

Analysis of the Application of "SME Accounting" in the Preparation of Financial Reports

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ABSTRACT

MSMEs are a major milestone in supporting the Indonesian economy, but with the advantages that MSMEs have, MSME actors must also have financial reports that can be accounted for, so that the management of their business operational activities can run well, so that the business they run can remain sustainable. The SME accounting application is present in the digital era which can facilitate MSME players who find it difficult to prepare financial reports, so that by applying their business operational records to the SME accounting application, MSME players can make financial reports in accordance with generally accepted accounting standards. The aim of the research is to find out how the application of SME accounting applications can help SMEs in preparing financial reports for herbal medicine companies in the city of Malang, namely CV. Bagoes Herb. The research method used by researchers is descriptive qualitative in the form of observation, interviews and documentation. The research results show that SME accounting applications can help in preparing CV financial reports. Herba Bagoes, however, there are obstacles faced when implementing the SME accounting application which are caused by several factors, but by recording financial reports using the SME accounting application, the resulting financial reports can be of added value to the company and the financial reports will be accurate, effective and transparent.

1. INTRODUCTION

MSMEs are a major milestone in supporting the Indonesian economy, but with the advantages that MSMEs have, MSME actors must also have financial reports that can be accounted for, so that the management of their business operational activities can run well, so that the business they run can remain sustainable. The UKM accounting application is present in the digital era which can facilitate MSME players who find it difficult to prepare financial reports, so that by applying their business operational records to the UKM accounting application, MSME players can make financial reports in accordance with generally accepted accounting standards (Financial Accounting). Standards Board, 2017)

The formulation of the problem discussed in this research is how to apply SME accounting applications in preparing financial reports on CV. Herba Bagoes in Malang City so it is hoped that this research will be useful for researchers and MSMEs, especially for CV herbal medicine companies. Herba Bagoes in preparing financial reports in accordance with generally accepted standards

2. LITERATURE REVIEW

First, in Ana Putri Shofiana's research (2022), the Application of Pocket Accounting Applications in Preparing SME Financial Reports, it is explained that pocket accounting applications can help business owners in recording and preparing financial reports systematically so that they can produce financial reports, even though basically the business owner doesn't know yet. Fairly good understanding of basic concepts in accounting.

Second, research by Farizal (2021), namely Analysis of the Application of Accounting in Plant Fertilizer Shop Businesses in Tapung District, Kampar Regency, obtained research results that MSME actors have not implemented basic accounting concepts in their business operational activities on the grounds that one of the factors in their business progress does not come from the bookkeeping system. .

Third, research conducted by Raden Luthfiyyah Eka Agustin (2021) entitled Application of the Android-based financial application "Business Friend" in financial reports at UMKM Dua Pemuda Jatinangor, Sumedang, West Java. Obtaining results from implementing financial applications can help, so that business actors can carry out bookkeeping well.

Fourth, research by Altania Fadila (2022) entitled Analysis of the Application of the Si Apik Application in Supporting Financial Reporting Activities in MSMEs Based on SAK EMKM (TivCrea Design Case Study). The results of research on the Si Apik application help MSMEs in preparing financial reports in accordance with accounting standards.

Fifth, research conducted by Muhammad Ghufon Ardiansyah (2022) where the results of his research are that MSMEs do not meet EMKM accounting standards because MSME actors do not yet have accounting knowledge regarding SAK EMKM and human resources are low.

Sixth, research by Rizky Aminatul Mutiah (2019) entitled Implementation of Financial Report Preparation in MSMEs Based on SAK EMKM shows that in preparing financial reports there are obstacles in practice, namely regarding inadequate human resources in preparing financial reports.

Seventh, research conducted by Zaki Afnan Zein (2022) entitled Analysis of the Application of SAK EMKM in Financial Recording and Reporting in Micro Businesses in Batu City shows that MSME actors in Batu City have implemented simple accounting records, but there are still obstacles in implementing SAK EMKM.

Eighth, the International Journal of Economics, Business and Accounting Research entitled The Influence of Accounting Knowledge, Business Scale and Accounting Training on the Use of Accounting Information in MSMEs in Yogyakarta shows positive results

regarding entrepreneurs' understanding of applying accounting information and the increasing use of accounting information in MSMEs.

Ninth, Proceedings of the International Conference on Science and Advanced Technology (2023). The research results show that the majority of MSMEs in Makassar have not implemented EMKM accounting standards in their financial reports, only medium-sized businesses have carried out accounting records but are still not in accordance with EMKM SAK.

Tenth, the International Journal of Small and Medium Enterprises (2021), entitled The Digital Accounting Entrepreneurship Competency For Sustainable Performance Of The Rural Micro, Small, and Medium Enterprises (MSMES), shows that digital accounting competency is very important for MSMEs in villages.

3. RESEARCH METHODS

This research uses a qualitative descriptive approach and data analysis in the form of data reduction, data presentation and drawing conclusions and then uses data validity techniques with credibility, transferability, dependability and confirmability tests. Researchers conducted research at the CV herbal medicine company. Herba Bagoes which is located on Jalan Manunggal No.18 Mojolangu, Malang City with 3 informants, namely Accounting Staff, Finance and Director. This research uses data collection techniques in the form of observation, documentation and interviews.

4. RESULTS AND DISCUSSION

The research results obtained are that the application has been implemented at the CV herbal medicine company. Herba Bagoes by displaying various work procedures starting from logging in to the application to being able to produce various kinds of reports, especially financial reports that comply with SAK EMKM, namely financial position reports, profit and loss reports, and notes to financial reports, after the procedures have been explained in the results of previous research. The discussion discussed is an analysis of application implementation which looks at several aspects including:

a. Effectiveness

Researchers analyzed the level of effectiveness in using SME accounting applications. The results of the researcher's analysis state that it is faster to prepare financial reports, easier to use, so it can be efficient with the time needed to work on financial reports, and helps in preparing financial reports for each period. This proves that the use of SME accounting applications is very effective in preparing financial reports for SMEs.

The SME accounting application is available for free on the web or you can download the application via the Google Play Store, so you can minimize operational costs in preparing financial reports. Through SME accounting applications, financial reports can become more precise and accurate. This can prove that the use of this application program is indeed effective and efficient in preparing financial reports for CV herbal medicine companies. Bagoes Herb.

b. Value-added

Added value can show the importance of the company's efforts to improve understanding and application of accounting, so that it can provide greater added value for business, especially CV herbal medicine companies. Bagoes Herb. The added value provided is for UKM accounting application users, especially CVs. Herba Bagoes can make recording financial reports better than before and reports can be arranged neatly and make it easier to present financial reports in accordance with generally accepted standards.

The quality of financial reports that use the UKM accounting application program by applying standards in accordance with SAK EMKM produces financial reports that are credible or trustworthy and can be accounted for in their entirety, without giving rise to statements that can later be questioned.

From this explanation, it is clear that the use of accounting applications in SMEs can provide some significant added value, such as making financial recording easier, so that it can facilitate collaboration between teams related to finance, therefore the use of SME accounting applications can be one solution to improve added value to the company, especially CV. Bagoes Herb.

c. Transparency

SME accounting applications can make financial reports transparent in managing financial reports which can later influence the company's financial performance. With the SME accounting application, financial reports become transparent by presenting financial information honestly and on time.

With transparency in CV's financial reports. Herba Bagoes can benefit, so that it can support business growth, especially in increasing investment to develop the herbal medicine business so that it develops further and the management team can be better at making decisions.

Transparent financial reports created using accounting applications can help CVs. Herba Bagoes in facing better competition by creating openness and collaboration between managers and employees or with stakeholders, so that company goals will be precisely and quickly achieved.

It does not rule out the possibility that transparency will also be attractive to investors who want to invest in companies, so that investors can trust financial reports with the transparency of financial reports, because good financial reports are financial reports that have credibility and trust and can be accounted for by all parties who need them. the financial report.

d. Accuracy

Accountable financial reports are reports that have a high level of accuracy, ensuring that financial transactions are reported accurately in accordance with applicable accounting standards and can be proven by supporting transaction evidence such as notes or other evidence of transactions.

UKM accounting applications can help CV accounting staff. Herba Bagoes in recording financial reports accurately with the classification of menus provided by the UKM accounting application, because from the sub-menu classification the UKM

accounting application program can automatically record directly in the journal menu, so that accounting staff or UKM accounting application users only You need to double-check to ensure that the journal you have created is correct.

Financial reports that have a high level of accuracy can help companies make decisions in determining the company's future plans, for example, if the company is going to buy assets , whether purchasing these assets is the best choice or not, it is necessary to carry out an analysis of financial reports that require accurate financial reports. have accuracy, so that in determining a decision can be reached correctly without causing losses.

5. CONCLUSION

Based on the results of research conducted by researchers, it can be concluded that the SME accounting application has been implemented at the CV herbal medicine company. Herba Bagoes, but there was an error in implementing it, namely an error in entering the account when journalizing transactions.

Another factor that causes errors is the user of the SME accounting application or the accounting staff on the CV. Herba Bagoes does not immediately record or input data if a transaction occurs, so this is a possible cause of human error.

Implementing the "SME Accounting" application can help CV. Herba Bagoes prepares financial reports by inputting existing transactions into the application, so that the resulting output is a balance sheet and profit and loss report.

The existence of the "SME Accounting" application in its application can be an added value for the company, financial reports will be accurate, transparent and efficient in terms of processing time for financial reports, so that in the future it is very possible for CV. Herba Bagoes continues to use the "SME Accounting" application in preparing its financial reports which are made each period.

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