

Design of an Accounting Information System in Preparing Financial Reports for Micro, Small and Medium Enterprises

*Accounting
Information System
for MSME*

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ABSTRACT

The problem in this research is how the sales information system works in preparing financial reports in accordance with SAK ETAP in one of the micro, small and medium enterprises in the 16 markets of Palembang city, namely Bella Store. The aim is to create an accounting information system for preparing appropriate financial reports in accordance with SAK ETAP at the Bella Store at Pasar 16 Palembang. The data analysis in this research is a qualitative analysis by collecting and compiling financial reports starting from evidence of daily recording and evidence of goods purchase data to produce financial reports. The results of the analysis show that Bella Store does not yet have an accounting system. Bella Store makes financial reports which are used as company managers and financial accountability to parties outside the company .

Keywords: *Accounting, Finance, Reports, Sales, Systems*

INTRODUCTION

Information technology is currently developing rapidly, almost all fields use and develop information systems so that they are able to advance and develop businesses very well. According to Nur (2022), the development of information and communication technology is currently changing activities in the world of commerce (e-commerce). With the increasing development of technology, appropriate applications or systems are needed to support the ordering process in ordering booking schedules, as well as marketing and company services in order to make it easier to access information. (Mustafa and Palasara, 2022). According to (Adha, 2022) the need for a system is definitely necessary, because to make a program run successfully, a system is needed that supports and makes the business more advanced.

An information system will help make decisions to improve services (Muhliati, 2022) . According to (Mulyadi, 2016), an accounting information system is an organization of forms, records and reports required by management to facilitate company management. The existence of accurate accounting information will help company management and parties outside the company to make decisions according to their respective interests. According to Triasari, et al (2022), this information system is able to reduce activities that were previously carried out manually, such as data recaps, calculating totals. attendance, storing employee data and creating reports. According to Marshall in Cenik (2016) a system is a series of two or more components that interact to achieve a goal. According to (Yuhanis, 2017), the sales information system is a system that occurs from the time the order is received from the customer, the goods sender, creating invoices and recording sales.

The sales accounting information system is related to financial reports. According to PSAK 1 (IAI, 2015), "Financial reports are a structured presentation of the financial position and financial performance of an entity". This report displays the history of the entity which is quantified in monetary value. Financial reports according to Munawirdalam (Sari, 2017) Financial reports are a very important tool for obtaining

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information regarding the financial position and results that have been achieved by the company concerned. Meanwhile, according to Sutrisno (2012), the financial report is the final result of an accounting process which includes two main reports (balance sheet and profit and loss report), which are prepared with the aim of providing financial information to the company which can be used as material for consideration in decision making by interested parties.

Purpose of the report According to Fahmi (2012), the purpose of making financial reports is to provide information to parties who have an interest regarding the condition of a company which is assessed from a numerical perspective with an assessment in monetary units. There are several benefits that can be obtained from having financial reports in a company, according to Fahmi (2012: 5) states that financial reports are provided by company management so that they can help shareholders and interested parties in the decision-making process, and are useful as a description of the company's condition which can be a tool for predicting future conditions.

According to Kasmir (2011), the types of complete financial reports include balance sheets, profit and loss reports, changes in equity reports, cash flow reports and notes to financial reports. Meanwhile, according to Halim & Hanafi (2007), there are 3 main forms of reporting in a company, namely the balance sheet, profit and loss report and cash flow report. Micro, Small and Medium Enterprises (MSMEs) are a business that is profit-oriented and focuses on improving welfare. community by creating new jobs. So the role of (MSMEs) is very much needed by the Indonesian people (Wahyu ningsih in Iksan, 2021). Therefore, the government is trying its best to encourage Indonesian people to start opening MSMEs and help develop existing MSME players so that they can develop further (Sedyastuti, 2018).

Many Micro, Small and Medium Enterprises (MSMEs) owners still don't know the importance of making reports. routinely structured financial or accounting bookkeeping. In the MSME sector, only a small percentage make neat financial reports in accordance with accounting standards, even though bookkeeping or financial reports are the key to controlling business performance. According to Yulia, et al (2021), all sales processes still use handwriting on paper, resulting in errors in recording and the resulting reports being inaccurate and inaccurate. According to the Central Java Province Small & Medium Enterprises Cooperative Service (2021), there are still many who don't know the importance of create structured financial reports or accounting books on a regular basis. In the MSME sector, only a small percentage make neat financial reports in accordance with accounting standards. In fact, bookkeeping or financial reports are the key to controlling business performance.

Bookkeeping is basically the process of storing accurate data about transactions entering and leaving a business. There are many benefits to be gained if you regularly do bookkeeping for business purposes. Apart from being able to know the development of the business being run, business actors can also control business operational costs, find out the amount of debts and receivables, control assets, and calculate taxes. Research conducted by Ridwan (2013) with the title

Accounting Information System (AIS) in Increasing Trust and Sharia Banking Services. The results of this research are to answer the level of trust and service, namely: (1) products that are varied and provide convenience for customers, this is in line with the characteristics of accounting information systems, namely relevant. (2) a healthy and efficient financial system can be built by creating a climate of mutual trust between providers and users of funds, characteristics of reliable accounting information.

Research was conducted by Fajar and Ali (2014) with the title Analysis of Accounting Information Systems for Sales and Cash Receipts at CV. Sakinah Farmino Makmur. The results of this research prove that CV. Sakinah Farmino Makmur has an accounting information system and internal control system which are said to be adequate, because there are still things that need to be improved. The results of the evaluation of the sales and cash receipts accounting system and procedures carried out by the company are quite

adequate, because there is separation of functions, there is approval authorization, there are additional functions, and there are policies for the company.

Research conducted by Hendry (2018) entitled Analysis of sales accounting information systems and cash receipts in improving internal control (Case study of PT. Putra Indo Cahaya Batam). The results of the research are still not good and weak because there is no stamp paid off in the bill from the cash function or delivery function, and the amount of cash receipts from cash sales is deposited into the bank on the third day not on the day the transaction occurs or the following day, which causes misuse and diversion of cash. Research by Khayatun (2018) with the title Sales Accounting Information System Analysis. The results of this research show that the sales accounting system has been carried out in accordance with procedures, but there are a number of things that need to be improved, including human resources and proof of marketing team transactions.

Research from Kusuma and Jayanti (2019) entitled Analysis of Readiness and Knowledge in Preparing Financial Reports Based on EMKM Financial Accounting Standards (Case Study of Medium Enterprises in Buleleng Regency). The results of this research show that almost all medium-sized businesses know the basics of accounting and the rules regarding SAK EMKM so they are ready and able to prepare quality financial reports. Previous research was conducted by Hendi (2019) entitled Analysis of the implementation of financial report preparation for MSMEs based on financial accounting standards for micro, small and medium entities (SAK EMKM). The results of this research show that the preparation of financial reports is carried out by MSMEs in Margaasih sub-district, district. Bandung is only limited to cash records, incoming and outgoing books, debt books, accounts receivable books and other additional books but has not been properly integrated so it cannot present financial reports in accordance with Emkm standards.

The next research is from Resi, et al (2020) with the title Dynamics Research on Accounting Information Systems in Indonesia. The results of his research found that a number of variables used by accounting information systems researchers were varied, both quantitative and qualitative. This means that improving the accounting information system in Indonesia cannot be examined only as a hardware & software development. On the contrary, there is a creation of harmony among researchers to develop and use increasingly complex systems.

Research by Raja, et al (2020) entitled Development of a Website-Based Convection and Screen Printing Company Information System Using the Waterfall Method. The results of this research are expected to be a solution for companies that serve customers, increase company revenue and improve the process of recording orders or reporting handwritten order results into a computerized system so that it will be more effective and efficient. UMKM Pasar 16 Ilir is a trading center in the city of Palembang, a market that sells all the needs of the community, both adults and toddlers.

Based on field surveys, it was found that there were still many shops in the market 16 ilir that do not have a sales accounting information system. Business owners do not make financial reports on the grounds that their sales development can only be seen from their daily turnover. The stock of goods sold must have good calculations. So calculating so much inventory can be a burden on the mind of business owners, who basically do it manually or just follow their intuition about the amount of materials needed. So we need an information system that provides accurate information. (Al Amin, et al, 2021).

According to PSAK No. 14 (2015) states that inventory is an asset that is ready to be sold in business activities for the production process, funds in transit or in the form of materials or equipment and then used in the production process or providing services. Sales must be recorded according to the stock sold. According to PSAK Number 23 (2015) concerning Income, it states that income is the gross inflow of economic benefits arising from the entity's normal activities during the period if the inflow results in an increase in equity that does not come from the contribution of investors. According to Nurmalasari, et al (2021), p. This can allow errors in registration, inaccurate reports to be made, delays in searching for the required data and opens up opportunities to make it easier to

manipulate data. Many MSMEs do not make financial reports because they think they have no benefits. In fact, they will have difficulties when they need additional funds for their business, because borrowing capital from banks must have financial reports. Based on the background description above, the aim of this research is to design a sales accounting information system in preparing financial reports for MSMEs, especially at the Bella Shop at Pasar 16 Ilir. Palembang city. The benefits of this research are expected to provide knowledge related to sales accounting information systems, and as material for development and comparison for further research.

METHOD

The type of research used is descriptive research. The data used is primary data. The data collection method is direct interviews with business owners and documentation in the form of simple notes or bookkeeping from business owners. The data analysis used is qualitative by collecting financial data, compiling financial reports starting from evidence to producing financial reports. The analysis technique used is a qualitative analysis technique of sales transactions into daily sales book records .

RESULTS AND DISCUSSION

Bella Shop is a shop that sells clothes belonging to a trading company. The research results show that Toko Bella does not yet have an accounting information system and has not prepared its business financial reports. The only data available is proof of transactions or sales and purchase notes which are based on transactions that have occurred. The thing that becomes an obstacle for business owners to produce financial information if they don't have an accounting information system is that transactions that occur are not recorded chronologically, there are difficulties in preparing financial reports that do not show the true value of income.

With the condition of the Bella Shop which does not make financial reports , the researchers created a simple financial report form in accordance with the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP). This aims to ensure that business owners can find out in detail the accounts that have profit and loss reports, financial position reports and capital change reports in accordance with transaction evidence in June 2022. After being identified and analyzed, the next stage in the accounting cycle is recording the accounting in the journal. .The following is a journal form that Toko Bella can use:

Table 1. General Journal

Jurnal Umum
Per 30 Juni 2022

Tanggal	Keterangan	Debit	Kredit

The journal is part of the chronological recording related to transactions that occur in a period of the accounting cycle. Bella Store can record various transactions in this journal, both sales transactions and purchase transactions. After all transactions are recorded in the journal, these recordings are grouped according to the account name into the ledger as follows:

Table 2. Ledger

Toko Bella
Buku Besar
Per Juni 2022

Tanggal	Keterangan	Debit	Kredit	Saldo	
				Debit	Kredit

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After being grouped in the general ledger, the final balance of each account is recorded in the trial balance as in the table below:

Table 3. Trial Balance

Toko Bella
Neraca Saldo
Per 30 Juni 2022

Tanggal	Keterangan	Debit	Kredit

After the trial balance is created, the next step is to create a profit and loss report to see the results of the store's activities during the month-end period as in the table below:

Toko Bella
Laporan Laba Rugi
Per 30 Juni 2022

Penjualan		Rp. Xxx
Harga Pokok Penjualan:		
Persediaan Barang Dagang Awal	Rp. xxx	
Pembelian Barang Dagang	<u>Rp. xxx (+)</u>	
Jumlah	Rp. xxx	
Persediaan Barang Akhir	<u>Rp. xxx (-)</u>	
Harga Pokok Penjualan	<u>Rp. xxx (-)</u>	
Laba Kotor		Rp. xxx
Biaya-biaya Operasional		
Beban Keamanan & Kebersihan	Rp. xxx	
Beban Listrik	Rp. xxx	
Beban Sewa Gedung	Rp. xxx	
Beban Gaji Karyawan	<u>Rp. xxx (+)</u>	
Jumlah Biaya Operasional		<u>Rp. xxx (-)</u>
Laba		Bersih Rp. Xxx

Figure 1. Profit and Loss Statement

After preparing a profit and loss report, the business owner can prepare a financial position report as shown in the image below:

Toko Bella
Laporan Posisi Keuangan
Per 30 Juni 2022

ASET	KEWAJIBAN
Aset Lancar	Kewajiban Jangka Pendek
Kas	Hutang dagang
Bank	Seluruh
Piutang dagang	
Persediaan	Kewajiban Jangka Panjang
Perlengkapan	Bank hutang
Seluruh	Seluruh
	Total Kewajiban
Aset Tetap	EKUITAS
Kendaraan	Modal Ny. Erna
Akumulasi penyusutan kendaraan	Prive Ny. Erna
Peralatan	Total Ekuitas
Akumulasi penyusutan peralatan	Total Kewajiban dan Ekuitas
Seluruh	

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Figure 2. Financial Position Report

After the financial position report is created, then create a capital changes report to see the change in initial capital to current capital as in the table below:

Toko Bella
Laporan Perubahan Ekuitas
Per 30 Juni 2022

Modal Ny. Erna (Awal)	Rp. xxx
Laba bersih setelah pajak	Rp. xxx
Prive Ny. Erna	Rp. xxx (-)
Modal Ny. Erna (Akhir)	Rp. xxx

Figure 3. Report of Changes in Equity

The simple financial report above can be used by Mrs. Erna, as the business owner, prepares the financial report for the Bella shop. So that data that initially only contained sales and purchase notes or notes can become complete.

CONCLUSION

The results of research at Toko Bella can be used to create an accounting information system to prepare financial reports. So far, Toko Bella only has daily sales records and purchase receipts and has not done any bookkeeping.

Researchers create a sales information system in preparing financial reports which is used for company management and financial accountability to parties outside the business and for lending capital to banks.

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