

He Applied of Accounting Application of “SI APIK” Android-Based Towards the Financial Statement for Banjarmasin MSMEs

Nur As’Syifa ¹, Tiara Indriani ², Suzi Suzanna ³, Tina Lestari ⁴

Pancasetia Banjarmasin College of Economics, Banjarmasin, South Kalimantan, Indonesia

Email

nurassyiiifaa@gmail.com ¹, tiaraind9@gmail.com ², suzi_r65@yahoo.com ³, Lestari.tn@gmail.com ⁴

Received: Month, Date, Year (Required) Revised: Accepted:

Abstract

The aim of the study was to implement a new accounting system using the SI APIK android-based accounting application to meet the operational needs of UMKM Banjarmasin (UMKM Dapur Della, Kue Mama Kembar, Rafa Cookies, Nabil Fashion and Rumah Jahit Rafa). This type of research is Descriptive Qualitative. This study uses data collection techniques with interviews, observation and documentation. The results of the SI APIK application research can be used easily and meet the needs of the accounting system for UMKM Banjarmasin (UMKM Dapur Della, Kue Mama Kembar, Rafa Cookies, Nabil Fashion and Rumah Jahit Rafa) and fix the weaknesses of the old system, and with the SI APIK application the company does not need to it is difficult to prepare financial reports because the SI APIK application automatically generates its own financial reports.

Keywords: *SI APIK Application, Preparation of Financial Statements*

DOI :
p-ISSN :
e-ISSN :

© Copyright: BDJ Fact : Breakthrough Development Journal in Financial & Accounting (2025)
This is an Open Access article distributed under the terms of the Creative Commons Attribution 4.0 International License. Site Using OJS 3 PKP Optimized.

1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) are currently favored by the Indonesian community. These businesses owned by individuals or entities, are easily scalable and have proven survive against various economic crises. The businesses also evolve rapidly and dynamically. Micro, Small, and Medium Enterprises (MSMEs) must move quickly to following the changing times. The goal is to retain market and consumer bases and expand business networks.

Behind the fairly good contribution of Micro, Small, and Medium Enterprises (MSMEs) to the national economy, this sector still faces many challenges. MSMEs still struggle with weak business management capabilities, limited human resource quality, and poor access to financial institutions. These issues are interconnected and can prevent the progress of MSMEs itself.

The Industry 4.0 revolution will impact the changes in working systems across various professions, including the Micro, Small, and Medium Enterprises (MSMEs) sector. Therefore, whether they like it or not, MSMEs must be aware of the Information Technology that will change the work patterns and mindsets. The complex issues faced by MSMEs will have implications for the development and sustainability of businesses.

The significant contribution of Micro, Small, and Medium Enterprises (MSMEs) to the Gross Domestic

Product (GDP) demands that MSMEs need to adapt to existing technological developments in order to survive and compete in the era of the fourth industrial revolution. However, the insufficient responsiveness of MSMEs to technological advancements remains a serious issue that needs to be addressed.

Going online is one of way to survive in the era of digitalization. In this context, going online refers to utilizing technology means of expanding business operations so that Micro, Small, and Medium Enterprises (MSMEs) can easily perform various tasks, including research, development, marketing, sales, and distribution of products or services offered. Furthermore, with intention of expanding business, technological advancements can also help Micro, Small, and Medium Enterprises (MSMEs) utilize android-based financial reporting applications as substitutes for manual bookkeeping systems. In this research, manual financial reporting systems are not necessarily a major issue for MSMEs. However, the problem arises when all transactions are manually processed, relying on paper for archiving business data.

The Institute of Indonesia Chartered Accountants or Ikatan Akuntan Indonesia is drafting and ratifying Financial Accounting Standards for Micro, Small and Medium Entities which is effective for the preparation of financial statements starting from January 1, 2018. Financial Accounting Standards for Micro, Small and Medium Entities made simpler compared to Indonesian Accounting Standard for Non-Publicly-Accountable Entities as a reference to facilitate Micro, Small, and Medium Enterprises in preparing financial statements. Alongside technological advancements, it is also utilized by Bank of Indonesia which collaborates with the Institute of Indonesia Chartered Accountants to assist MSMEs, they launched an Android-based application that can be used on smartphones and desktops. This application is named SI APIK (Financial Information Application Recording System). As reported by Bank of Indonesia's Instagram account, "SI APIK is developed in accordance with the financial transaction recording guidelines prepared by Bank of Indonesia together with the Institute of Indonesia Chartered Accountants.

SI APIK utilizes a single-entry input system. Therefore, when selecting transactions, users do not need to choose between debit or credit; they only need to select income or expenses. This makes it easier for Micro, Small, and Medium Enterprises to record transactions, reducing the risk of errors associated with complex journal transactions and repetitive transactions, ultimately leading to financial reporting.

Therefore, the researcher aims to provide a solution to Micro, Small, and Medium Enterprises (MSMEs) to transition from manual financial reporting to computerized financial reporting systems by utilizing free accounting applications that can be easily used by MSMEs. Furthermore, By utilizing the SI APIK system MSMEs will gain more benefits, including security, data accuracy, time efficiency, and ease of data access.

In the city of Banjarmasin itself, many people run Micro, Small, and Medium Enterprises (MSMEs), but many of them have not yet implemented financial reporting in accordance with EMKM Financial Accounting Standards. Not all sales transactions are provided with sales receipts, leading to unarchived transaction evidence. Thus, this research aims to assist and provide solutions to Micro, Small, and Medium Enterprises (MSMEs) in Banjarmasin in utilizing accounting applications, including SI APIK, so that their business activities can be more effective and efficient.

The solution comes in the form of a guide to using a free Android-based accounting application, which is SI APIK. It can be easily used by Micro, Small, and Medium Enterprises (MSMEs) anytime and anywhere as it is mobile-based. This is expected to support the business activities conducted by MSMEs. The research object to be examined is Micro, Small, and Medium Enterprises (MSMEs) registered with the Department of Cooperatives and Small and Medium Enterprises of Banjarmasin City, focusing on the Culinary and Tailoring sectors. The researcher is interested in analyzing the common problems faced by MSMEs in Banjarmasin City while implementing manual financial reporting systems and why some have not adopted financial reporting yet, whether manually or through applications.

With an Android-based accounting application, it is hoped that Micro, Small, and Medium Enterprises

in Banjarmasin can understand and implement accurate financial reporting in accordance with MSMEs Financial Accounting Standards through the SI APIK application. This way, their businesses can be recorded and serve as material for evaluation in the future. Based on the aforementioned description, the writer is interested in proposing the title “The Applied Of Accounting Application Of “SI APIK” Android-Based Towards The Financial Statement For Banjarmasin MSMEs”

2. Literature Review

Accounting Bookkeeping Application and Software

1. Accounting Bookkeeping Application definition

Bookkeeping or financial recording applications can reduce some risks that manual bookkeeping can't do, it is quite simple to use the application, it also completed with other feature for printing simple financial reports that can be used for analyzing profits and losses in the future.

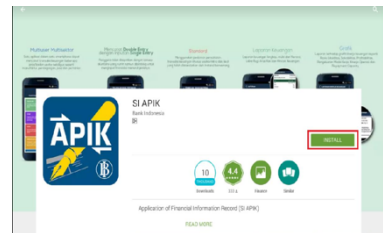
2. Accounting Software

Accounting software is an application program specifically designed to manage accounting transaction record.

SI APIK

These are some steps to use SI APIK

1. Open the Play Store app for Android phones or the App Store for iOS users and type 'SI APIK' in the search bar. Next, select and install the SI APIK app as shown in the image. Choose 'open' to launch the installed application



2. To run the application, data initialization is required by entering the initial data needed. Initialization is done by filling in business profile data with business type, business entity data, and the initial transaction period

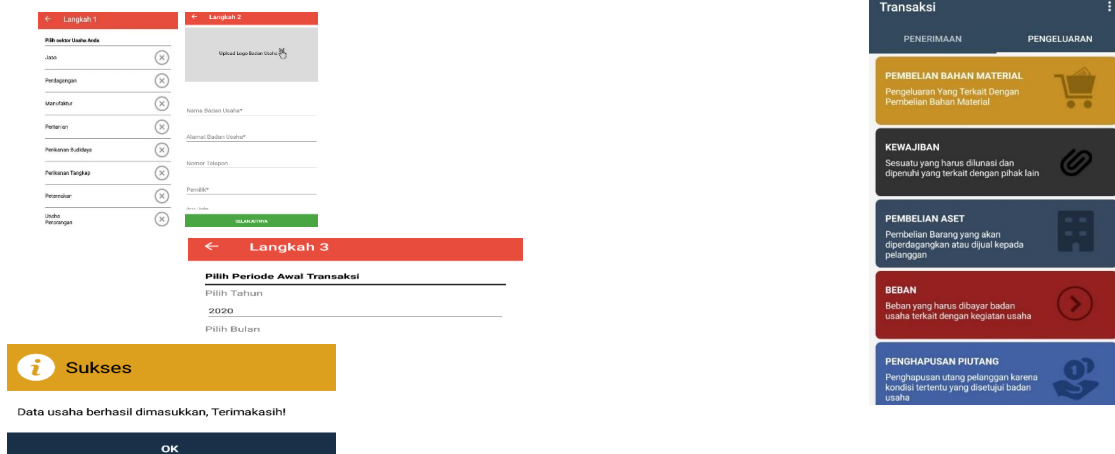


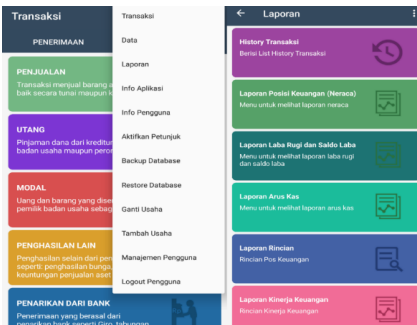
Figure 3 The Receipt menu on SI APIK

- When recording a transaction, users can choose between 2 transaction categories: Receipts and Expenses. Under receipts menu, there are several submenus containing incoming money transactions, including sales, debts, capital, other income, and so on.
- In the expenses menu, there are several submenus containing in expenditure transactions, including purchases, inventory payment of obligations, asset purchases, expenses, write-off of receivables, etc.



Figure 5 The Report Menu on SI APIK

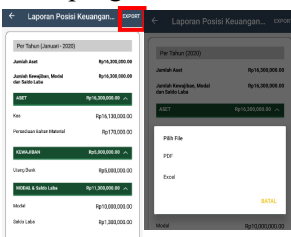
- Select the bottom menu (three-dot symbol) to view various financial reports that have been entered with their transactions in the income and expenditure menus.



- The user can also view transaction history after entering transaction data. In the transaction history, users can also delete and edit transactions, click delete to delete transactions and click edit to edit transactions.



- Users can view and download financial reports by pressing the menu button, select reports, for example: Financial Position Report (Balance Sheet) select a period to export the file click export in the top right corner to choose the file format in pdf or excel.



8. In the application info menu, it contains information about the SI APIK accounting application and the version of the application you have.
9. In the user info menu, which was filled in during the second step at login.
10. The 'Enable Guide' menu is used to activate user guides within this application
11. The 'Backup Database' menu is used to create data backups stored in the internal storage or storage space on the cellphone.
12. In the 'Restore Database' menu, you can restore the saved database.
13. The 'Change Business' menu is used to return to the main menu and change the desired list of businesses
14. In the 'Add Business' menu, you can add users and desired businesses.
15. In user management, you can determine who will have access to businesses in this application.
16. In the 'Logout' menu, users can close the SI APIK application

3. Research Design and Method

The research type in this thesis falls under descriptive research. The population in this study consists of 50 Micro, Small, and Medium Enterprises (MSMEs) located in the city of Banjarmasin and registered with the Cooperative and MSMEs Agency, engaged in sewing, sasirangan (a traditional cloth dyeing technique), purun crafts, border crafts, and culinary businesses.

The sample in this study consists of 5 Micro, Small, and Medium Enterprises (MSMEs) located in the city of Banjarmasin and registered with the Cooperative and MSMEs Agency. The sample selection is based on the criteria of business types, namely culinary and sewing, having conducted basic financial record-keeping, and being in operation for a minimum of 3 years, with transaction data available from July to December 2022.

The data used in this study is qualitative data. Qualitative data utilized in this research include the development of an accounting information system for Micro, Small, and Medium Enterprises (MSMEs) in the form of procedures for implementing such applications. Data collection or information is obtained through direct observation, interviews, and documentation. The data analysis techniques used in this study are data reduction, data presentation, and drawing conclusions.

4. Results and Discussion

Research result

1. Business Activity

MSMEs	Operational Hour	Social Media
Dapur Della	08.00 – 18.00	@kacang_bumbu_della
Kue Mama Kembar	08.00 – 17.00	@dapur_kembar_
Rafa Cookies	08.00 – 18.00	@rafacookies2020
Rumah Jahit Rafa	08.00 – 17.00	@olfah_misry
Nabil Fashion	08.00 – 17.00	-

Source: Data Processed

2. SI APIK

The SI APIK application helps users to:

- a. Transaction records

Managing business finances with daily records and allowing users to easily monitor transaction records.

b. View financial report features

To access and monitor business financial reports anytime and anywhere without an internet connection.

c. Download reports and analysis

Easily and quickly analyze users' financial performance

d. Decisions-making

Measurable analysis based on actual business development and growth. The output of this application includes financial reports such as profit and loss statements and cash flow statements. Additionally, this application can accurately depict the company's financial situation.

The SI APIK application can be used in two ways: by downloading the SI APIK application through the Play Store on an Android smartphone or through the BI website at www.bi.go.id. In this study, the researcher used the SI APIK application through the BI website at www.bi.go.id.

Based on the research results, it is known that after implementing the SI APIK application in financial reporting, owners of Micro, Small, and Medium Enterprises can easily obtain financial reports automatically. The reports obtained will include balance sheets, cash flow statements, and profit and loss statements

MSMEs can fulfill the need for practical and efficient application usage so that financial recording can be met by implementing SI APIK application. Additionally, MSMEs in Banjarmasin can perform simple bookkeeping in accordance with applicable accounting standards. The SI APIK application can also meet other needs such as storing income and expenditure transactions.

After completing transaction recording with the application, it will generate information based on the processed input. This information pertains to the recorded results over a month using the SI APIK application. The financial reports generated are also easy for the owner to understand because they are well-organized, factual, and reliable.

During the interview, the MSME owner admitted to being greatly assisted by recording transactions using this application because they can use it anywhere and anytime. Additionally, the owner also realized the importance of financial management by knowing every transaction and being able to increase sales in the following month

5. Conclusions

Conclusion

By using this application, MSMEs can easily maintain accounts and store income and expenditure transactions in accordance with applicable accounting regulations. MSME owners feel assisted with integrated financial recording and reporting. They can easily record transactions anytime and anywhere. The SI APIK application generates financial reports such as transaction history reports, financial position statements (balance sheets), profit and loss statements, detailed reports (fixed assets, cash, equity, etc.), cash flow statements, and sales invoices, making it easier for users to record transactions without confusion. Additionally, the SI APIK application can automatically generate financial reports and determine profit and loss over a specific period, allowing owners to view financial reports entered from transaction entry processes without manual calculations. Companies can use the profit and loss statement results for subsequent assessments. After using this application, company-related income and expenditure transactions will be well-archived.

Suggestion

It is hoped that the Micro, Small, and Medium Enterprises (MSMEs) in Banjarmasin, which were selected as samples in this study, will continue to record transactions using the SI APIK application. This will further coordinate their business management in operational activities.

For other MSMEs interested in using the SI APIK application, it is recommended to have an appropriate order format tailored to the application's needs to facilitate inputting each transaction. Some elements of the order format include the customer's name, price, type of order, address, and order category.

Subsequent researchers can apply the SI APIK application to other industries such as trading, agriculture, aquaculture, fisheries, livestock farming, and individual businesses to test the effectiveness of the SI APIK application.

Reference

- Aminah, S. (2016). Analisis Common Size Statement Dan Trend Untuk Menilai Kinerja Keuangan Pt Kereta Api Indonesia (Persero). *Jurnal ilmu & manajemen*, 5(3).
- Astuti, Sembiring, L.D., Supitriyani., Azwar,K., & Susanti, E. (2021). Analisis Laporan Keuangan. Bandung : CV. Media Sains Indonesia. Diakses dari: https://books.google.co.id/books?hl=id&lr=&id=WfpXEAAAQBAJ&oi=fnd&pg=PA1&dq=ANALISIS+LAPORAN+TREN&ots=7hXWat5-JI&sig=UVl_536XzDUdqtanmGfuzvS9ANY&redir_esc=y#v=onepage&q=ANALISIS%20LAPORAN%20TREN&f=false
- Bahri.Syaiful.(2016). Pengantar Akuntansi : 1. Yogyakarta: CV. Andi offset. Diakses dari : <https://books.google.co.id>
- Buku Pedoman Skripsi STIE Pancasetia. Diakses dari : <https://online.fliphtml5.com/aodvg/nzxf/>
- Darya,I G.,P.(2019). Akuntansi Manajemen: Uwais Inspirasi Indonesia. Diakses dari: https://books.google.co.id/books?hl=id&lr=&id=p06gDwAAQBAJ&oi=fnd&pg=PA1&dq=pengertian+dan+definisi+akuntansi&ots=LHdpYjBR6m&sig=FIBxTcABzgaKYVaasDLGvBjZ7as&redir_esc=y#v=onepage&q=pengertian%20dan%20definisi%20akuntansi&f=false
- Firmansyah, M.A. (2019). Penyusunan Dan Penyajian Laporan Keuangan Berdasarkan Standar Akuntansi Keuangan Entitas Mikro, Kecil, Dan Menengah (Studi Kasus Pada Toko Meubel Zulfa Galery). *Jurnal Ilmiah Mahasiswa FEB Brawijaya*, 7(2).
- Mansir, F. & Fatimah, S. (2021). Penggunaan Aplikasi Pembukuan Melalui Digital Marketing Dan Media Sosial Pada Umkm Bangunjiwo Bantul. *Jurnal Pengabdian Masyarakat*. Vol. 4 (2) 256 – 262.
- Guntur, M. (2019). Penerapan Penyusunan Laporan Keuangan Berdasarkan Standar Akuntansi Keuangan Entitas Mikro Kecil dan Menengah (SAK EMKM) Pada UMKM Rose Sasirangan Kota Banjarmasin. Skripsi. Tersedia dari STIE Pancasetia Banjarmasin.
- Habibi, L.H. & Supriyana. I. (2021). Penerapan Aplikasi Keuangan Berbasis Android SI APIK Dalam Penyusunan Laporan Keuangan Berdasarkan SAK EMKM (Studi Kasus Qaya Laundry). *Indonesian Accounting Literacy Journal*, Vol. 01 (03) 659 – 670.
- Hidayah, M.H., Probowulan. D., & Aspirandi, M.R. (2020). Pemanfaatan Aplikasi Akuntansi Berbasis Android SI APIK Untuk Menunjang Pelaporan Keuangan UMKM Studi Kasus Pada Umkm Kerupuk Ikan Ibu Sulastri Besuki. *Jurnal Ilmiah Akuntansi Kesatuan* Vol. 9 (1) 67-78
- Ikatan Akuntansi Indonesia.(2020). Standar Akuntansi Keuangan Entitas Mikro dan Menengah (EMKM). Diakses pada 1 September 2022, dari : <http://iaiglobal.or.id/v03/standar-akuntansi-keuangan/emkm>
- Ikatan Akuntansi Indonesia.(2016). Penyusunan dan Penyajian Laporan Keuangan Sesuai PSAK 1,

- PSAK 2, PSAK 3, PSAK 25 dan ISAK 17. Diakses pada tanggal 1 September 2022, dari : http://iaiglobal.or.id/v03/PPL/email_ppl-137.html
- Ikatan Akuntansi Indonesia.(2018). Standar Akuntansi Keuangan Entitas Mikro, Kecil dan Menengah . diakses pada tanggal 1 september 2022, dari : <https://web.iaiglobal.or.id/SAK-IAI/Tentang%20SAK%20EMKM>
- KBBI Kemendikbud, Android, Diakses pada 2 September 2022 dari : <https://kbbi.kemdikbud.go.id/entri/Android>
- Legina, X.,& Sofia,I.P (2020). Pemanfaatan Software Pembukuan Akuntansi Sebagai Solusi ata Pembukuan Akuntansi Manual pada UMKM. Jurnal Neraca, Vol.4 No. 2: 172-190
- Lutannia, R.M.(2022). Penerapan sistem Informasi Akuntansi Berbasis Android dengan Aplikasi BukuKas pada CV. Mekar Sari desa Rembang Kecamatan Ngadiluwih Kabupaten Kediri. Skripsi. Tersedia dari UIN Satu Tulungagung. Diakses dari : <http://repo.uinsatu.ac.id/26735/>
- Novitasari. Erna. (2019). Metode Mudah Menyusun Pembukuan Sederhana pegangan wajib praktis bisnis dan pelaku usaha UKM : Anak Hebat Indonesia. Diakses dari https://www.google.co.id/books/edition/Metode_Mudah_Menyusun_Pembukuan_Sederhan/1wBWEAAAQBAJ?hl=id
- Purnairawan, E. & SastroAtmojo, S. (2021). Pengantar Akuntansi. Bandung: CV. Media Sains. Diakses dari : [https://books.google.co.id/books?hl=id&lr=&id=BRgcEAAAQBAJ&oi=fnd&pg=PA1&dq=Sastroatmodjo+dan+Purnairawan+\(2021\)+&ots=1-Y-an-IBD&sig=tOt5syQUlc9UDM15sId6FiZaGo&redir_esc=y#v=onepage&q=Sastroatmodjo%20dan%20Purnairawan%20\(2021\)&f=false](https://books.google.co.id/books?hl=id&lr=&id=BRgcEAAAQBAJ&oi=fnd&pg=PA1&dq=Sastroatmodjo+dan+Purnairawan+(2021)+&ots=1-Y-an-IBD&sig=tOt5syQUlc9UDM15sId6FiZaGo&redir_esc=y#v=onepage&q=Sastroatmodjo%20dan%20Purnairawan%20(2021)&f=false)
- Trianto, A. (2017). Analisis Laporan Keuangan Sebagai Alat Untuk Menilai Kinerja Keuangan Perusahaan Pada Pt. Bukit Asam (Persero) Tbk Tanjung Enim. Jurnal Ilmiah Ekonomi Global Masa Kini, 8(03).
- Ria, A. (2018). Analisis Penerapan Aplikasi Keuangan Berbasis Android Pada Laporan Keuangan UMKM Mekarsari, Depok, journal Lppmunindra, 10 (3), 207-219.
- Ratnasari, Nuraida Wahyu (2017) *Analisis Faktor – Faktor Yang Mempengaruhi Penerimaan Dan Penggunaan Software Akuntansi Dengan Pendekatan Technology Acceptance Model (TAM) (Studi Kasus pada UMKM di Kota Malang)*. Sarjana thesis. Tersedia dari repository Universitas Brawijaya.
- Setiawan, E. B dan Ramdany, A. T. (2019). Membangun Aplikasi Android Web dan Web Service. Bandung: Informatika Bandung.
- Sugiyono. (2016) Metode Penelitian Kuantitatif kualitatif dan R&D. Bandung: Alfabeta, CV
- Sugiyono. (2017) Metode Penelitian Kuantitatif kualitatif dan R&D. Bandung: Alfabeta, CV
- Sugiyono. (2018) Metode Penelitian Kuantitatif kualitatif dan R&D. Bandung: Alfabeta, CV
- Setiawan, E.B,& Ramdany,A.T. (2019). Membangun aplikasi android web dan web service. Bandung : Informatika Bandung.
- Windayani, P.L., Herawati, T.N.,& Sulindawati, E.G. (2018) Analisis Penerapan Aplikasi Akuntansi Berbasis Android Lamikro untuk Membantu Usaha Mikro Menyusun Laporan Keuangan sesuai SAK EMKM (Studi pada Toko Bali Bagus), jurnal Ilmiah Akuntansi, 9 (3), 50-62.