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Innovation in Designing Accounting Information Systems for Financial Reports of MSMEs Based on SDGs: SAK EMKM Compliance and Digitization for Financial Reporting

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ABSTRACT

The rapid growth of MSMEs does not mean that MSMEs do not have obstacles in carrying out their business activities, especially in managing financial reports which will still be a trend in the coming years to produce sustainable value. Because technology and business have grown together, companies are incentivized to compete by offering the best goods, allowing them to adapt and continue to perform throughout time. So this research aims to develop an innovative financial report accounting information system model for the digitalization transformation of MSMEs. To achieve this goal, the research method is qualitative by collecting data through interviews and observations of MSMEs that have implemented digitalization. As well as collecting data using literature studies to support the study and research framework. The results achieved in this research are an accounting information system model for digitizing MSME financial reports. It is hoped that the resulting model can become a basis for MSMEs to apply digitalization in the preparation of financial reports so that it is expected to produce sustainable value for these MSMEs. Visual business process models seem to be more successful and efficient than textual models in search, recognition, and some inference tasks, and they can accommodate both experts and beginners. Nonetheless, textual models outperform visual models in memory tests (which can be used by professionals and beginners alike) and, to a lesser degree, in problem-solving tasks (which are only used by experts).

Keywords: Accounting Information Systems, Digitalization Transformation, Financial Statements, MSMEs

Introduction

The rapid growth of Small Businesses does not mean that Small Businesses do not have obstacles in carrying out their business activities. To maintain a business, the main key and the basis is how the people involved in the organization can work [1]. Businesses are encouraged to compete to provide the greatest products due to the growth of business and technology, enabling them to make changes and maintain performance over time [2]. Transformation of the Accounting Information System is used in this research model because in the financial digitalization process, it plays an important role in keeping finances stable, and change management can run well. CFOs and financial professionals will more deeply consider the impact of climate change scenarios on financial report figures which can show the relationship between sustainability and financial stability [3]. One of the obstacles that every MSME often faces is difficulty in obtaining capital and presenting financial reports that are not based on the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). MSMEs are the economic drivers of a region, even in a larger area of the country. MSMEs receive special attention from the Indonesian Government, because based on data from the Ministry of Cooperatives and SMEs and the Central Statistics Agency (BPS), the number of MSMEs in Indonesia currently reaches 64.2 million, or 99.9% of all businesses operating in the country. MSMEs also contribute to the Indonesian economy by absorbing 96.9% of the existing workforce. However, the number of small and medium enterprises

(MSMEs) in Indonesia is very high, despite the existing problems [4] [5] [6]. Small entrepreneurs, especially creative product entrepreneurs, in this case, the fashion and handicraft fields, need good management and governance, because this sector is a sector that is always influenced by market trends, so entrepreneurs in this field need adequate education and experience to run their businesses [7]. Businesses frequently suffer losses due to the numerous issues brought on by manual and haphazard operations. However, SMEs lack the funding necessary to implement information systems [8]. Technology consists of two things, namely information technology and transaction processing system technology. Information technology takes the form of physical facilities that protect computers and networks, whereas transaction processing system technology comprises hardware and software that can handle business transactions [9].

SAK EMKM has been in force since January 1, 2018, and it still serves as the applicable accounting standard for businesses that fit the definition of an entity lacking significant public accountability under SAK ETAP and the guidelines provided by Law No. 20 of 2008 concerning MSMEs [10]. Presenting financial reports in line with SAK EMKM to banks and other financial organizations can serve as a means of applying for financing. Presenting financial reports that align with SAK EMKM is still challenging for MSMEs, nevertheless [11]. Presenting financial reports in line with SAK EMKM to banks and other financial organizations can serve as a means of applying for financing. Nevertheless, presenting financial reports that align with SAK EMKM is still challenging for MSMEs [12]. Although the benefits of innovation in entrepreneurship are numerous, they are transient, and they will decline if you lose a competitive bid [13].

According to earlier studies by Chairunnisa and Fadilah, Bandung City's MSME financial report quality has improved as a result of SAK EMKM implementation. MSME financial reporting will be of higher quality if SAK EMKM is applied more effectively [14]. Then research by Ayudhi suggested that the implementation of SAK EMKM had a positive and significant influence on the growth of MSMEs [15]. The study conducted by Utari et al. discusses the condition of MSMEs in Tanjungbalai City, where many MSMEs actors have not yet adopted SAK EMKM. Obstacles faced include limited time, resources, and minimal understanding regarding SAK EMKM. The results of this study propose an alternative solution that involves the use of applications that meet standards, which can help record transactions more easily [16]. The business model has a beneficial impact on how effective the accounting information system is. According to Azhar and Shakil's research, Malaysia's MSMEs are an important part of the business environment, but they are not as advanced in digitization as they could be [17]. Cueto and colleagues' research conducted in the Philippines indicates that social media usage in the nation is well-acknowledged worldwide. With this recognition, it is demonstrated that young entrepreneurs may advance the socioeconomic goals of the Philippine government about MSMEs [18]. The performance of digital-based MSMEs will be evaluated within the context of each MSME. For digital MSMEs, information technology improves the caliber of accounting information systems [6]. Information technology (IT) is the collection of system components, software, and hardware that an organization uses to build computer-based information systems. According to Zuliyati and Delima, it has been confirmed that elements related to the effective utilization of accounting data, incentives, the application of technology, and the importance of technology significantly influence employee performance [19].

Based on these conditions, this research intends to develop an innovation in designing a Financial Report Accounting Information System based on SAK EMKM with a case study of MSMEs in Bandung City. The design of a financial reporting model based on SAK EMKM aims to enable MSME actors to prepare financial reports that comply with standards. So it is hoped that it can help MSMEs in presenting financial reports that are consistent with SAK EMKM which can be used as a credit application process to banks and other financial institutions. By implementing the information system design model, MSMEs can present financial reports by standards without needing to understand accounting in detail. Apart from the purpose of submitting financial reports that comply with standards, it can also be used by MSME actors in making decisions. The

requirements of worldwide integration and the shift from an industry-centric economy to one centered on information offer businesses chances to enhance their operational efficiency, effectiveness, and governance on both local and global scales [20]. Then, with the SIA model, SAK EMKM-based financial reporting aims to enable Small business actors to prepare financial reports that comply with standards. So it is hoped that it can help Small Businesses in presenting financial reports that are consistent with SAK EMKM which can be used as a credit application process to banks and other financial institutions. In this way, it is hoped that this comprehensive model can become a reference for Small Businesses to maintain business stability by increasing accountability in stages. SAK EMKM needs to be applied as the basis for the accounting standards used. The role of accounting is to provide information as a basis for decision-making [21]. Making the right decisions can provide success for a business. The important role of financial reports for MSMEs is to provide account information to achieve business success. Widyastuti in her research stated that financial recording is still simple due to the lack of knowledge of Small business actors regarding the objectives, benefits, and stages of preparing financial reports based on accounting standards [22].

Taking into account previous research and the obstacles experienced by most MSMEs due to their lack of knowledge and the complexity of studying EMKM SAK, these conditions initiated this proposed research. Designing an application model can be a solution to the obstacles experienced by MSMEs. MSMEs in Bandung City will serve as the case study for this study. This project aims to create novel approaches to the design of an accounting information system for financial reports for MSMEs in the city of Bandung, utilizing SAK EMKM. The research's results are urgently needed to create an accounting information system design model that can facilitate the presentation of financial reports based on SAK EMKM by MSME participants. These reports can then be used as a basis for decision-making and as supporting documentation when requesting funding from the company.

Method

The methodology employed in this study is qualitative, involving data collection through interviews and observations of MSMEs that have adopted digitalization. As well as collecting data using literature studies to support the study and research framework. The population and sample used in this research are MSMEs in Indonesia that have implemented digitalization. The research method is explained in the following stages:

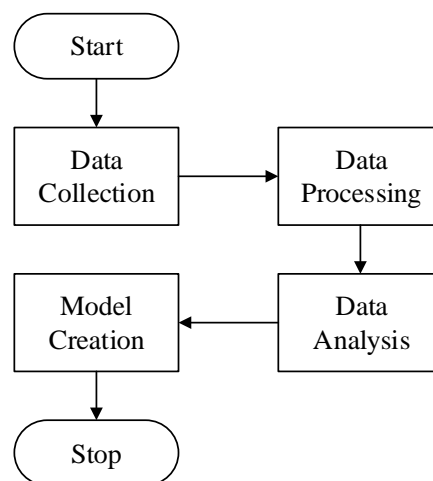


Figure 1. Research stages

1) Data collection: Data collection is carried out on samples using the techniques mentioned above. The data collected is in the form of sample profiles and conditions experienced related to the research topic discussed; 2) Data processing: The data that has been collected is then checked and cleaned of noise-damaged data or unnecessary data; 3) Data analysis: The data is then analyzed to find trends or patterns of problems that often occur and the main causes of difficulties in implementing SAK EMKM financial reports in the MSMEs studied; 4) Model Creation: Based on the results of data analysis, a model for implementing the Financial Report Accounting Information System in MSMEs is then created.

Results and Discussion

Then, in an information system design, the model and recommendations for the design of the Financial Report Accounting Information System are depicted in Figure 2. Figure 2 displays a use case diagram that describes each actor involved in the system and the case for each actor.

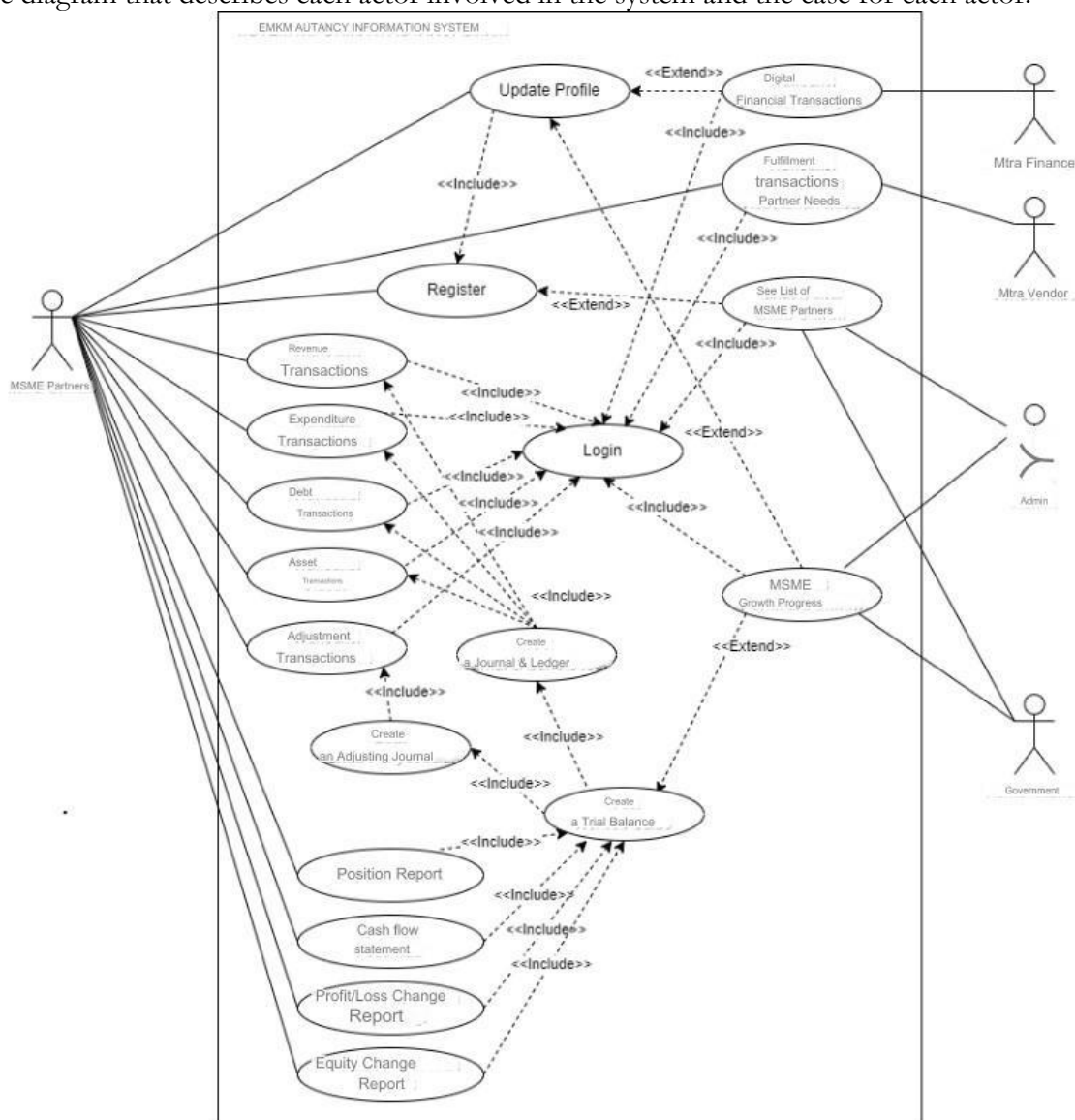


Figure 2. AIS Model for EMKM Financial Reports

Figure 2 also provides information that each actor can access several features or cases. Figure 3 shows recommendations for business processes that MSMEs can carry out to implement ESG and also a sustainable Financial Report Accounting Information System.

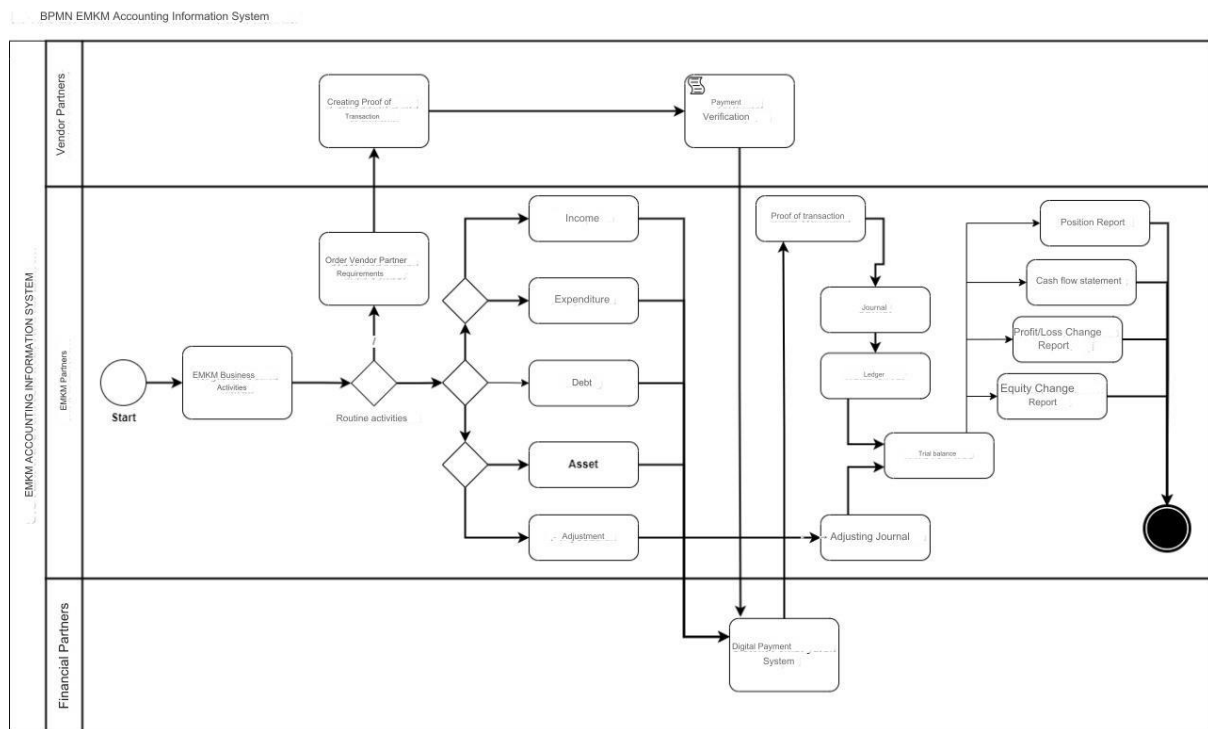


Figure 3. BPMN AIS Financial Report

Next is the activity diagram design which was created as an innovative AIS model for MSMEs. In an activity diagram, the flow from one activity to another is shown by arrows. Each decision or branching of the process flow is described by a decision node. In addition, activities that run parallel or simultaneously can be depicted with synchronization bars.

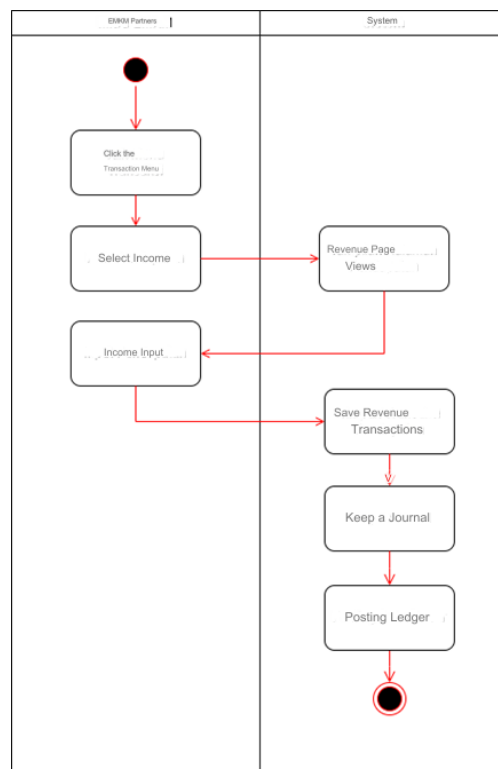


Figure 4. Activity Diagram (Revenue Transactions)

Figure 4 illustrates the application revenue transaction process workflow in detail and helps in understanding each step involved in this process. This activity diagram provides a clear and structured picture of how the application revenue transaction process works, from the user selecting a product or service to confirming a successful transaction. These diagrams are very useful for developers to identify important steps, optimize workflows, and ensure that transaction processes run smoothly and securely.

Figure 5 illustrates the workflow of the expenditure transaction process in the application in detail and helps in understanding each step involved in this process. This activity diagram provides a clear and structured picture of how the spending transaction process in the application runs, from the user selecting a spending option to confirming a successful transaction.

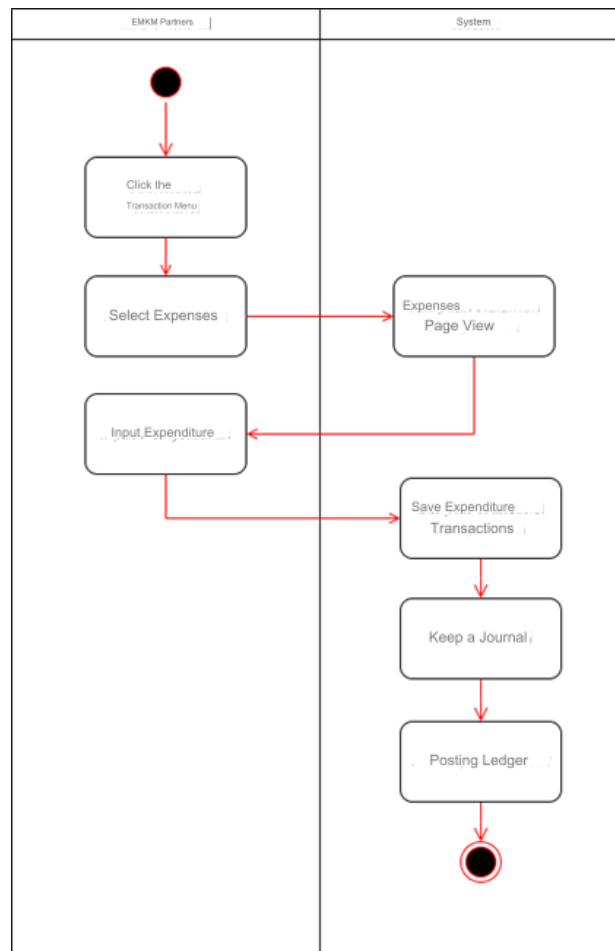


Figure 5. Activity Diagram (Expenditure Transactions)

Figure 6 illustrates the workflow of the accounts payable transaction process in the application in detail and helps in understanding each step involved in this process. This activity diagram provides a clear and structured picture of how the debt transaction process in the application runs, starting from the user selecting a debt transaction option to confirming a successful transaction.

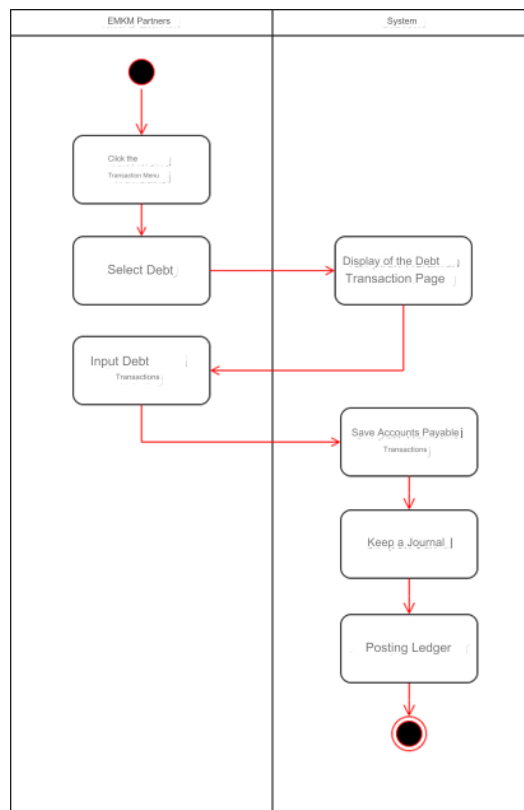


Figure 6. Activity Diagram (Debt transactions)

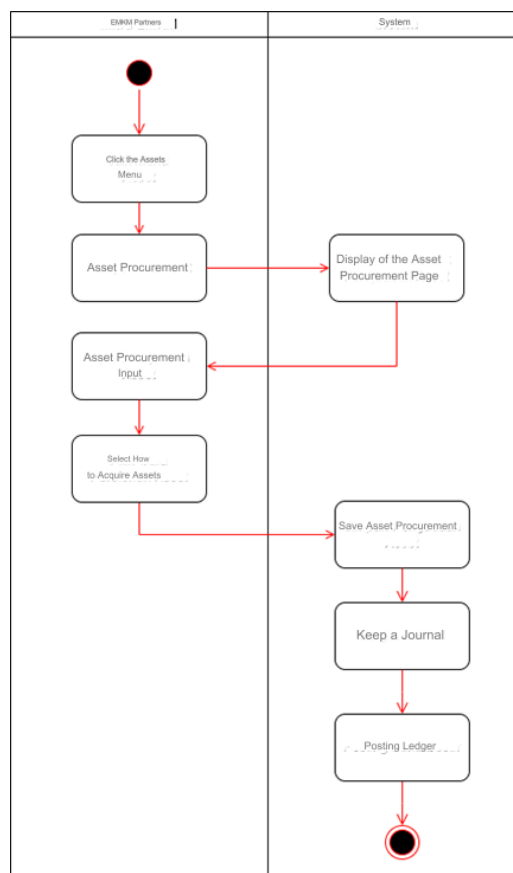


Figure 7. Activity Diagram (Asset acquisition)

Figure 7 illustrates the workflow of the asset acquisition transaction process in the application in detail and helps in understanding each step involved in this process. This activity diagram provides a clear and structured picture of how the asset acquisition transaction process in the application runs, starting from the user selecting the asset acquisition option to confirming a successful transaction.

Figure 8 illustrates the workflow of the asset maintenance transaction process in the application in detail and helps in understanding each step involved in this process. This activity diagram provides a clear and structured picture of how the asset maintenance transaction process in the application runs, from the user selecting an asset to be maintained to confirmation of a successful transaction.

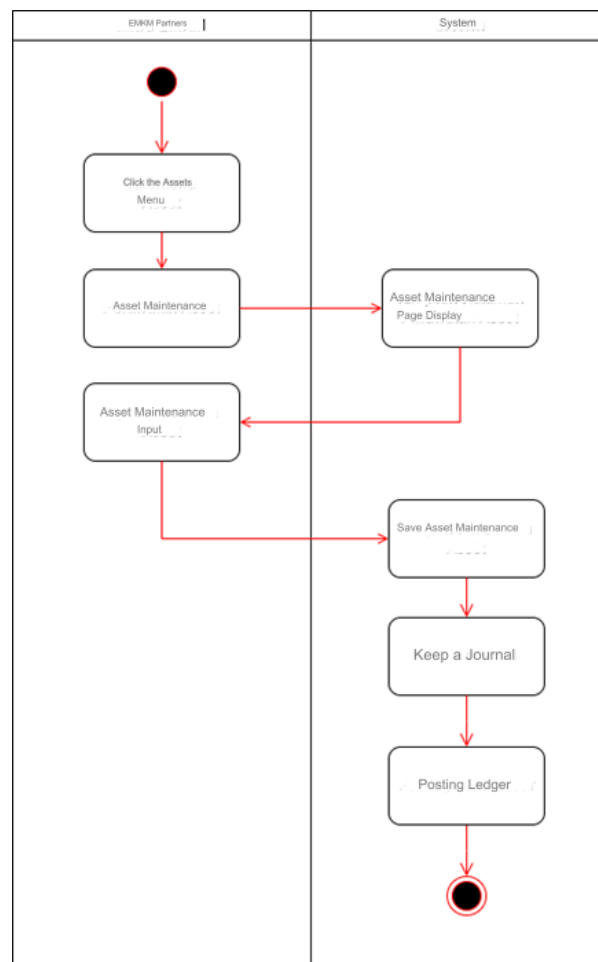


Figure 8. Activity Diagram (Asset maintenance)

Figure 9 illustrates the workflow of the asset replacement transaction process in the application in detail and helps in understanding each step involved in this process. This activity diagram provides a clear and structured picture of how the asset replacement transaction process in the application runs, starting from the user selecting the asset to be replaced until confirmation of a successful transaction.

Figure 10 illustrates the workflow of the asset write-off transaction process in the application in detail and helps in understanding each step involved in this process. This activity diagram provides a clear and structured picture of how the asset deletion transaction process in the application runs, from the user selecting the asset to be deleted until confirmation of a successful transaction.

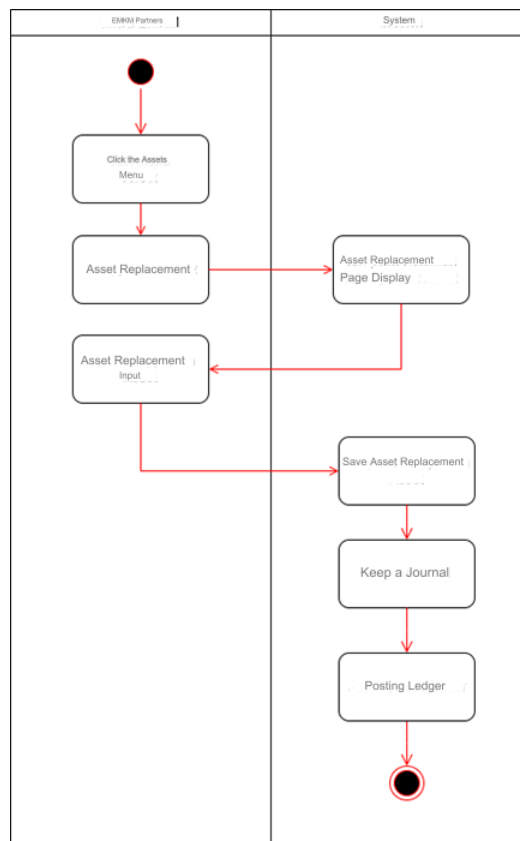


Figure 9. Activity Diagram (Asset replacement)

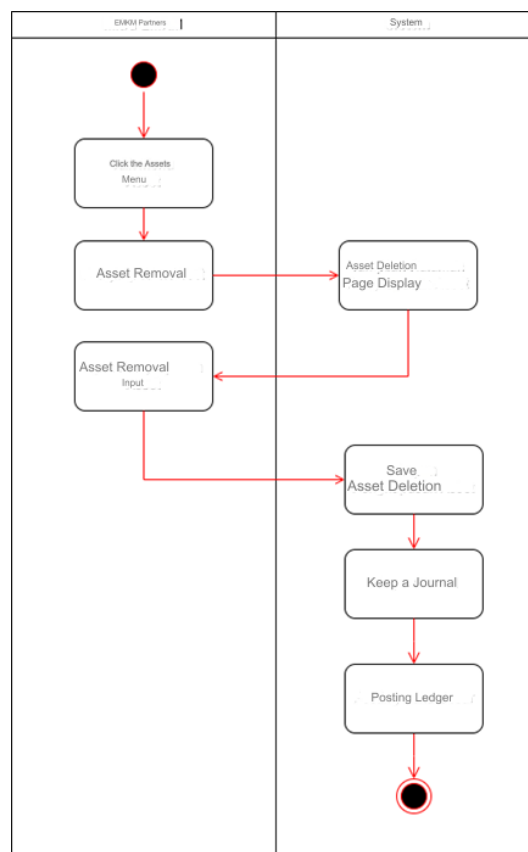


Figure 11. Activity Diagram (Asset write-off)

Figure 12 depicts the workflow of the financial report access process in the application in detail. The flow from one activity to another is shown by arrows. The use of decision nodes makes it possible to model the available options, such as selecting report types and applying filters. This diagram helps in understanding how the application interacts with the user to meet financial report access needs. This allows developers to identify key steps in the process and ensure that the application's user interface is well-designed to provide an intuitive and efficient experience for users.

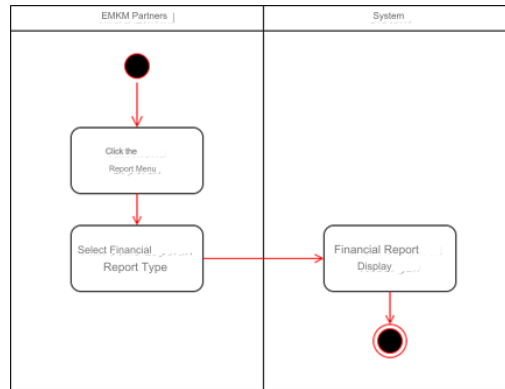


Figure 12. Activity Diagram (Financial Report)

Next is a mockup design created as an innovative AIS model for MSMEs. Application mockup design is the initial stage in developing an application which aims to design the appearance and basic functionality of the application before more in-depth development is carried out.

Figure 13 illustrates the user interface that has been designed for the user dashboard display, where this dashboard displays data on MSME growth and transactions that occur using the application. This dashboard is also the initial page when the user successfully logs in.

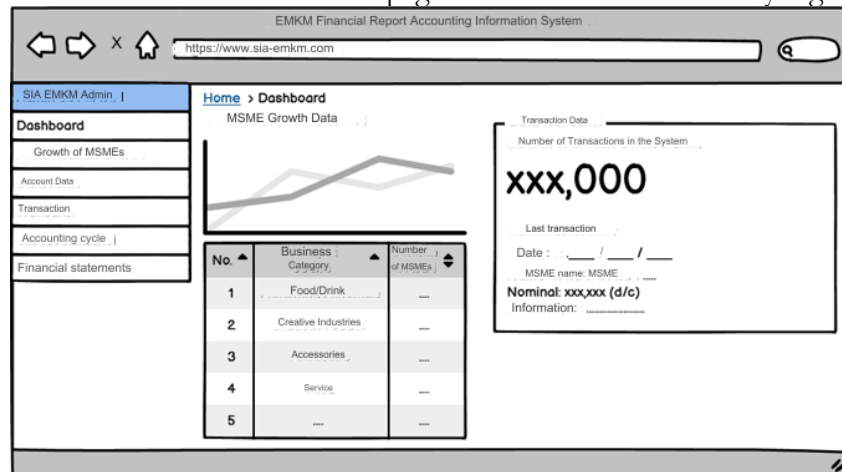
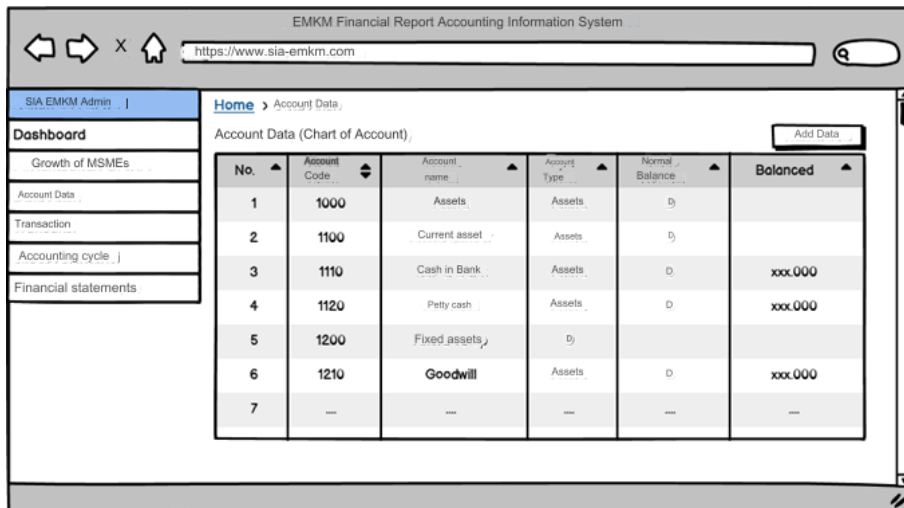


Figure 13. Dashboard Mockup

Figure 14 displays the account table used for transactions in the application, and also displays balance information from each account and the normal account balance. So with this feature, users can adjust the company's needs, and still comply with the account standards set out in the SAK EMKM.

Figure 15 displays the user interface for UMKM growth in the form of a graph, with this feature, users will easily analyze and make predictions about UMKM growth. The pie chart is used to describe the distribution of UMKM based on their business category.

Figure 16 shows the user interface for the UMKM data registered in the application. With this data, users can see more detailed information from each registered UMKM.



EMKM Financial Report Accounting Information System

Home > Account Data

Account Data (Chart of Account)

No.	Account Code	Account name	Account Type	Normal Balance	Balanced
1	1000	Assets	Assets	0	
2	1100	Current asset	Assets	0	
3	1110	Cash in Bank	Assets	0	xxx.000
4	1120	Petty cash	Assets	0	xxx.000
5	1200	Fixed assets	0		
6	1210	Goodwill	Assets	0	xxx.000
7	---	---	---	---	---

Figure 14. Chart of Account Mockup

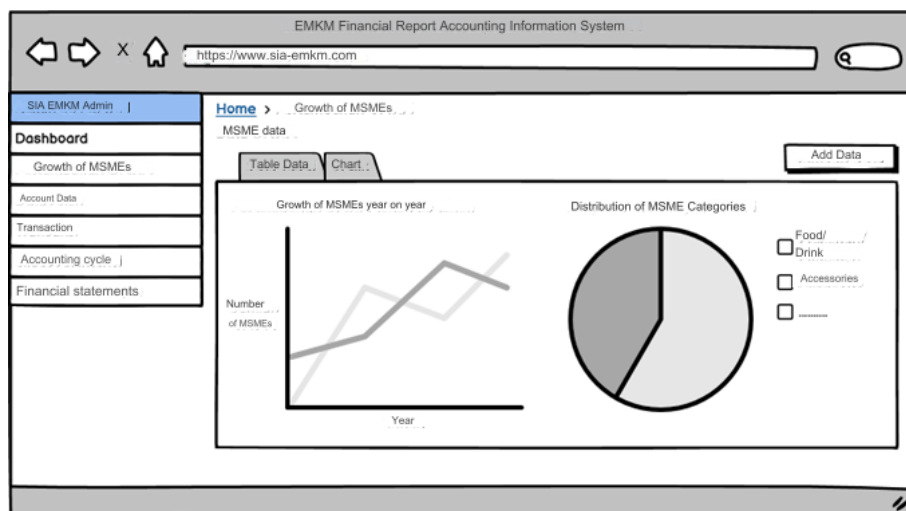
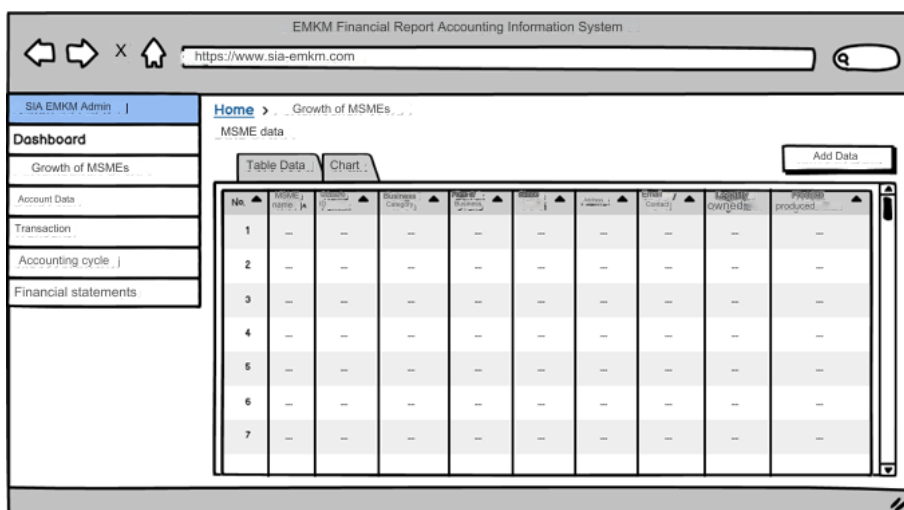


Figure 15. Growth of MSMEs Mockup



EMKM Financial Report Accounting Information System

Home > Growth of MSMEs

MSME data

Table Data | Chart

No.	MSME name	Address	Business Category	MSME Type	MSME Status	MSME Contact	MSME Location	MSME Produced
1	---	---	---	---	---	---	---	---
2	---	---	---	---	---	---	---	---
3	---	---	---	---	---	---	---	---
4	---	---	---	---	---	---	---	---
5	---	---	---	---	---	---	---	---
6	---	---	---	---	---	---	---	---
7	---	---	---	---	---	---	---	---

Figure 16. Data of MSMEs Mockup

Information representation is important, and studies on AIS have always recognized this, with a focus on the function of business process representation. Visual business process models seem to be more successful and efficient than textual models in search, recognition, and some inference tasks, and they can accommodate both experts and beginners. Nonetheless, textual models outperform visual models in memory tests (which can be used by professionals and beginners alike) and, to a lesser degree, in problem-solving tasks (which are only used by experts). These findings are consistent with the theory of affinity [23]. To convert financial data into the necessary financial information required for managerial decision-making and external stakeholders, AIS is made up of both physical and non-physical components that are interrelated [12]. According to Sunil Mithas' research, a digital business strategy is the extent to which an organization uses different IT activity categories [24]. Sunil describes the essential elements that lead to the development of a digital business strategy, which is a result of the interaction between an organization's digital strategy and the industry environment [24].

According to a study by Holopainen and colleagues, a firm can succeed more when its goals are well-defined, its digital business strategy is well-managed, and it makes better use of performance measurement and management [25]. Latifah and her collaborators expound upon the necessity of achieving congruence between the executed plan and inventiveness to enhance the MSMEs' overall efficacy [26]. Research by Latifah et al. indicates that for MSMEs' performance to increase, innovation and the employed strategy must cooperate [26]. Studies by Mustikhowati and Tysari indicate that a company's execution capability is influenced by its business plan [27]. According to Shafique and colleagues' 2023 study, SMEs' operational efficiency is greatly increased when they adopt business strategies including adopting differentiation and cost leadership techniques [28]. Varied strategy models can lead to varied outcomes, but businesses that use prospector and analyzer methods usually see increased financial success [29]. Changes in a company's business plan require matching changes to information systems, which include databases, hardware, software, and telecommunications. It is essential to keep in mind when creating an AIS that conformity to the organization's goals guarantees coherence with its business plan [30]. Because they have advantages in terms of resources, experience, expertise, and technology, companies that embrace a proactive strategy orientation are likely to outperform those with a defensive strategic orientation [31]. Businesses that use proactive methods typically perform better than those that use defensive techniques (defenders and reactors) because they may take advantage of a wider variety of market opportunities [32].

The final model was developed to enhance MSME performance. The accomplishment of the company's non-financial and financial components about its objectives undoubtedly affects the success of MSMEs [33]. According to a Taouab study [34], the performance of MSMEs can be mapped like a pyramid like that of other types of businesses. The organization is divided into four hierarchical tiers by the performance pyramid. The broad vision of the company is initially formed at the top of the organizational performance structure hierarchy. Translating the vision into specific goals for business units is part of the next phase. The company will set performance goals related to its financial and market expansion at the secondary level. The organization will focus on metrics related to routine operational duties, such as productivity, flexibility, and customer happiness, on the third tier. At the highest level, performance indicators will prioritize aspects of business operations such as delivery, waste reduction, process efficiency, and product quality. The expanding MSMEs performance will have an impact on various elements, such as employment, and boosting the country's GDP, which will ultimately have an impact on economic growth in Indonesia.

Conclusion

The approach developed can offer small company actors innovation when implementing digital transformation in their businesses, according to the research findings. Maintaining the financial stability of the business is also essential to preserving stability during the transition

process, and this can be facilitated by putting in place an effective accounting information system. For small enterprises to advance in class and thrive in the global market, it is anticipated that the resulting model would also improve their performance. Improving the performance of MSMEs in their endeavors to foster fair employment and economic progress can make a substantial contribution to the SDGs' achievement. It is anticipated that the resulting framework or model will enhance MSME performance. There is still much space for improvement in this research; adding the perspectives of small business players will help to improve the model by offering better insight and input.

Acknowledgment

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