

UTILIZATION OF ANDROID-BASED RECORDING APPLICATION IN PREPARING FINANCIAL REPORTS ACCORDING TO APPLICABLE FINANCIAL ACCOUNTING STANDARDS (CASE STUDY OF DUA PUTRO GROCERY STORE IN SIDOARJO REGENCY)

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Abstract

The preparation of financial reports is very important to be implemented in Micro, Small, and Medium Enterprises (MSMEs), including grocery stores that play a role in economic growth and national stability. This study focuses on identifying the level of implementation of financial reports and their preparation practices in accordance with SAK EMKM by utilizing the Android-based recording application "Teman Bisnis". The study was conducted at the "Dua Putro" grocery store located in Sidoarjo Regency, East Java Province, using a descriptive qualitative approach. Data were obtained through interviews with grocery store owners and observations of the simple financial recording process that had been carried out previously. The data were then analyzed to determine the level of implementation of financial reports and their preparation against SAK EMKM. The results of the study showed that at the "Dua Putro" grocery store there was a discrepancy in financial recording with SAK EMKM, and observations showed that the application used only produced a profit and loss report, which is one of the three components of financial reports in accordance with SAK EMKM. Financial reports in accordance with SAK EMKM consist of a financial position report, a profit and loss report, and notes to the financial statements. So, to complete the financial report according to SAK EMKM is done by combining the results of the "Teman Bisnis" application with manual calculations that have been properly educated. The existence of financial reports, according to SAK EMKM, is expected to be a means for MSMEs to develop and contribute to the Indonesian economy.

Keywords: Financial Reports, SAK EMKM, Grocery Stores, MSMEs

Introduction

Indonesia's economic growth cannot be separated from the role of MSMEs. Referring to Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises (Indonesia), it has parameters based on net assets and sales results in each business segment. For micro businesses with net asset parameters of up to fifty million rupiah, excluding land and building assets for business, or with annual sales results of up to three hundred million rupiah. Then for small businesses with net asset parameters of up to fifty to five hundred million rupiah, non-land and building assets for business or annual sales results of three hundred million rupiah to two billion five hundred million rupiah. While in medium-sized businesses, net asset parameters are five hundred million rupiah to ten billion, excluding land and building assets for business or annual sales results of two billion five hundred million rupiah to fifty billion.

MSMEs have various categories, one of which is retail sellers or grocery stores. Grocery stores are MSMEs that serve various needs, including household needs to school needs (Andrian, 2024). According to Srikandi et al. (2024), "Grocery stores have flexibility in their sales". The flexibility in question is that the owner of the grocery store knows her customers well so that buyers can return to make transactions at the grocery store because the service provided is in accordance with the buyer's expectations. To find out how the grocery store is running well, it is necessary to implement an accounting system by adjusting the financial reports to the standards applicable to MSMEs.

Financial reports contain accounting information that can control the financial performance of a business. Good financial reports are relevant, easy to understand, and in accordance with standards (Laraswati, 2020). The standards applied in the preparation of financial reports in MSMEs are SAK EMKM. These standards have been designed simply according to the needs of MSMEs. The preparation of financial reports is carried out with the aim of assisting MSMEs in decision-making and accountability. The financial reports of the SAK EMKM consist of financial position reports, profit and loss reports, and notes to the financial statements (Anggraeni et al., 2021).

Preparation of financial reports in accordance with SAK EMKM needs to be applied in various categories of MSMEs, including grocery stores that meet the parameters of Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises. In fact, there are still grocery stores that have met the parameters but have not implemented SAK EMKM. The grocery store "Dua Putro" is a micro business that has not implemented an accounting system in accordance with SAK EMKM. In running her business, the owner of the grocery store "Dua Putro" makes simple records that are still not in line with SAK EMKM. The owner of the grocery store "Dua Putro" experiences the problem of limited knowledge of the composition of financial reports that are guided by SAK EMKM.

President Joko Widodo appealed to MSME owners to adapt to developments in the industrial revolution era. This indicates that in the future MSMEs can access and apply technology to be able to compete in the midst of the industrial revolution era (Anzani et al., 2024). There are several applications to implement accounting systems based on SAK EMKM, such as the AK UKM, Lemikro, and SIAPIK applications. However, to use these applications, it is required to know the accounting stated in the instructions. Then in the process of creating a new account, many requirements are required, such as preparing a National ID Number and Taxpayer Identification Number (Karmila, Y., & Surianto, 2022).

Knowing the importance of implementing an accounting system in MSMEs, especially grocery stores, this study was conducted with the aim of helping MSME grocery stores "Dua Putro" to implement an accounting system by implementing the financial report structure in SAK EMKM. The preparation is carried out by utilizing an Android-based recording application, namely the "Teman Bisnis" application on the Google Play Store. The "Teman Bisnis" application is an Android-based financial recording application specifically designed for MSME actors, which has been adjusted to SAK EMKM. The "Teman Bisnis" application has main features including recording business expenses and income in a format that is easy for beginners to understand, managing inventory (stock opname), recording accounts payable and receivable, managing customer/supplier contacts, and evaluating and analyzing business finances.

Methods

The study applies a descriptive qualitative approach to a single case study that focuses on identifying the implementation of financial reports and their preparation practices based on SAK EMKM by utilizing the Android-based recording application "Teman Bisnis". The object of this study is the UMKM grocery store "Dua Putro" in Sidoarjo Regency, East Java Province. Data were collected through interviews with grocery store owners and observations of the simple financial recording process that had been carried out previously. The data were then analyzed to determine the level of implementation of financial reports and their preparation against SAK EMKM.

Results and Discussions

The results of the study showed that in the grocery store "Dua Putro" there was a discrepancy in financial records with SAK EMKM. The grocery store "Dua Putro" made simple financial records, including recording expenses when purchasing inventory and recording buyer debts. In addition, the researcher found a lack of complete data, such as no recording of income, so that the researcher could not know how much net or gross income the grocery store "Dua Putro" earned every day and could not know for sure what stock of goods needed to be purchased for store inventory.

The owner of the grocery store "Dua Putro" made the records manually in a special shop book that was divided into 2 books, namely a book for recording purchases of inventory and a book for recording buyer debts. Then, to find out what items needed to be restocked, the grocery store owner checked the items in the grocery store one by one. The owner of the grocery store "Dua Putro" realizes that an accounting system is very important to be implemented in her business, but the owner of the grocery store "Dua Putro" don't have knowledge about SAK EMKM as a reference for financial reports.

To ensure the sustainability of the grocery store "Dua Putro" in the future, the researcher proposes to implement an accounting system at the grocery store "Dua Putro" by compiling financial reports based on SAK EMKM. So that the grocery store owner does not feel difficult in the process, it is done by utilizing the Android-based recording application "Teman Bisnis" on the Google Play Store. The use of this application is expected to improve the business of the grocery store "Dua Putro" effectively and efficiently. In addition, the application is flexible and can be accessed anywhere and anytime.

In the process of implementing an accounting system at the grocery store “Dua Putro” by utilizing the Android-based recording application “Teman Bisnis,” the following profit and loss report was obtained as of October 31, 2024.

Dua Putro
Laba Rugi
per - 31 Oktober 2024

Pendapatan	Rp4,929,900
Penjualan	Rp4,929,900
Biaya	Rp6,115,346
Pembelian Persediaan	Rp6,115,346
LABA/RUGI KOTOR	Rp-1,185,446
Beban Operasional	Rp0
Pendapatan Lain-lain	Rp0
Biaya Lain-lain	Rp100,000
LABA/RUGI BERSIH	Rp-1,285,446

Saat ini bisnismu masih dalam proses berjuang untuk menghasilkan laba. Dari total pendapatan adalah sebesar Rp4.929.900 bisnismu menghasilkan rugi bersih sebesar Rp1.285.446.

Tetap tenang dan perhatikan 3 hal berikut ini:

1. Lakukan efisiensi pada biaya terbesar yang dikeluarkan bulan ini yaitu Pembelian Persediaan.
2. Tingkatkan pendapatan bulan depan sehingga rugi bulan ini bisa tertutup.
3. Jangan khawatir, bisa jadi kamu sedang dalam tahap produksi/pengembangan, sehingga pengeluaran yang dilakukan cukup besar di masa-masa awal bisnis.

Figure 1
Profit and loss report feature of the “Dua Putro” grocery store as of October 31, 2024 on the “Teman Bisnis” application

The profit and loss report can be easily downloaded on the “Teman Bisnis” application. In addition to obtaining a profit and loss report, the application can monitor the stock of inventory and COGS (cost of goods sold) for each product.

The “Teman Bisnis” application is quite helpful in the process of recording and preparing financial reports. However, to comply with SAK EMKM, the application needs additional features, the shortcomings of which are the absence of financial position report features and notes to financial reports. Financial reports according to SAK EMKM consist of financial position reports, profit and loss reports, and notes to financial reports. So, to complete the financial report, it is done by combining the profit and loss report from the application with manual calculations that have been properly educated. The recording and preparation of financial reports according to SAK EMKM is expected to be a means for the “Dua Putro” grocery store MSME to develop further in the future.

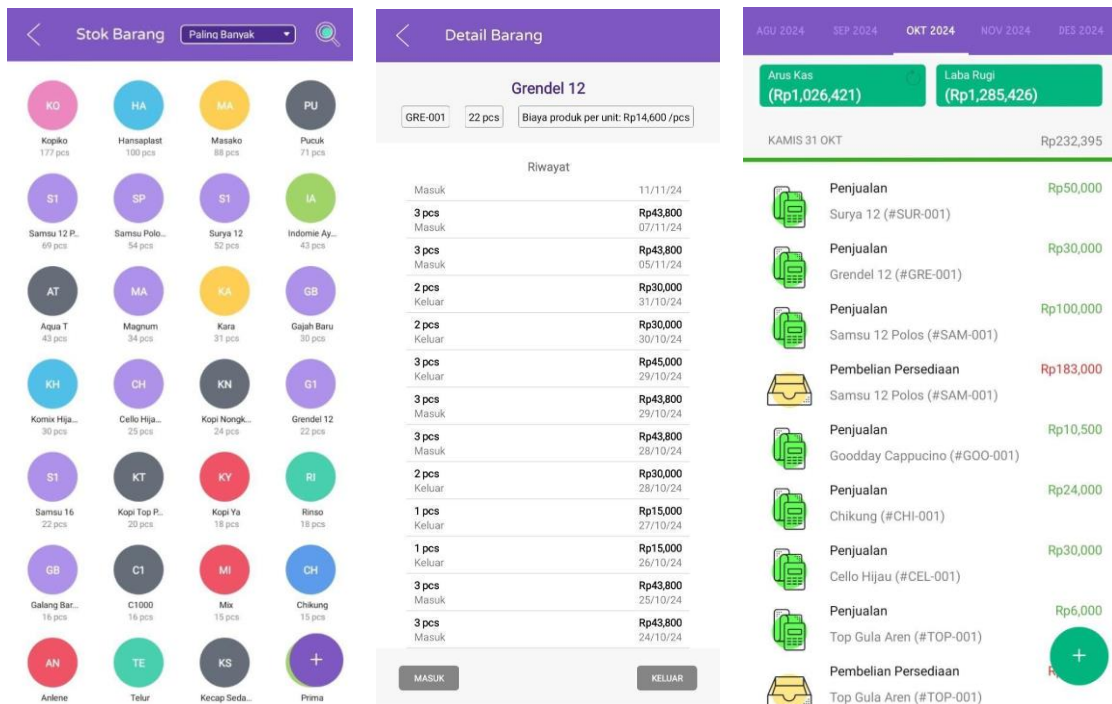


Figure 2
"Teman Bisnis" application features

Summary and Recommendation

It can be concluded that in the grocery store "Dua Putro," there is a discrepancy in financial records with SAK EMKM. The grocery store "Dua Putro" only records expenses when purchasing inventory and buyer debts. The grocery store "Dua Putro" does not record the income earned, making it difficult to know the amount of net or gross income each day. In addition, it is less effective and efficient when checking items one by one manually for restocking.

The owner of the grocery store "Dua Putro" is aware of the importance of implementing an accounting system, but the owner of the store has limited technical knowledge in preparing financial reports based on SAK EMKM. The researcher suggests that the grocery store owner implement an accounting system by preparing financial reports based on SAK EMKM, which utilizes the "Teman Bisnis" application.

After implementing an accounting system using the "Teman Bisnis" application, it was found that the application only produced part of the components of the financial report based on SAK EMKM, namely the profit and loss report. To complete the other financial report components, a combination of the profit and loss report from the application with manual calculations that have been properly educated is carried out.

In this study, the author suggests that in the future, use an application that contains all components of financial reports based on SAK EMKM to facilitate and support the performance of the "Dua Putro" grocery store so that it can develop further in the future. Regarding the application, it is hoped that it can add features to complete financial reports according to SAK EMKM to help application users, especially MSMEs, to fully implement the standards.

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