansi SAK EMKM Dalam Penyusunan Laporan Keuangan pada UMKM Kecamatan Lowokwaru Kota Malang. *JAMSWAP Jurnal Akuntansi Dan Manajemen*, 4(4), 10–16.
- Syamsul, S. (2022). Analisis Pencatatan Dan Pelaporan Keuangan Umkm. *Keunis*, 10(1), 33. <https://doi.org/10.32497/keunis.v10i1.3154>
- Warsadi, K. A., Herawati, N. T., & Julianto, P. (2017). Penerapan penyusunan laporan keuangan pada usaha kecil menengah berbasis standar akuntansi keuangan entitas mikro, kecil, dan menengah pada PT. mama jaya. *E-Journal SI Ak Universitas Pendidikan Ganesha*, 8(2), 1–11.
- Widiastoeti, H., & Sari, C. A. E. (2020). Penerapan Laporan Keuangan Berbasis Sak- Pada Umkm Kampung Kue Di Rungkut Surabaya. *Jurnal Analisi, Predeksi Dan Informasi*, 21(1), 1–15.
- Widjaja, Y. R., Fajar, C. M., Bernardin, D. E. Y., Mulyanti, D., & Nurdin, S. (2018). Penyusunan Laporan Keuangan Sederhana Untuk UMKM Industri Konveksi. *Jurnal Abdimas BSI: Jurnal Pengabdian Kepada Masyarakat*, 1(1), 15. <https://ejournal.bsi.ac.id/ejurnal/index.php/abdimas/article/view/3183>
- Windayani, L. P., Trisna Herawati, N., Gede, L., & Sulindawati, E. (2018). ANALISIS PENERAPAN APLIKASI AKUNTANSI BERBASIS ANDROID LAMIKRO UNTUK MEMBANTU USAHA MIKRO MENYUSUN LAPORAN KEUANGAN

Analysis of the Application of Android-Based Accounting Applications to Prepare Financial Reports at Bengkel Perkasa Autoresto and Club Tegal

Hilda Paramadina Puspaningrum Haliem, Yeni Priatna Sari, Aryanto

SESUAI SAK EMKM (Studi Pada Toko Bali Bagus). *Jurnal Ilmiah Mahasiswa Akuntansi Universitas Pendidikan Ganesha*, 9(3), 2614–1930.