

APPLICATION OF THE ACCOUNTING INFORMATION SYSTEM AS A CONDUCTIVE CLIMATE ENHANCEMENT TO DEVELOP MSME IN BUNGAH DISTRICT

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ABSTRACT

This study aims to evaluate the application of Accounting Information Systems that have been used by UD. ModeX, MSME in Bungah District so that MSMEs can produce as financial statements. Good financial statements help MSME to propose additional funds for developing the business to financial institutions, consideration in making decisions so that MSMEs businesses work effectively and efficiently. The study was conducted by direct interviews with the owner, specialized staff, and the cashier at UD. ModeX. The results of the research, by applying the Accounting Information System application are facilitating the recording of financial transactions, seeing the stock of goods quickly and accurately. Moreover, from the accounting information formed a financial report, MSMEs has a financial statement to use for the various business benefit of the MSME.

Keywords: Accounting information system; application; UMKM

ABSTRAK

Penelitian ini bertujuan untuk mengevaluasi penerapan aplikasi Sistem Informasi Akuntansi yang telah digunakan oleh UD. ModeX, UMKM yang berada di Kecamatan Bungah agar dapat digunakan sebagai penyusunan laporan keuangan. Penyusunan laporan keuangan yang baik membantu UMKM dalam mengajukan permodalan kepada lembaga keuangan, pertimbangan dalam pengambilan keputusan sehingga bisnis UMKM berjalan secara efektif dan efisien. Penelitian dilakukan dengan wawancara langsung kepada owner, staff khusus, dan bagian kasir pada UD. ModeX. Hasil dari wawancara tersebut yaitu dengan menerapkan aplikasi Sistem Informasi Akuntansi dapat mempermudah pencatatan transaksi keuangan, melihat stok barang secara cepat dan akurat, dan dari informasi akuntansi tersebut terbentuk suatu laporan keuangan yang dapat digunakan untuk berbagai kepentingan kelancaran bisnis UMKM tersebut.

Kata Kunci : Sistem informasi akuntansi; aplikasi; UMKM
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INTRODUCTION

One of the sectors that have participated in increasing Indonesia's economic development is MSME. MSMEs have contributed to the Gross Domestic Product (GDP) in 2018 reaching 60.34%, while for 2019, MSMEs predicted to increase by 65% or equivalent to Rp. 2,394.5 trillion (Ingratubun, 2019). MSME is present as a solution to a healthy economic system because MSME is one of the industrial sectors that are not affected by the global crisis that hit the world. According to the Chairman of the Board of Directors of CIDES (Center for Information and Development Studies) Rohmad Hadiwijoyo three factors that influence MSMEs in surviving the crisis, namely (1) because the goods produced by MSMEs are goods needed by the community (2) MSMEs utilize local resources starting from raw materials, labor, and equipment (3) Some MSMEs whose business capital comes from their own pockets are not the result of loans from banks (Meryana, E., 2012)

However, the problem that is often faced by MSMEs is in terms of capital, to get some money, of course, the main requirement is the examination of financial statements from the MMSME businesses. It is unfortunate if the MSME business fails due to not getting funds for business development. For this reason, the MSME has an Accounting Information System application. The accounting information system at MSME expected to be able to assist MSMEs in preparing financial reports and provide accurate information about MSME financial conditions (Aini & Rifani, 2015) so that information can use as a decision-maker (Anand, 2018). To implement an Accounting Information System is also not an easy thing. In general, financial statements are very complex and detailed. The ability to read the language of accounting so that the public can understand it is a problem for some people. Therefore we need an accounting information system that can be followed by all parties (Astuti & Nuraina, 2013). Besides, the application of accounting information systems is proven to be more reliable in terms of time efficiency and data accuracy compared to if the Accounting Information System is done manually (Rachman & Sularto, 2011). The existence of an Accounting Information System application can produce neat and accurate financial reports. MSME can find out the financial position (Profit / Loss), total assets, and can also make the right decisions in efforts to develop their business and can also support the injection of funds from financial institutions or government.

In general, the Accounting Information System application provides a separation of user authorizations to have control. The control aims to prevent and protect the system from errors or fraud (Basri, 2013) and as a protection for company assets, especially cash (Pakadang, 2012). The design and design analysis for the control system in the Accounting Information System is carried out by (Nugraha et al., 2014) who previously discovered a dual function, incomplete receipt of evidence, and the basis for financial reporting using cash. Maroep (2009) in evaluating the Accounting Information System, found that the company in which the research conducted had separated functions in the sales department to guarantee there was no fraud. Internal control is intended for the effectiveness and maintaining the integrity of accounting information, protecting company assets from fraud perpetrated by outsiders or insiders intentionally and unintentionally (Ambarwati & Isharijadi, 2012). Research of Uyar (2017) also tries to link accounting information systems and corporate governance, and the results show a positive impact between both of them.

UD. ModeX is one of the MSMEs in Bungah sub-district and is developing, MSMEs which previously only engaged in the fashion world (UD. ModeX), in 2019 began to explore the culinary world with a different business license name,

UD. GeprekX. Aside from Bungah Subdistrict, the MSMEs already has branches in other subdistricts, namely Dukun District, Gresik Regency.

Along with its growth, UD. ModeX should keep a record of every financial transaction, including the recording of purchases, sales, operational and non-operational expenses aimed at optimizing business activities and avoiding losses. With the existence of financial records carried out by UD. ModeX expected to manage trading businesses effectively and efficiently. Therefore UD. ModeX requires an Accounting Information System application to process every financial transaction that automatically produces fast and accurate information in the form of financial statements that used as a precise source of information for decision-makers. Management of a correct accounting information system raises the level of confidence in the reporting, on the contrary, if the financial information is incomplete and detailed can lead to poor quality financial reporting so that the potential for suspicion will be even more significant (Sonhaji, 2017).

Application of Accounting Information system applications at MSMEs provides convenience in terms of time efficiency and the level of confidence in the financial data generated because of the calculation done by automation (Rachman & Sularto, 2011). In the millennial generation era, the application of Accounting Information Systems makes it easy for users because the design is familiar with the users so that it can affect the performance of MSME individuals as revealed in the research by (Indralesmana & Suaryana, 2014) and (Putra & Alfian, 2017). Financial applications applied to UD. Modex can run on two platforms, namely on mobile phones and computers. Another unique is the display when displaying reports, each report generated from financial records can export to the Ms.Excel program. The Accounting Information System application certainly greatly facilitates MSMEs to back up files for previous periods, and also the system does not burden the performance of computers or mobile phones.

Application of Accounting Information Systems aims to provide financial reports, the results of the financial management system as a tool for accountability for managing the resources managed by management, and is used as a controlling tool and as a tool for evaluating managerial and organizational performance (Anand, 2018). The purpose of writing this research is to assess the application of accounting information systems that have been applied by one of the MSMEs in Bungah Subdistrict - Gresik Regency and comparing the previous financial records carried out. The MSME can compile financial reports properly, with the hope of helping MSMEs in requesting additional capital in financial institutions if needed for business development and independently analyzing the company's condition in financial terms.

METHOD

The design of this study, the authors chose a qualitative research approach and type of descriptive research to describe the Accounting Information System contained in UD. ModeX is one of the MSMEs in the Bungah sub-district with a research period of approximately six months starting in May 2019 until October 2019. Data sources derived from primary data and secondary data obtained from interviews and documentation.

Primary data obtained from observations and interview results from MSME. Data collection by observation, namely by conducting direct inspections of financial accounting carried out by UD. ModeX and attend direct talks about the financial accounting process with the owner, specialized staff, and the cashier from UD. ModeX.

These three informants were considered credible to answer the research problem because they were directly involved in the flow of financial information at UD. ModeX.

The secondary data in this study were obtained from financial records, and memorandum of expenditure archived by UD. ModeX 2018 - October 2019. The data validity technique used is in the form of a test of credibility (internal validity) or trust in the results of research by triangulation. Triangulation of methods carried out like a circle, starting with observation and continued by reviewing the document, then conducting interviews with the informants. It is done for time efficiency because if using the time triangulation method, interviews must be done repeatedly, which will certainly disturb the informant to carry out the work.

RESULT AND DISCUSSION

Financial information is a fundamental thing that must be present in business activities. Financial information that is clear and easy to understand will be a benchmark in decision making by a business. Making financial information in the form of sales transactions, purchases, accounts receivable lists, accounts payable and other business transactions neatly arranged in bookkeeping is not easy. Therefore the application of Accounting Information Systems applications in business is needed so that the complex and detailed financial reporting process can be presented and understood by all parties in need. In the discussion divided into two stages, the first stage is the result of interviews with the owner, specialized staff, and UD cashier. ModeX, while the second stage will show the appearance and a brief description of the application.

Accounting Information System Practices in MSME

The recording of transactions and financial reports that are still manual in MSMEs creates a risk of errors in financial records that are not strict, irrelevant, wrong, and unreliable. It creates difficulties with the increase of transactions that will occur in the future (Meiryani et al., 2019). UD. ModeX experiences that condition, which in early 2019 used a system of recording transactions manually, resulted in the recording not being done routinely so that the information or financial statements were not accurate, many had been lost and damaged. The following statement is made by the owner UD. ModeX regarding recording financial transactions:

"Manual financial records make it difficult for me to find data, not to mention that some have been torn and gone. I also don't routinely take notes because I have to record a lot. Unlike using financial records using a more concise and fast application. "

The owner statement above is justified by the specialized staff at UD. ModeX:

"Because recording work efficiently, we do records that we did not do before, such as electricity and water costs. This application also makes it easy to view daily and monthly transactions because the information displayed is in the form of a graphic."

Based on the results of Syah et al. (2019), Application accounting information systems have a positive and definite effect on employee performance. It is because the application of accounting information systems will simplify and speed up the completion of tasks performed by employees, which means it will create a productive

work culture in increasing company value under research by Soudani (2012) & Salehi et al., (2010) who argue that there is a link between accounting information systems and organizational performance.

Quality accounting information system is an accounting information system that has the correct and timely security, accessibility, use of reliability, data integration, and availability accompanied by information that can support company performance. Companies that have used quality accounting information systems can support performance (Rosa & Purfini, 2019). Following is the owner's statement regarding the application of Accounting Information Systems.

"In using the application, I was much helped in terms of planning the purchase of goods. The application also has a menu for recording the availability of the product and everything is done automatically. The implication is I quickly find out which items are in high demand, and old items, so that I can immediately upgrade the stock of goods or give discounts for items that have not been sold for a long time."

It can be concluded that employee performance can improve with a good and useful accounting information system. The cause of employee performance becomes more effective in employee performance is because employees who use accounting information systems cause comfort in using accounting information systems. The development of information systems can have a significant influence on company activities and have an impact on employee performance. With information, systems can provide better and accurate information so that it helps in decision making. Information technology or information systems can make it easy for employees to process data. Information technology or information systems can make it easy for employees to process data. Accounting information systems can support organizations by providing accurate information so that information system activities can be carried out effectively and efficiently (Swastika, 2016).

"....Another thing I can see is non-operational expenses, which helps in setting cash flow and checking. It is useful for business development decisions. The resulting financial statements can be used for lending additional funds to the bank to improve my business. This application also makes me feel safe because everything about finances is recorded. It is difficult to commit fraud."

The specialized staff at UD. ModeX justifies the owner statement above, as follows:

"Because he has used the application, now he can immediately calculate daily sales and match the cash received, besides that he feels more trustworthy because every transaction has been recorded in the system."

Thereby enhancing the ease of technology-based financial recording provides a level of trust that supports business development. The use of information technology influences on performance (Meiryani et al., 2019).

Based on the results of the interview above the application of Accounting Information Systems at UD. ModeX, by using a web-based application that is accessed on www.aplikasikeuanganku.com helps in recording financial transactions and presenting report information because it is practical to use, besides assisting the UD



owner in managing her business. ModeX in planning and policies related to various improvements in business activities. According to Romney (2015), A well-designed accounting information system can provide benefits with: (1) Improve quality and reduce costs to produce products or services; (2) Increase efficiency; (3) improve decision making; (4) sharing knowledge. Companies should use information systems to facilitate the work of every employee, so employees can do the recording of each transaction on time and have an impact on the effectiveness of employees in their performance within the company.

The role of accounting information systems is crucial in managing a company, not only to see financial transactions but can be used as an internal and external control system. The benefits of accounting information systems can be evaluated by their impact on improving the decision-making process, the quality of accounting information, assessing performance, internal control, and facilitating company transactions (Meiryani et al., 2019). Regarding the five characteristics above, effectiveness due to the existence of an accounting information system is essential for all companies.

Accounting information systems provide primary data for decision making. Characteristics of information in the accounting information system that is prepared can help decision-makers find more alternatives to the solution of existing problems. Accessibility to information interrelated to transactions leads to detailed information which is categorized as facilitating decision making in any problematic situation. The application of an accounting information system as a system that enhances control and enhances a corporation within a company. Management is involved with various types of activities that require good quality and reliable information. Although they also need non-financial information such as production statistics, production quality, etc., data generated from accounting information systems is also crucial for management.

Application Overview

The application used on UD. ModeX for recording financial transactions is a web-based financial application that can be accessed on www.aplikasikeuanganku.com. In this application, there are ten types of features for storing financial information. The availability of financial information will help in the provision of financial reports and stock of goods. It will support the management of MSMEs by providing accurate financial data that is used to make decisions or offer them to those who need it.

This application can be run both on desktop - Windows and on Mobile - Android. The multi-user information system is designed with different authorizations so that the system has control over the running of the accounting information system for Human Resources that plays a role in running the system. This application is used to store and manage data about financial activities carried out. The following features are included in the financial application as shown in Table 1.

With a simple design in this application makes accounting information technically understandable to users, on each menu that is displayed relevant to one another so that this application can be relied upon and useful in decision making. The apps that can be easily understood are a reflection of the unique qualities seen in the user's eyes because it can be assumed that users have different abilities to understand information as a whole due to differences in expertise and experience.

The SIA application is applied to one of the Bungah subdistrict MSMEs. The MSME is in a continuous development process so that the SIA application can assist in recording financial transactions and providing financial information if needed by

external parties in this case financial institutions to provide financial reports that are used as conditions for submitting additional capital. SIA application that is implemented based on the website to make it easier for users to access applications anywhere is not pegged only on specific computers and also so that the form is lighter when processing data. Not only can it be applied to the SIA application computer, but it can also be used on a mobile phone, so it is effortless for users to connect with this application. An applicative display that can be run on a mobile phone adds value to the SIA application because the user process is very familiar to the current generation, where MSMEs do not recruit employees with accounting knowledge in financial records. After all, MSMEs are still in business on a small scale.

Table 1. The Display of the Application

The application Feature Description	Display of the Application
<p>1. Manajemen <i>User</i>. Where there is user authorization at the user level.</p> <ul style="list-style-type: none"> • Display of users at the admin level • Display of users at the cashier level 	
<p>2. Goods data management</p>	
<p>3. Category data management</p>	

**The application
Feature Description**

Display of the Application

4. Supplier Management



5. Purchase transaction management.



6. Cashier transaction management.

- Retail sales.
- Distributor sales



7. Management of material expenditure transaction (raw materials)



8. Management of operational expenditure transaction



9. Report.



**The application
Feature Description**

- Report are exported to Ms. Excel

Display of the Application

LAPORAN PENJUALAN BARANG

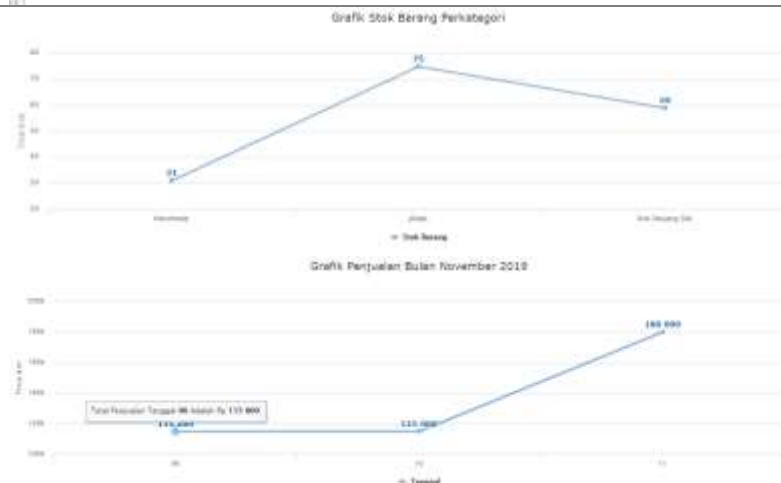
No	No Faktur	Tanggal	Kode Barang	Nama Barang	Satuan	Harga Jual	Qty	Diskon	Total	User
1	299.719.600.001	20-Jul-19	BR000423	Bunga	Unit	Rp115.000	1	Rp0	Rp115.000	admin

LAPORAN LABA / RUGI

No	Tanggal	Nama Barang	Satuan	Harga Pokok	Bergas (Unit)	Kemungkinan Per Unit	Resti Terjual	Diskon	Defang Berhasil	User
1	20-Sep-19	Bunga	Unit	Rp100.000	Rp115.000	Rp15.000	1	Rp0	Rp115.000	admin
2	20-Sep-19	Bunga	Unit	Rp100.000	Rp115.000	Rp15.000	1	Rp0	Rp115.000	admin
Total Keuntungan Periode									Rp15.000.000	
Total Penjualan Periode									Rp115.000.000	
Total Defang Periode									Rp100.000.000	

10. Chart

- Stock charts
- Sales chart



The application of the SIA application is straightforward to apply to MSMEs because MSMEs only need to access the SIA application domain address and then enter a username and password. Username and password are intended to protect data security which is only given to employees who are relevant to the task. Authorization for SIA applications is a form of control whose functionality is provided by this application.

CONCLUSION

Based on the results of the discussion in this study, researchers concluded that UD. ModeX, which is one of the MSMEs in the Bungah sub-district has implemented an Accounting Information System application so that the recording of financial transactions can be done quickly is easy to operate and produces accurate data. With the implementation of the Accounting Information System application, it can support decision making starting to plan the purchase of goods and decisions that can develop the business. Also, such as the use of financial statements for submitting funds to the

bank to developing a business / new business branch. It will lead to a positive, namely the creation of increased performance and increased business activities.

A limitation of this study is the difficulty in meeting with the owner of UD. ModeX due to the density of his schedule and also the short timeline of research (6 months) so there may be other things regarding the constraints of recording financial information that has not been explored in this study.

Some suggestions that can be given to academicians and local government are the need for ongoing socialization and training on the importance of accounting, accounting research, and development of Accounting Information Systems at the MSME Bungah sub-district in particular and MSMEs elsewhere.

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