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Implementation of Android-based MSME Bookkeeping Applications Using the Buku Warung Application at CV Andi Windu

Masrizal¹, Meldona²

^{1,2} Faculty of Economics and Business, Universitas Islam Negeri (UIN), Maulana Malik Ibrahim

Malang, Indonesia

e-mail: rizalmas941@gmail.com

ABSTRAK

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Indonesia merupakan negara berkembang, dimana negara-negara berkembang fokus pada pembangunan dan pertumbuhan ekonomi ke arah yang lebih baik. Usaha Mikro kecil dan menengah (UMKM) merupakan salah satu jenis usaha yang memberikan kontribusi terhadap pertumbuhan dan pembangunan ekonomi di Indonesia. Usaha Mikro, Kecil, dan Menengah (UMKM) memiliki peran penting dalam perekonomian suatu Negara. Mereka sebagai bagian vital dari sektor ekonomi, memainkan peran utama dalam penciptaan lapangan kerja. Mereka seringkali menjadi penyedia utama pekerjaan bagi penduduk lokal, termasuk mereka yang memiliki keterbatasan kualifikasi atau pengalaman kerja

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ABSTRACT

Indonesia is a developing country, where developing countries focus on development and economic growth in a better direction. Micro, small and medium enterprises (MSMEs) are one type of business that contributes to economic growth and development in Indonesia. Micro, Small and Medium Enterprises (MSMEs) have an important role in a country's economy. They are a vital part of the economic sector, playing a major role in job creation. They are often the main providers of employment for local residents, including those with limited qualifications or work experience

Introduction

Indonesia is a developing country, where developing countries focus on economic development and growth for the better (Khasanah et al., 2020). Micro, small and medium

enterprises (MSMEs) are one type of business that contributes to economic growth and development in Indonesia. Micro, Small and Medium Enterprises (MSMEs) have an important role in a country's economy (Pramono et al., 2020; Sinarwati et al., 2019). As a vital part of the economic sector, they play a major role in job creation. They are often the main provider of jobs for local residents, including those with limited qualifications or work experience (Pramono et al., 2020).

MSMEs cover a wide range of economic sectors, including trade, services, manufacturing and others. This means that there is a diverse range of businesses that fall under the MSME category, such as restaurants, clothing stores, workshops, advertising agencies, design businesses, small technology companies, and many more (Suci, 2017). The diversity of MSMEs allows them to cater to a wide array of consumer needs. From food products, clothing, home appliances, to consulting services and software, MSMEs can provide a range of products and services that match consumer preferences (Raditya et al., 2022).

The diverse types of businesses within the MSME category encourage innovation and creativity (Raditya et al., 2022). For example, MSMEs in technology often create new solutions, while creative businesses may produce unique designs or artworks that enrich local culture. This diversity also empowers individuals and small groups to take an active role in the economy. People with different backgrounds and skills can start their own businesses, advance their interests and talents, and contribute to their communities (Dewi & Dharmadiaksa, 2017).

The benefits obtained from MSMEs do not escape the challenges that are often faced by MSMEs. Some of the challenges faced by MSMEs are low education levels, lack of knowledge about information technology, and difficulties in making financial reports (Sinarwati, 2019). Often, the management of MSME financial records is not carried out properly and is not in accordance with accounting standards. This financial record management is very important because it acts as a source of information about the flow of funds and reflects the company's performance. One way to manage financial records is through financial bookkeeping.

Bookkeeping is very important in managing a business that wants to achieve rapid growth (Legina & Sofia, 2020). With good financial bookkeeping, the risk of loss and bankruptcy in business can be avoided. With accurate records, entrepreneurs can gain an in-depth understanding of their financial condition, including income and expenses. This allows entrepreneurs to design strategies that fit their budget, as well as understand the extent to which their business is profitable. In addition, good bookkeeping also helps in controlling transactions that occur within a certain period of time, as well as understanding the position of debts and receivables owned (Fitriana & Amelia, 2023).

Judging from these benefits, MSME actors should realize that bookkeeping in their business is a very important element for business development. Bookkeeping is the basis for entrepreneurs in making decisions in developing their business. Therefore, MSME players need to innovate by making financial reports that are more effective and efficient in running their businesses (Legina & Sofia, 2020). Many MSME players have not carried out financial bookkeeping in their business. According to Hidayat & Raganata (2022), some MSMEs still use a manual method of recording sales, where they record the number of items sold in a notebook. However, this manual recording method has risks, one of which is the risk of losing recording documents (Fitriana & Amelia, 2023).

The bookkeeping process will affect the recording process in the financial statements of a business. Recording financial statements is very important in business activities. Financial reports provide information about finances used for business activities inside and outside the company. Management and business owners as internal parties of the company, use financial statements to determine their financial position so that they can take strategic steps to manage their finances. External parties use financial reports to analyze credit provided by creditors and funding provided by investors (Widyastuti, 2017).

According to (Winarno, 2017), financial statements are a very important tool for obtaining information about the wishes of parties with an interest in these financial statements. If the financial statements are further evaluated, the information obtained will support the policies to be made. Financial statements are prepared through a combined process of classifying, recording, and summarizing in the accounting information system. The results of the financial statements reflect the condition of the Company, but many MSME players still record financial reports manually. (Djuharni, 2012).

The market continues to change rapidly, especially in the digital era. MSMEs must be able to adjust to new trends, technology, and changes in consumer behavior (Mahardhika, 2019). For those who fail to adapt, this can be a big challenge. MSME owners often have to assume various roles in their business, including management, marketing, finance, and various business systems, especially accounting systems (Fitriana & Amelia, 2023; Sinarwati et al., 2019).

The accounting system, in a broader context, does not only aim to record transactions, but is also a system used to manage financial information with the aim of producing informative and relevant data (Dewi & Dharmadiaksa, 2017). This data can be further analyzed to support the company's future development. Even if the company is small, having clear standards and procedures will create a useful measuring tool to monitor company performance. Conversely,

without clear measurement tools, companies will find it difficult to keep up with developments or changes that occur, and also identify potential problems that may arise in the future (Sinarwati et al., 2019). One of the information systems that plays an important role for entrepreneurs is the Accounting Information System (Syaharman, 2020).

The use of accounting information systems has become increasingly common in an effort to improve the financial management of MSMEs (Farina & Opti, 2023). The use of accounting information systems with Android applications is one of the innovative steps that can facilitate access, recording, and analysis of financial data (Fitriasuri & Styadi, 2022). The use of Android applications is increasing in everyday life, including in business. Android applications allow MSME owners to access their financial information in real-time, even when they are traveling (Miftahurrohman & Dewi, 2021; Pramono et al., 2020).

In 2019, an Android App called BukuWarung App was conceived by Chinmay Chauhan, a Forbes 30 Under 30 2021 listed personality, with Abhinay Peddisetty. The app aims to empower over 65 million MSMEs in Indonesia to be financially aware. They achieve this through a business financial recording application (Setyawan, 2022).

BukuWarung is one that is used to record finances and daily transactions, which is very helpful for MSME players (Hidayat & Raganata, 2022). BukuWarung is an application designed to assist small and medium enterprises (MSMEs) in organizing their financial bookkeeping. Since its establishment in 2019, BukuWarung has grown into a technology company that provides digital infrastructure for more than 7 million MSME users in Indonesia (Sholihah et al., 2022).

The app provides various features including daily transaction recording and financial report generation, stock management, debt and receivables recording and related report generation, as well as a digital wallet feature that allows users to make various transactions such as credit bill payments, data packages, electricity, BPJS, PDAM, and receive payments from customers for free and securely (Hlta & Desitama, 2023).

The application of this application in recording MSMEs makes the bookkeeping process more effective and efficient with digital methods. This also makes it easier for banking institutions to provide credit to small and medium business actors, because of the existence of neater and more structured financial records (Hlta & Desitama, 2023).

In the research of Larasati & Widyawati (2022) the method used is kuliitatif. The results showed that the application of the MSE application was able to record transactions and financial reporting easily, could be used every day, financial reporting according to standards, made it easier for MSE actors to apply for capital loans to financial institutions, and could help archive

proof of sales and purchase transactions properly in the Apik application database. In Fitriasuri & Styadi's research (2022) the research method used was qualitative. Based on the results of the study, the application of the android-based BukuKas application can improve the ability of MSMEs Sentra Tempe Plaju Palembang City in preparing financial reports and increase participants' interest in using the application in completing financial recording (bookkeeping) and reporting.

This study takes the object of research on one of the MSMEs in Gresik City, namely CV Andi Windu MSME which has been established since 2018. Shrimp Pond MSMEs are companies engaged in fisheries, the activities carried out by this company are raising from fry to shrimp which are then marketed. This business has a very growing business opportunity for the Bawean - Gresik region. But CV Andi Windu's business opportunities are not matched by good financial reporting because most of its financial reporting still uses manual methods.

The owners of CV Andi Windu have been running the business without implementing an adequate financial accounting system since the establishment of the farm. They conduct transactions without proper recording at the business premises, which results in difficulties in accurately determining profits. In addition, expenses, which are an important component of the business, are not carefully calculated, resulting in inaccurate total profits. The owner of CV Andi Windu records the profit of the business by calculating the remaining money earned during the business and then subtracting the money used for the purchase of stock items for the next day.

The inadequacy of existing records at CV Andi Windu has become an obstacle in the effort to grow its business. With fluctuations in the number of orders varying, manual financial recording has become inefficient. This situation has led to difficulties in accurately tracking cash inflows and outflows, as well as many transactions being forgotten in the records. Consequently, this has the potential to cause losses in running the business.

This study aims to record shrimp farm transactions through the use of the BukuWarung application. The goal is to facilitate recording related to cash in, cash out, income, and expenses. This application has advantages in simple use, easy financial report generation, reminders for accounts payable and receivable, consumer and supplier features, and business graph features that allow users to see business development visually (Hlta & Desitama, 2023).

The Buku Warung application can be downloaded for free on the user's mobile device at Playstore, has a business card feature that can be used to promote the business and can be shared via social media, can easily record sales and expenses by entering all the data you want to enter, can manage stock items and automatically update them when there are incoming

transactions, and create automatic sales notes after filling in sales data, which can be sent via WhatsApp or printed.

Based on the description above, the authors are interested in examining the application of Android-based MSME bookkeeping applications through the use of the BukuWarung application at CV Andi Windu MSMEs. The purpose of this research is to help MSME owners overcome the problems previously described and develop their business.

Literature review

Micro, Small and Medium Enterprises (MSMEs)

Micro, small, and medium enterprises according to Law Number 20 of 2008 are defined as productive economic businesses owned by individuals or business entities that are not subsidiaries or branches of large companies (DPR RI 2008) (Fidela et al., 2020).

Financial Report

Basically, financial statements show the results of various money transactions that occur within a company. All financial transactions and events are carefully recorded, grouped, and summarized in units of money, and then interpreted for various purposes. These steps are actually the art of recording, classifying, and summarizing financial transactions and events correctly, using rupiah currency, and interpreting the results for various reasons. (Djuhari, 2012). Financial statements are made through a combination of the process of classifying, recording, and analyzing the accounting information system. The financial statements made show the state of the company (Rachmanti et al., 2019).

Android Application

The definition of an application in terms is a system design that is applied in the form of a program that is ready to use with the provision of using a good programming language (Juansyah, 2015). According to research by Jainuri et al (2021) Android Application is a software application specifically designed to operate on tablet and smartphone devices. Meanwhile, in Irsan's research (2015) it was concluded that Android applications are software that works on Android devices such as smartphones or tablet PC.

Application

This application can be used by various types of businesses as a tool in recording finances. Businesses such as building shops, pulse counters, laundry, workshops, and various other types of businesses can take advantage of this application. Features in the BukuWarung application for managing business finances, from recording to generating financial reports.

Method

This research uses a descriptive qualitative approach to see the object of research naturally. The researcher serves as the main instrument in this approach. Data analysis is done inductively, and data collection is done by triangulation as one way to ensure data validity. Qualitative research results concentrate more on understanding specific contexts rather than generalizations (Hlta & Desitama, 2023). This research was conducted at CV Andi Windu MSME owned by Mas Andi, which is in Des. Lebak, Kec. Sangkapura, Gresik Regency, East Java (61181) as one of the MSMEs engaged in Fisheries.

Miles et al (2011), In qualitative data analysis, there are a series of activities that are carried out interactively and continuously until all data have been fully disclosed. These activities include:

1. Data reduction

The process of reducing data in qualitative analysis involves summarizing, selecting important information, and finding relevant themes and patterns. Through this activity, the data that has been reduced will provide a more focused picture and make it easier for researchers to collect additional data and find the information needed.

Researchers have conducted interview sessions with the owner of CV Andi Windu MSME, Mas Andi, and CV Andi Windu employees. Researchers have also documented things that are very necessary to make this research more optimal.

2. Data Triangulation

Sugiyono (2016) states that the triangulation method is a method used to test the truth of information so that the truth of the information is truly trusted. In this study using source triangulation and method triangulation and theory triangulation.

- a. Source Triangulation is a step to recheck the data obtained by informants by asking the truth of data or information to one informant with another. Researchers used several additional informants besides the main informant to check the truth of the main informant.
- b. Method Triangulation is a method for evaluating research results using various data collection methods, including interviews and documentation, to determine the level of trust that can be valid. Researchers used each data collection method to confirm the validity of the data obtained.
- c. Theory Triangulation is in testing the validity of data using the perspective of more than one theory in discussing the problems studied, so that it can be analyzed and conclusions drawn that are more complete and comprehensive.

3. Data Display

In qualitative research, information can be conveyed through various means such as brief descriptions, diagrams, relationships between categories, flowcharts, and so on. By using these various forms of data visualization, it will be easier for readers or researchers to understand the context that occurs and plan further actions based on the understanding obtained from the data.

Researchers have conducted observations, interviews, documents and literature studies then researchers describe the results that have been obtained in the field which will be developed into a research result. After the interview session, the researcher entered the results of the data obtained into the Warung Book Application to introduce or explain how the features in it and how to use it.

4. Conclusion

Summary in qualitative research is the result of findings that are new and have never been found before. The findings can be in the form of an explanation or description that was previously vague or unclear, but after research it becomes clearer. Findings can also include causal or interactive relationships, hypotheses, or theories. After presenting the data, conclusions are drawn that can directly see the results of the profit and loss of UMKM CV Andi Windu which are clearer than before.

RESULTS AND DISCUSSION

Discussion of Research Results

The first stage of identification is the flow of transactions and financial data in CV Andi Windu. Based on an interview with Mas Andi on February 1, 2024 at 16.00 WIB, the following information was obtained:

"CV Andi Windu uses financial reports by recording all expenses that are made manually, everything that is made manually includes business expenses that I recap myself in every transaction for business needs, if for income only from sales only the results of partials 1, 2, and 3 which after making sales in harvests one and two we use to cover existing expenses if the goal and if we haven't reached the goal we cover the sales of the third harvest to cover expenses and the rest is considered income ". (Andi, February 1, 2024).

From the information provided, it appears that CV Andi Windu has not managed its financial statements properly. The business owner only uses sales data as a reference to see the flow of money in his business. The financial accounting system implemented at CV Andi Windu is still simple, only recording sales data from customers and cash income from these sales. However, for business expenses, Mas Andi records manually, which has the potential for recording errors.

The flow of financial bookkeeping at CV Andi Windu starts with expenses and sales only carried out by the owner, for expenses starting from shrimp feed and business operational needs. For income is taken from sales by looking at receipts from companies that take shrimp products.

Bookkeeping according to Muttaqien et al., (2022) namely Bookkeeping is a recording process that is carried out compulsorily and regularly in accumulating all types of data and information about finances consisting of liabilities, income, assets, costs and capital. The flow of bookkeeping that can facilitate business is bookkeeping of expenses, bookkeeping of income, bookkeeping of the main cash book, bookkeeping of inventory stock, bookkeeping of inventory and bookkeeping of profit and loss. Meanwhile, CV Andi Windu only applies expense bookkeeping, income bookkeeping, and inventory stock bookkeeping.

The information above explains that the bookkeeping at CV Andi Windu is still simple because the bookkeeping that is done still uses manual bookkeeping and the bookkeeping is intended for personal use which aims to determine the profit/loss in the business. Recording existing expenses still does not use accounting according to good accounting standards so that there is the potential for inaccuracy in recording which can cause business owners to not know for sure whether the business is experiencing losses or profits experienced while running a business.

This study aims to apply the BukuWarung application in CV Andi Windu transactions as a company performance evaluation tool that suits the needs of business owners for business development. The following are the steps that need to be taken in this research:

1. Create fixed assets of CV Andi Windu Shrimp Farming MSMEs
2. Identifying transaction data and recording cash in and cash out that occurs at CV Andi Windu.

Fixed Assets

Fixed assets are assets that have a physical presence that can be seen, are relatively permanent, and last a long time. Fixed assets are usually tangible, in contrast to intangible assets that are generated through economic, social, or legal contracts (S. Dewi et al., 2018).

On February 01, 2024, at 16.00 WIB, information was obtained from an interview with the owner as follows:

"This business has been running since 2018 and the assets we have are still functioning properly. There are two motorcycles, one motorcycle is my personal motorcycle that I bought in 2015 and the other motorcycle and pick-up car I bought in 2018 since the establishment of this business". (Mas Andi, February 01, 2024).

From the results of the interview, it was conveyed that CV Andi Windu had not recorded fixed assets. These assets were purchased at the time of business establishment, and the following are some examples:

Tabel 1. Daftar Aset CV Andi Windu tahun 2018

Name	Year of Acquisition	Unit	Price of Acquisition	Economic Life
Pinwheel	2018	40	Rp 3.200.000	5 Years
Synthesis scale	2018	1	Rp 300.000	5 Years
Barrel	2018	7	Rp 95.000	5 Years
Motorcycle	2018	1	Rp 19.000.000	5 Years
Pick-up car	2018	1	Rp 125.000.000	5 Years
Generator	2018	2	Rp 1.500.000	5 Years
Desel jiangdong	2018	5	Rp 14.500.000	5 Years

Source: Data obtained by the author

Tabel di atas adalah daftar aset yang dimiliki oleh CV Andi Windu. Seluruh aset tersebut dibeli pada bulan Januari 2018 ketika usaha ini pertama kali didirikan. Informasi ini diperoleh dari wawancara yang dilakukan pada tanggal 01 Februari 2024 pukul 16.00 WIB. Berikut adalah detail keterangan yang diperoleh:

“Semua aset yang ada disini berwujud peralatan-peralatan yang mendukung kegiatan usaha mas, seperti mesin Diesel Jiangdong, Paralon, Kincir dan lain-lain. Aset yang dimiliki cukup banyak. Semua aset dibeli pada saat awal berdirinya usaha ini pada tahun 2018”. (Mas Andi, 01 Februari 2024).

Untuk menghitung penyusutan aset tetap dalam penelitian ini menggunakan metode garis lurus, Penyusutan aset tetap dihitung dengan cara sebagai berikut:

Table 2. List of Assets After Depreciation

Name	Year of Acquisition	Acquisition Price	Economic Life	Depreciation	The rest
Pinwheel	2018	Rp 3.200.000	5 Years	Rp 640.000	Rp 2.560.000
Synthesis scale	2018	Rp 300.000	5 Years	Rp 60.000	Rp 240.000
Barrel	2018	Rp 95.000	5 Years	Rp 19.000	Rp 76.000
Motorcycle	2018	Rp 19.000.000	5 Years	Rp 3.800.000	Rp 15.200.000
Pick-up car	2018	Rp 125.000.000	5 Years	Rp 25.000.000	Rp 100.000.000

Generator	2018	Rp 1.500.000	5 Years	Rp 300.000	Rp 1.200.000
Desel jiangdong	2018	Rp 14.500.000	5 Years	Rp 2.900.000	Rp 11.600.000

Source: Data obtained by the author

The table is the result of the calculation of fixed assets of CV Andi Windu using the straight-line method. In accordance with the information (Effendy et al., 2022) the formula of the straight-line method is $\frac{\text{Acquisition Price}}{\text{Economical life}}$

Transaction Identification of CV. Andi Windu

Data on CV Andi Windu's income and expenses recorded using the Buku Warung application was obtained through documentation, observation, and interviews. This research was conducted from October 2023 to December 2023. The following is CV Andi Windu's income and expenditure data recorded in the Buku Warung application:

Table 3. Transactions of CV Andi Windu 1 Cycle

Date	Description	Total
August 01, 2023	Capital	Rp. 147.729.200
August 08, 2023	Plastic 300 mic (4X100)	Rp. 116.000.000
	ACT plastic 300 mic (50X6)	Rp. 11.250.000
	Ironing Cost	Rp. 8.640.000
	AW 4 pipe	Rp. 8.544.195
	AW 3 pipe	Rp. 690.030
	AW 6 pipe	Rp. 36.531.000
	Overload	Rp. 2.180.000
	Screw	Rp. 540.000
	Paralon Glue	Rp. 200.000
August 22, 2023	Ayen fry	Rp. 33.000.000
	Benur TKP	Rp. 16.900.000
	Benur Ndaru	Rp. 35.775.000
	Benur Was	Rp. 28.600.000
	Chlorine	Rp. 3.412.500
	65% chlorine	Rp. 570.000
	Shipping Cost (Gilyang Car)	Rp. 1.250.000
	Generator	Rp. 43.000.000
	Feed purchase B0, B1, B2	Rp. 63.000.000
	Samponin	Rp. 1.100.000
August 26, 2023	Kaptan	Rp. 900.000
	Artemia	Rp. 19.000.000
	Solar	Rp. 1.600.000
	Rail	Rp. 210.000
November 15, 2023	Electricity expenses	Rp. 3.000.000
November 19, 2023	Revenue	Rp. 120.314.880
November 20, 2023	Salary Expense	Rp. 2.856.000

November 26, 2023	Asset Maintenance Expense	Rp. 6.000.000
November 29, 2023	Operating income (Part 1)	Rp. 20.659.000
	Salary Expenses	Rp. 620.500
November 30, 2023	Feed purchase C2, C3	Rp. 111.350.000
December 10, 2023	Revenue	Rp. 146.867.980
	Salary Expenses	Rp. 3.313.300
December 12, 2023	Electricity expense	Rp. 3.000.000
December 16, 2023	Operating income (Part 2)	Rp. 268.048.790
	Salary Expenses	Rp. 5.993.350
December 17, 2023	Purchase of feed D3, D4	Rp. 455.300.000
December 23, 2023	Revenue	Rp.107.590.908
	Salary expense	Rp. 2.332.740
January 01, 2023	Electricity expense	Rp. 3.000.000
January 07, 2024	Operating income (Part 3)	Rp. 1.203.377.600
	Salary cost	Rp. 21.270.400

Source: Data processed by researchers

From the table above, that CV Andi Windu's transactions are known to be still inaccurate because the money used for the transaction process may use personal money. So with that the researcher will help CV Andi Windu to use the Buku Warung Application for existing transaction transactions so that it can facilitate bookkeeping to find out the exact business profit obtained in each period.

Application of BukuWarung Application on Daily Transactions CV. Andi Windu

In this study, recording daily transactions at CV Andi Windu will use the features provided by the BukuWarung application. The purpose of using this application is to simplify the recording of expenses and income. Thus, the company owner can clearly see the company's performance in one cultivation cycle. The Buku Warung application can facilitate users in calculating turnover easily (Hlta & Desitama, 2023). This is in accordance with what CV Andi Windu requires, namely using the Buku Warung Application for recording business financial reports. The utilization of the BukuWarung Application certainly has transaction accounts that will be used to be entered into existing features. The transaction accounts that will be used are as follows:

Table 4. Menu in the Application

Income	Spending
Capital	Purchase
Business Income	Shipping Cost
	Electricity Expenses
	Salary Expense

Source: Data processed by researchers

CONCLUSION

Based on the results of the research, the preparation of financial statements in one period of CV Andi Windu. This application can provide convenience for MSMEs in running their business by allowing recording in every transaction. The initial stage involves inputting every income or expense transaction through the bookkeeping feature. The second stage is to find out the profit and loss that can be seen automatically by downloading financial reports and can be seen in each desired period. The process of downloading financial reports can be done with daily, weekly, monthly features, and it is possible to select the date according to user needs.

The results of this study indicate that this application can easily help MSMEs run businesses more efficiently, especially in recording transactions in each period. In addition, the utilization of an android-based financial information system allows users and business owners to report finances in a simple and sustainable manner, as well as increase user understanding of bookkeeping and simple financial reporting using the BukuWarung application and encourage user interest in implementing bookkeeping with the BukuWarung application.

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