

Application of Design Thinking in Designing a Digital Financial Reporting Platform

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ABSTRACT

This research aims to create a new innovation that can help MSME actors manage their finances by using financial reports in accordance with existing accounting standards as practically as possible and digitally based. This study uses a design thinking approach and a qualitative approach which aims to gain a deep understanding, develop theoretical foundations, and describe the reality of the research scope. The technique used is in the form of collecting data sourced from MSME actors in the city of Bandung. The results of this study contribute to knowledge about design thinking and entrepreneurship as well as for the parties involved, and most of the research samples said it would be helpful if this digital financial reporting platform was developed.

Keywords : **Design Thinking; Digital Financial Reporting; MSMEs; Accounting; Digital Platform**

ABSTRAK

Penelitian ini bertujuan untuk menciptakan sebuah inovasi baru yang dapat membantu para pelaku UMKM dalam mengelola keuangannya dengan menggunakan laporan keuangan sesuai dengan standar akuntansi yang ada dengan sepraktis mungkin dan berbasis digital. Penelitian ini menggunakan metode pendekatan design thinking dan pendekatan kualitatif yang bertujuan untuk memperoleh pemahaman yang mendalam, mengembangkan dasar-dasar teori, serta mendeskripsikan realitas ruang lingkup penelitian. Teknik yang digunakan berupa pengumpulan data yang bersumber dari pelaku UMKM di Kota Bandung. Hasil penelitian ini memberikan kontribusi terhadap pengetahuan mengenai design thinking dan kewirausahaan maupun bagi pihak-pihak yang terlibat, dan sebagian besar dari sampel penelitian ini mengatakan akan terbantu bila platform laporan keuangan digital ini dikembangkan.

Kata Kunci : **Design Thinking; Laporan Keuangan Digital; UMKM; Akuntansi; Platform Digital**

INTRODUCTION

Indonesia is currently still very dependent on the growth of the Micro, Small and Medium Enterprises (MSMEs) sector and this sector has become a key factor in the development of the national economy. MSMEs in Indonesia are one of the drivers of the Indonesian economy in addition to cooperatives. This can be seen from the concrete evidence that most MSMEs in Indonesia are not facing a crisis in the midst of a global crisis. MSMEs have proven to be able to survive crises that have occurred in Indonesia, such as the economic crisis in 1997-1998 and the global economic crisis in 2008. Therefore, MSMEs must continue to be developed, especially in their financial aspects.

According to the coordinator of the Minister for Economic Affairs Airlangga Hartarto, by utilizing digital technology effectively in running a business, MSMEs can achieve several benefits, such as being able to reach a wider market share, increase revenue, facilitate monitoring of business activities, and reduce costs, especially marketing, logistics, and shipping costs (Kominfo, 2022). Based on Gunawan, et.al (2023) and Meiryana, et.al (2021), the more advanced financial technology will improve the performance of MSMEs. Bank Indonesia defines Fintech as the optimization of technology in the financial system that results in new products, services, technologies, or business models that affect monetary and financial stability, efficiency, smoothness, security, and reliability of the payment system (Nugraha, et.al, 2022).

Likewise, according to Daud, et.al (2022), the more advanced digital finance and digital payments an MSME is, the more its financial performance will increase. However, in the financial sector, only a few MSMEs in Indonesia have experienced development in terms of their financial performance. This is because MSME actors are not aware of the importance of managing their business finances in accordance with accounting standards (Nida, et.al, 2022).

Zulfikar, et.al (2022) stated that MSMEs have not used applicable standards in MSME management in Indonesia, especially in the preparation of financial statements. According to Agustina, et.al (2022), MSME financial management is low because MSME actors do not understand financial concepts and financial products and lack of financial management knowledge sets. It can be said that financial records act as a tool in running a business.

Financial management is one of the most important aspects for business progress. Financial management can be done through accounting. Accounting is a systematic process to produce financial information that can be used for decision making for business managers. The results of Latifah's research, et.al (2021) stated that business strategies have an indirect impact on MSME performance with innovation and accounting information systems as mediating variables between business strategy and MSME performance.

In general, for some MSME actors, they do not have such in-depth knowledge about accounting (Linawati & Restuti, 2015). Some MSME players say that even without accounting, their business can still run smoothly and still generate profits. This has resulted in many MSME players feeling that the business they are running is running

normally, but actually these MSMEs are not experiencing development. The consequences that can be caused by not using good and correct financial management can allow mistakes in managing the capital and business they run that is expected to be successful can fail.

Therefore, it is very necessary to increase the awareness of MSME actors in preparing good, transparent, and clear financial statements so that their businesses can develop properly. In January 2020, internet penetration in Indonesia reached 64% with 175.4 million internet users, this figure has increased by 17% or 25 million users between 2019 and 2020 (Data Reportal, 2020). In 2021, it is projected that the value of e-commerce transactions in Indonesia can reach 4.9 trillion USD, around 17.5% of the total value of sales through e-commerce globally (Statista, 2019).

The internet, which was originally only a medium of social communication, can now even open up opportunities for economic digitalization that can make it easier. Small companies have greater flexibility and responsiveness in decision making compared to large companies, but judging from the resources and skills, of course, they are more limited, as for the shortcomings, which are related to Information and Communication Technology (ICT) (Mohanty & Mishra, 2020). In general, there are still many MSME players who still do not have good cost management and financial statements. This is certainly one of the obstacles for micro businesses because they cannot calculate finances properly and clearly, especially related to cash flow.

In research conducted by (Wijaya, et al, 2021,) shows the perpetrators MSMEs realize that doing financial records is important for a business, because by doing financial records can find out how much sales, control and expenses are made in these activities. Their findings also said that the recording carried out on MSMEs in Lubuk Minturun was still simple, the recording carried out was only ordering goods and sales every month without making financial records. For small businesses, making financial statements is considered difficult and troublesome so it is often overlooked. Even though financial governance is very important to know daily and monthly turnover in order to be able to plan further business development.

When asked about the amount of profit earned each period, they cannot show with nominal figures but with tangible assets such as land, houses, or vehicles. However, if we investigate, these assets are actually obtained not only from business profits but sometimes added with personal assets. But sometimes these assets are also not used for the company, but are used for personal interests and there is no recording or separation between the two. This causes the development of business activities, especially in terms of financial performance, cannot be clearly known.

Based on these problems, we want to create a digital financial platform to be able to overcome them. The accounting used on the platform is certainly a simple accounting that is adjusted to the circumstances in MSMEs but does not deviate from existing standards and regulations. It is expected that the results of this research will be able to contribute theoretically and practically.

Theoretically, we as researchers hope that this research can certainly contribute from the aspect of science through the results of research that has been carried out on the application and development of the concept of design thinking in digital-based finance.

Practically, we as researchers hope that this research can be a useful tool in implementing researchers' knowledge about design thinking, finance, and accounting for business actors or MSMEs.

Design Thinking

Design thinking is the process of a structured approach in generating and developing new solutions using creative abilities to turn difficult challenges into opportunities (IDEO, 2013). Design thinking has five phases that help direct the challenge up to the idea building stage. Here are five phases of design thinking according to (Friis, 2021): First, empathize, the initial stage of the design thinking process begins with finding and gathering information and gaining an empathic understanding of the problem in the object. At this stage, observation of the object is carried out to better understand the problems that occur. Empathize is a human-centered design process and allows to set aside bias to gain more insight into the needs of the problem object. Second, define, in this stage using the information gathered from the empathize stage will analyze the observations to determine more specific problems to address.

A challenging problem must be human-centered and approachable, understandable, and actionable, and have a clear scope (not too broad and not too small, and not too complex and not too simple). Third, ideate, at this stage input ideas are collected to get new solutions to predetermined problem statements, and also look for alternative solutions. The techniques used are generally brainstorming, brain write, worst possible idea, and SCAMPER. It is important to get as many ideas as possible at this stage to find the best way to solve the problem. Fourth, prototype, this stage will produce several alternative products from the idea specified in the ideate stage.

Product prototypes will be tested in teams, departments, or on groups of people outside the team. In this experimental phase the goal is to determine the best solution to the problem to be solved. Solutions are implemented into a prototype, developed, reviewed, or rejected based on the user experience of the solution. At this stage, the team will have a better insight into the solution offered before it is submitted to the end user. Fifth, testing, the team will use the best solution that has been identified during the prototyping phase. The solution used will be re-evaluated and tested to the end user. The results of this stage are used to redefine the problem, end-user understanding, conditions of use, and end-user feedback. At this stage, changes and refinements of the product are carried out based on the needs of the problem object.

Digital Financial Reporting Platform

Financial statements are records of information of a company in the accounting period that describes the performance of the company. Financial statements are useful for bankers, creditors, owners and interested parties in analyzing and interpreting financial performance and company conditions (Indonesian Accounting Association, 2009). Financial statements consist of Profit / Loss Statement, Balance Sheet, Changes in Capital, Cash Flow, and Notes to Financial Statements. Digital transformation refers to the application of technology that digitizes business operations with the aim of more optimal business operations and making them much more efficient (Hizir, 2021, 6-7).

It can be concluded that the transformation of digital financial statements is the application of digitalization technology for business financial operations with the aim of making financial statements more efficient in recording and analyzing the company's financial performance. Marta (2016) revealed that there is inequality in obtaining credit capital from banks, around 40 million businesses classified as micro enterprises have not

received capital from banks. In previous research, it can be seen that this inequality can be caused by low-quality MSME financial statements that make it difficult to get funds from banks (Rudiantoro & Siregar, 2012). It was also found that in the digital era, bookkeeping of financial statements can be done with digital applications that help MSME actors monitor their financial statements in real time (Fitriani, 2021, in Khavidah, et.al (2021)).

Design thinking is a strategy for creative problem solving by prioritizing customer needs above all else. Design thinking has been defined as the incorporation of empathy for the context of the problem, creativity in generating insights and solutions, rationality in analyzing and adapting various solutions to the context of the problem. Therefore, from the concept of design thinking we will implement it in the context of the problems we bring to this writing. So that the formulation of the problem is obtained, namely in tandem with this design thinking concept, we want to solve problems in the financial sector experienced by MSMEs so as to create a new innovation that can be used as a solution.

The research questions that we formulate are as follows: (1) Can this design thinking concept be implemented to create new innovations that can be used by MSMEs? (2) How can we help MSMEs to solve problems in making their financial statements? (3) How can we make financial statements in accordance with existing accounting standards as practical as possible and digital-based to make it easier for MSME actors to manage their finances?

This research aims to create a new innovation that can help MSME actors in managing their finances by using financial statements in accordance with existing accounting standards as practically as possible and digital-based.

RESEARCH METHOD

This research uses a design thinking approach method and a qualitative approach that aims to gain a deep understanding, develop theoretical foundations, and describe the reality of the research scope. The technique used is in the form of data collection sourced from MSME actors in the city of Bandung. The selection of samples is carried out based on certain criteria, the first is MSME actors who understand or work with the scope regarding sales in the city of Bandung related to food. The second is individuals who are competent in the culinary field, especially MSME players who need an accounting system in doing their business.

At this stage, researchers made observations on MSME actors in Bandung City to find initial information. Data collection is carried out through face-to-face interviews, namely by visiting related parties. Interview activities are carried out in stages for approximately three weeks on weekdays with an interview duration of approximately twenty minutes per one individual, documentation techniques for interview activities are carried out by taking photos as documentation and personal recording. Obstacles faced during the data collection process include some sources who are less informative and not willing to be interviewed.

Data processing in this study uses content analysis techniques. Content analysis is a research method using a set of procedures to make valid inferences from text (Weber, 1994: 9). The processed data consists of documented material in the form of photographic evidence, and personal records. The processing of data is intended to describe the characteristics of a message from different audiences. The content of interview transcripts is grouped in categories according to the theme of the content.

RESULT AND DISCUSSION

Empathise is the first stage of the Design Thinking process. In the empathetic stage, our goal as a team is to gain an understanding of the problem in the object and try to solve the problem with the idea created. This process certainly involves observing, engaging, and empathising with the person who is the subject of the problem to understand their motivations and experiences so that we can blend with the subject so as to gain a deeper understanding of the problems that occur. Empathy is something that is quite crucial in the process of human-centred design.

Therefore, we as team members conduct interviews to subjects that we choose as the object of our research. We collected information from several interviews that we conducted to find out what needs and problems are being experienced by the MSMEs that we choose as objects of this design thinking process.

The interview results are categorized into 3, namely financial issues, marketing management, and business environment. Each of these categories is grouped into several themes. The financial issues category consists of the themes of accounting, transparency, and digital issues as mentioned in Table 1. Of the themes in financial issues, the most interesting is digital accounting. The marketing management category consists of promotional themes on social media and target markets, the most interesting of which is digital marketing. Then finally, the business environment category consists of the theme of market competition and strategic environment, the most interesting is the theme of market competition.

The opportunity obtained is that some MSMEs have developed enough and are known to many customers, but there are also some whose target market is still narrow. In terms of marketing, some MSMEs have started marketing digitally but it is not effective enough and some of them also still rely on word-of-mouth marketing. For the financial category, some MSMEs have done simple recording manually or digitally.

However, we consider that the recording of financial statements on MSMEs we interviewed is still considered trivial by MSME actors. Most of them consider it enough to know the profit from the sale without wanting to analyze further from the report. So that if there is a mistake that they consider not too detrimental they ignore it.

Based on the categories and themes of the interviews, we took three important issues that were interesting to discuss, namely problems in digital accounting, digital promotion, and target markets. From these three problems, we describe them into several stages, namely learning, themes, insights, how might we, and ideas. After we discussed and analyzed the three issues, we decided the most interesting issue to discuss in the project was the issue of digital accounting.

Table 1. Interview Results Empathizing Phase

Excerpts	1 st order terms	Category
"Recording is still simple so the accuracy of the data is still lacking, so there is data that is not balanced, if not too detrimental we ignore." (Hardian, Male, 21 years old) "Those who hold financial statements don't really understand accounting, because they only record expenses and income for each purchase." (Kesuma, Male, 22 years old)	Lack of accounting knowledge	
"The problem is that if the lights are off and there are many buyers, the data likes to error (financial report platforms)." (Cucu, Female, 46 years old) "It's still simpler if you do it manually." (Hendi, Male, 48 years old)	Digital issue	Financial Issue
"The report to the superior, the important thing is that the money comes in, there is no need for the details." (Febi, Male, 23 years old)	Transparancy	

Source: *The results of the author's processing, 2023*

We concluded the information from the resource person that there are still many MSMEs that still have not implemented digital-based financial statements, because of a lack of understanding of technology, so in their view digital financial statements are too complex. This issue belongs to the theme of digital accounting (see Table 1). The new thing we get from the fact is that digital financial statements are still considered difficult to understand. So, the question arises that we will have to answer through the project, namely "How can we make a financial statement in accordance with existing accounting standards as practical as possible and digital-based?". After brainstorming, we got an idea for a solution to this problem, namely creating a digital-based accounting platform that is practical and easy for MSME players to use. After breaking it down into several stages, we draw conclusions based on desirability, viability, and feasibility factors. We offer solutions to create a digital accounting platform.

With the desirability factor, we want to make a solution to their obstacles so far in recording financial statements. This solution aims to make it easier for MSMEs to make a financial report for their business in accordance with accounting standards so as to minimize errors that occur in data. The viability factor, we make this solution for MSMEs to make their financial calculations more detailed and transparent. With digital, we plan to make it a platform that can be used for a long period of time. Feasibility factor, we chose to create a digital-based accounting platform that is technically easy to create and practical for use by MSME players who do not understand.

Based on the results of the report from these 3 factors, we can conclude that MSMEs have several problems, one of which is still considering the recording of financial statements not too important and lack understanding of technology. Thus, they feel less confident and interested in adopting digital technology in recording their business financial statements. Therefore, we decided to offer a solution, namely creating a digital-based accounting platform based on accounting standards that are easy to use by MSME actors. With the hope, the platform we created can help and make it easier for MSMEs to record their business financial statements. In the ideate stage, we did 2 brainstorming methods.

First, we brainstormed on the lucid spark website to find a solution to the problem we found in the define stage. After we discussed several ideas, we concluded that the

solution idea from the idea with the most votes, namely MSMEs were given education about the basics of technology and accounting, as well as providing a digital financial report platform that prioritizes ease and practicality when used.

The learnings chosen are "many MSMEs have not implemented digital financial statements, because there are still many who do not understand technology so that digital financial statements are still considered too complex to use". Then an insight is obtained, namely "financial statements are still considered difficult to understand". As for the formulation of how might we "how can we make a financial statement in accordance with existing accounting standards as practical as possible and digital-based".

After that we wrote down some new ideas and the ideas were grouped by their respective categories. The ideas that are widely chosen are "creating a digital financial reporting platform that prioritizes ease & simple in use in order to make it easier" and "teaching from the basics of technology before learning digital accounting, so that MSMEs can more quickly understand digital accounting records". From these two ideas, we agreed to choose the idea of "creating a digital financial report platform that prioritizes ease of use & simple in order to make it easier".

In the second ideate stage, we brainstormed in lucidspark as well, but this time using a different method, the 10 for 10 method. We got some ideas with the most votes, which can be concluded that MSMEs need to be educated about existing accounting standards to be applied to their financial statements so as to tell how important financial statements are in running a business. Then, helping MSMEs to get used to using digital accounting software so that the process of making reports becomes easy like MSME employees are accustomed to doing digital recording. After that, we will offer a flexible accounting platform where the financial plan process can be used anywhere and anytime.

Each method has its drawbacks, but of the two methods that have been carried out according to our group the most effective method is the '10 for 10' method. The reason is that the time used is shorter and the ideas produced are also more, but the drawback in this method is at the voting stage where the time needed to vote is less long because seeing so many ideas we need time to read one by one the ideas that exist. From both conclusions of the idea, we decided to use the idea from the second ideate because the idea is more complex.

The prototype created is a platform that users can use simply to make it easier for users to make financial reports on their business. After finding a solution at the ideate stage, we tried to realize the idea of creating a digital financial reporting platform with existing accounting standards. We use services in making the platform, because third parties understand more about programming languages. We submit details of the features in our financial reporting platform to these third parties. The first prototype is a digital financial report that only has two features, namely income and income reports. The second prototype is a digital accounting platform that is in accordance with the basis of existing accounting standards but is still simple and practical to use.

In the process, there are obstacles such as miscommunication in the final balance sheet formula. However, the problem can be resolved quickly, so that the work process can still continue. Features that we provide in the prototype financial report platform, such as dashboards, users, accounting data, general journals, general ledgers, balance sheets, and final reports. The general journal page in this case is used to manage the general

journal each month with details of date, account name, description, account code, debit and credit. At the end of the last line, the total debits and credits are displayed so that it can be seen whether the total debits and credits are balanced or not. The general ledger page is used to calculate the balance of each account code and month according to general journal transactions.

Meanwhile, the balance sheet page is used to display the last balance of each account after a general journal transaction. The Save button is used to store the last debit and credit balances of each journal. These features have been adjusted to accounting standards and the language is made simple to make it easier for MSME actors to complete financial statements. At this stage, our prototype is not optimal because there are still bugs in the platform. The bug is quite annoying, such as when editing user data, then returning to the dashboard page, the user page disappears.

So, we convey it back to the third party so that the problem can be fixed, so that in the next stage of testing, MSME actors run smoothly and feel satisfied. We conduct testing with MSME actors, especially in the field of souvenirs. We prioritize MSMEs souvenirs from West Java (see Table 2). We tested 10 MSMEs located around West Java to get feedback on the prototype financial report platform we provide. The following is a table of the results of the testing we did.

Table 2. User Testing Results

No.	Informants			Testing	Testing Results
	Name	Age	SME	Interview Dates	Feedback
1.	Hendi	48 Years Old	Sanggar Manis	28/12/21	The appearance is attractive and the existing features are complete. However, perhaps the language of accounting data is still difficult to understand.
2.	Sufi	18 years old	Murni Raos	28/12/21	Some users are not experts in accounting or finance so for the first time in using the platform requires understanding first so that there are no errors in inputting data.
3.	Fitri	28 years old	Oleh-oleh Khas Bandung	28/12/21	The application is quite helpful but it needs to be made easier again.
4.	Sinta	20 years old	Sindang Laris	28/12/21	Features are good, can help in financial data.
5.	Aeri	39 years old	Oleh-oleh Khas Bandung	28/12/21	The platform created is enough to help users record their financial statements so as to provide convenience for superiors who want to check their store's financial statements.
6.	Mijan	30 years old	Oleh-oleh Khas Bandung	29/12/21	Very helpful and the app is easy to use.
7.	Mamat	27 years old	Oleh-oleh Khas Bandung	29/12/21	Pretty good and helpful.
8.	Rudi	25 years old	Oleh-oleh Daerah	01/01/22	It can be very helpful but maybe I am the one who still doesn't understand technology like that.
9.	Deeny	22 years old	Pancong Khas Sunda	01/01/22	It seems to be good because of its easy-to-understand appearance as well.
10.	Yahya	37 years old	Martabak Khas Bandung	01/01/22	Can help in my work because its function is like bookkeeping that I usually do in my bookkeeping.

Source: The results of the author's processing, 2023

Based on the results of feedback from MSME players tested as shown in Table 2, we conclude that the majority already feel that the financial report platform we provide can help business operations, the features are complete. However, there is some feedback from MSME actors that need to be considered, namely lack of understanding of technology so that they still find it difficult to use and also lack of understanding of the language of accounting data. We welcome this input and will better direct and guide MSME players who will use our platform.

According to Rudjito (2003), MSMEs are businesses that have an important role in the economy of the State of Indonesia, both in terms of jobs created and in terms of the number of businesses. Although it has an important role, MSMEs still have weaknesses in access to capital. This is because there are still many MSMEs that have not done bookkeeping on their MSME finances. Supeni and Sari (2011) (in Fujiyanti, 2020) stated that some MSMEs have done bookkeeping but the bookkeeping made is still very simple and even still cannot separate business finance from personal finance. In line with the above opinion, in previous research it can be seen that this inequality can be caused by low-quality MSME financial statements that make it difficult to get funds from banks (Rudiantoro & Siregar, 2012).

In fact, to get business capital, MSMEs must be bankable. However, according to Urata (2000), there are still many MSMEs that are not bankable. Fujiyanti (2020) stated that one of the requirements for bankable MSMEs is that MSMEs provide financial statements to banks, this is because banks need data to measure the business feasibility of MSMEs and their ability to repay loans. Good quality financial statements can recognize the financial performance of MSMEs; be able to know, filter, and distinguish company assets from personal assets; MSMEs can find out the position of cash flow, both sources of capital and expenditure; MSMEs can make the right budget plan; MSMEs can calculate the taxes paid; MSMEs can find out their cash flow during a certain period from the results of the report. By knowing the benefits of using accounting, MSME actors should be able to realize that accounting is quite crucial for their business.

The rapid development of information technology is changing our lives in many ways. Technological changes and innovative new business models have transformed social life and business practices. For business people, the ability to adapt to these changes is crucial. Based on the general description of MSMEs, we implement the concept of design thinking to create new innovations that can be used by MSME actors in optimizing financial statement bookkeeping by adapting digitalization technology. Applying the five-phase design thinking process, solutions are developed to solve these problems by developing a digital platform for financial statements according to existing accounting standards.

CONCLUSION

The implementation of the concept of design thinking can be done in various aspects, one of which is business. The concept of design thinking can act as a tool to find problems and also get effective and innovative solutions. The platform can make it easier for MSME players to recap sales reports.

Thus, MSME actors do not need to manually recap financial statements and can minimize human error. The combination of the concepts of design thinking and entrepreneurship can have a good impact, problem solving can be done through the design thinking stage to be able to innovate in business that also supports MSME actors.

The results of this study contribute to knowledge about design thinking and entrepreneurship as well as for the parties involved, and most of the sample of this study said it would be helpful if this digital financial reporting platform was developed. This research can also be a useful tool in implementing researchers' knowledge about design thinking, digital platforms, and other fields.

RECOMMENDATION

After conducting interviews with several interviewees, we felt some obstacles. What we feel is that the location of MSMEs is crowded with visitors, so the conditions during interviews are less conducive and often truncated, the interviewees lack knowledge about digital accounting, the time for interviews is limited, then sometimes the answers given are not in accordance with the questions.

From these obstacles, for future interviews, things that need to be considered are preparing and finding a place that is more conducive to interviews, direct interviews with owners who better understand the situation of their MSMEs, and questions are made in simple and easy-to-understand words. The limitations in this study are due to limited relationships so that there are minimal sources of information. There are also limitations about insights into elderly MSME players where these MSMEs have shortcomings in terms of digital, but before MSME players use the platform, socialization will be given on how to use the platform.

The recommendation that can be given for the next research is for MSME players to take part in the socialization held and can use our platform to make it easier to recap Sales reports. For further research, you can develop this research as a source.

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