

Digitalization of Msme Accounting in Meeting Recording Standards Based on Sak Emkm in Putra Mandiri Transportation Services With The Akuntansiku Application

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Abstract

Finance is crucial in a business, so the preparation of financial reports according to standards needs to be done in order to know the condition of the business and business finances. This study was conducted to determine the application of digitalization of MSME financial reports and the conformity of recording based on SAK EMKM. The study was conducted using a qualitative method by implementing the Akuntansiku application and the conformity of the application with SAK EMKM carried out at the Putra Mandiri Transportation Service Business which had not implemented financial recording according to standards. The results of the study stated that the application of financial report preparation with the Akuntansiku Application presented a Financial Position Report in 2024 which presented Assets of Rp. 1,087,991,000; Liabilities of Rp. 108,870,000; and Equity of Rp. 979,121,000. The 2024 Profit and Loss Report which presented business income and other income of Rp. 663,955,000; expenses and other expenses of Rp. 310,478,000; and obtained a net profit of Rp. 71,537,000. The implementation of the Akuntansiku Application is suitable for use by Putra Mandiri businesses and other MSME actors because it has complied with the EMKM SAK.

Keywords: *Akuntansiku; Financial Reports; MSME; SAK EMKM*

INTRODUCTION

Despite Indonesia's economic turmoil, MSMEs (Micro, Small and Medium Enterprises) continue to survive and contribute to the Indonesian economy. MSMEs have grown rapidly in various sectors, ranging from culinary, fashion, agriculture, services, etc. In the national economy, especially in Indonesia, MSMEs play an important and strategic role because their presence is quite prominent and dominates the Indonesian economy (Sarfiah, Atmaja, & Verawati, 2019). According to data from the Ministry of Micro, Small and Medium Enterprises as of December 2024, there are 65.5 million micro and small businesses in Indonesia, equivalent to 99.9% of all businesses. MSMEs contribute around 61% to the national GDP, with a value of Rp9,300 trillion. The MSME sector also absorbs 97% of the workforce in Indonesia and increases community income.

To contribute to resolving economic issues, improvements in both quality and quantity are needed for MSMEs (Syahbudi, 2021). The government is encouraging MSMEs to enhance their competitiveness and performance, including through digitalization efforts covering aspects such as marketing, sales, and finance (Financial Technology) to adapt to the era of the 4th Industrial Revolution. Many SME operators have taken advantage of this opportunity, such as marketing products through social media, joining e-commerce platforms, and managing finances, among others. However, not all SME operators have done so due to factors such as insufficient digital

literacy and inadequate facilities. The limited understanding of how to leverage digital media for business purposes is the primary obstacle in the SME digitalization process. The implementation of digitalization will provide benefits for SME operators in achieving stable income, as many consumers are now shifting toward a digital lifestyle and using cashless methods in their daily activities (Handayani, 2023).

Digitalization is slowly improving, but several important issues are still being overlooked by MSMEs. They are more focused on marketing and sales, and pay less attention to proper financial recording and reporting, especially using digital devices. Studies indicate that the majority of SMEs, including micro-enterprises, have not yet begun to properly record and report their financial data, continuing to neglect financial record-keeping and reporting, often recording information in a simplistic manner or not at all, whether using computer systems or manual methods (Syamsul, 2022).

Financial statements are the main source of financial information that can be used to assess a company's performance over a certain period of time (Daulay & Syafina, 2022). In 2009, the Indonesian Institute of Accountants (IAI) published the Accounting Standards for Entities Without Public Accountability (SAK ETAP) aimed at non-public companies, including MSMEs, with the goal of enabling non-public companies to present complete financial statements. These standards were simplified into the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) as of January 1, 2018. These standards are simpler and less complex than SAK-ETAP. Compared to SAK-ETAP, this standard is simpler, enabling businesses to conduct recording and reporting processes. The government is confident that SMEs will be able to produce financial statements using SAK EMKM based on better and clearer accounting rules (Indonesia, Entitas, & Mikro, 2018). The presentation of financial statements based on SAK EMKM helps MSMEs in financial management, information gathering, accountability, and future decision-making (Kirowati & Amir, 2019).

Putra Mandiri Marelana Transportation Services is a business engaged in the transportation of building materials, established in 2017. In recording transactions, Putra Mandiri Marelana Transportation Services only maintains simple records written in a transaction ledger, and these records are only understood by the owner or financial manager, so the exact daily or monthly income is not accurately known. Record-keeping has been conducted since 2021. Financial reporting in accounting is crucial for decision-making regarding investments or loans, serves as a communication tool between internal and external parties, provides an overview of the business's profitability, and offers a snapshot of the business's condition over a specific period (Hermain et al., 2019).

The reason is that MSME players do not keep financial records in accordance with standards and lack an understanding of financial reports in accordance with existing SAK EMKM, so many MSME players keep simple records (Siregar, 2021). In a study conducted (Yuniartini & Sinarwati, 2022) the challenges faced by Bagus Batu Bata include the lack of qualified human resources (HR) in the field of accounting, the lack of knowledge among SME operators about accounting, the low awareness of SME operators regarding financial statements, and the inability to distinguish between personal and business finances, resulting in the necessity to conduct very basic financial record-keeping, such as merely recording incoming and outgoing funds. Another challenge in preparing financial statements based on SAK EMKM is the need for time, qualified personnel, and adequate expertise for SMEs. (Utari, Harahap, & Syahbudi, 2022). To address this issue, the study (Rumambi et al., 2023) conducted outreach and education activities for construction service

MSMEs, targeting owners and employees, on the implementation of SAK EMKM and the preparation of Android-based financial reports using SME accounting applications.

This study applied SAK EMKM by leveraging digitalization using the Akuntansiku application. With the services provided by the application, the implementation of SAK EMKM becomes easier, and all reports can be recorded and archived properly, which is useful for decision-making. This study was conducted to determine how the implementation of SAK EMKM using the Akuntansiku application meets the applicable recording standards and to analyze whether the application aligns with SAK EMKM standards.

LITERATURE REVIEW

Micro, Small and Medium Enterprises (MSMEs)

MSMEs are a form of community economic activity carried out on a small scale. The categories are determined based on net wealth, annual income, and ownership structure. MSMEs are distinguished from large companies through certain criteria based on the scale and size of their business. The purpose of establishing these criteria is to enable SMEs to operate in accordance with their capacity and available resources, as well as to promote local economic growth and expand social participation (Primiana, 2009). SME criteria are regulated under Law No. 20 of 2008 on SMEs, which categorizes businesses into micro, small, and medium-sized enterprises.

The criteria include: 1) Micro businesses are those with annual business income of up to IDR 300,000,000.00 or net assets of up to IDR 50,000,000.00, 2) Small businesses have annual income between IDR 300,000,000.00 - Rp2,500,000,000.00, or net assets between Rp50,000,000.00 - Rp500,000,000.00, per year, 3) Medium-sized businesses with annual revenue between Rp2,500,000,000.00 - Rp50,000,000,000.00, or net assets, excluding the value of land and buildings where the company is located, ranging from Rp500,000,000.00 to Rp10,000,000,000.00.

According to the Central Statistics Agency, the three criteria have different numbers of employees: household businesses (micro) have four employees, small businesses have five to nineteen employees, medium-sized businesses have twenty to fifty employees, and large businesses have one hundred employees.

Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM)

The Indonesian Financial Accounting Standards for Micro, Small, and Medium Enterprises (SAK EMKM) are the most straightforward accounting standards. Organizations that meet the requirements for micro, small, and medium enterprises must carefully consider the financial reporting framework to be used. Micro, small, and medium enterprises only need to record assets and liabilities at their acquisition cost because SAK EMKM itself uses the historical cost measurement basis.

As of January 2018, SAK EMKM can be simultaneously applied by SMEs, which includes SAK EMKM financial statements consisting of a statement of financial position at the end of the period, an income statement for the current period, and notes to the financial statements providing further and specific information regarding related accounts.

Financial Statement Digitization

Financial digitization or financial technology is a technology service that offers easy, accessible, and economical financial services. The ease of transactions and financial management is greatly influenced by the existence of fintech (Widiana et al., 2023). Financial report digitization is the

digital transformation of financial reporting, which is an important step in modernizing corporate financial data management (Izzuddin, Reskiputri, & Halim, 2020). The financial reporting process can be completed more quickly and accurately with the help of digital technology (Fitari & Hartati, 2022). The use of financial software enables automation in the calculation process, thereby minimizing manual errors and increasing the credibility of the information presented. Digitization also provides direct (real-time) access to financial data, which supports a more efficient and relevant decision-making process (Hardiningsih, Srimindarti, Jannah, & Haryanto, 2021).

Accounting in Islamic Perspective

From an Islamic perspective, the application of accounting is found in Q.S Al-Baqarah: 282 Allah Subhanahu Wa Ta'ala said:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَنْتُمْ بِدَيْنٍ إِلَى أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ ۚ وَلْيَكُنْ بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ ۚ وَلَا يَأْبَ كَاتِبٌ أَنْ يَكْتُبَ كَمَا عَلَّمَهُ اللَّهُ فَلْيَكْتُبْ ۚ ٢٨٢

Meaning: “You who believe! When you deal with each other in transactions involving future obligations for a specified period, put it in writing. Let a scribe among you write it down fairly. Let not the scribe refuse to write as Allah has taught him, so let him write....” (“Q.S Al-Baqarah: 282,” n.d.)

The above verse explains the importance of recording transactions, which is a key function of accounting. (Harahap & Marliyah, 2021). In Islam, it is commanded to always maintain a record-keeping system with the aim of achieving truth and justice between the two parties or parties involved. The implementation of transaction recording in accounting will provide accurate information, including information on income, expenses, and business profits. By implementing transaction recording, responsibilities can be carried out properly in this world and in the hereafter.

From an Islamic perspective, digital finance is also regulated by the Fatwa of the National Council of Indonesian Ulama (DSN-MUI) on digital finance, which addresses fatwas on electronic money, fatwas on technology-based financing services based on Sharia principles, and fatwas on Sharia-compliant crowdfunding. These fatwas serve as the legal foundation for Islamic business and play a crucial role in the financial industry, particularly in Sharia-compliant financial institutions. (Hidayati, Hidayatullah, Komarudin, & Atika, 2023).

The Role of Sharia Accounting in MSMEs

The majority of stakeholders, including MSMEs, are beginning to realize the importance of accounting as a tool for financial and economic decision-making. Therefore, accounting records are necessary for all company operations to ensure comprehensive information on every transaction. A new era in economics has been pioneered by technological advancements in accounting information systems. However, the quality of human resources remains the primary factor influencing Indonesia's economic success.

For any organization, regardless of the size of the business, accounting information is crucial in supporting business success. Decisions regarding pricing, market expansion, and other strategic choices related to small business management can be based on this reliable information (Ulfi Hanifah, G Agustine, & Widyakto, 2023).

In Islamic accounting, there are three principles: truthfulness, fairness, and accountability. The reporting process is carried out to improve transparency, reduce usury, and ensure fairness in

order to achieve the objectives of public welfare and support business sustainability (Kaoslari & Kamilah, 2024).

Akuntansiku Application

The Akuntansiku application is designed to help business owners manage their finances with features that meet industry standards. The application was launched in June 2020 by PT Oline Teknologi Nusantara. Akuntansiku is highly recommended for business owners who want to start financial reporting properly and in accordance with standards, with features such as automatic transaction journal preparation and direct presentation in the desired financial reports. Users only need to input transaction data according to the accounts, which can be accessed for free or paid for more complete features, and can be used on a smartphone or personal computer. ("Aplikasi Akuntansiku," 2025)

RESEARCH METHOD

To obtain results, this study used qualitative methods with case study methods by conducting an in-depth analysis of business financial records based on SAK EMKM. Qualitative methods are research approaches based on postpositivist philosophy used to examine objects in their natural conditions, with the researcher as the main instrument, data collection through triangulation, inductive analysis, and results that emphasize meaning rather than generalization (Sugiyono, 2019). The data sources in this study were obtained from primary data through interviews, observations, documentation, and secondary data from reliable sources such as books, articles, websites, etc. The research was conducted at Jasa Pengangkutan Putra Mandiri Marelan, located in Medan Marelan District. The analysis process conducted by the researcher involved collecting business transaction data for the year 2024, conducting further interviews with the owner regarding the use of SAK EMKM, and applying financial reporting based on SAK EMKM using the Akuntansiku application. Conclusions were drawn after the study implemented SAK EMKM at Jasa Pengangkutan Putra Mandiri Marelan.

RESULTS AND DISCUSSION

Putra Mandiri is a service business with operational activities aimed at generating profit, specifically transporting construction materials ordered by customers and delivering them to the specified location. Putra Mandiri began operations in 2017 with a focus on achieving significant profits, though no accounting records were maintained.

Based on an interview conducted with the owner of Putra Mandiri on May 1, 2025, the owner stated that transaction recording is done in a simple manner, namely by recording income and expenses, as shown in Figure 1. The owner performs manual recording using knowledge gained from working at another business.

3/1	PASER / T. JAYA / 1	Rp.	1.500.000	500.000
4/1	" / BU FONDO / 1		1.500.000	500.000
	TAMAR / KEPLING / 1		1.250.000	450.000
	" / T. JAYA / 1		1.250.000	450.000
5/1	PASER / MY JAYA / 1		1.250.000	450.000
	" / KEPLING / 1		1.500.000	500.000
	" / T. JAYA / 1		1.500.000	500.000
	" / Dodo / 1		1.500.000	500.000
6/1	" / YUGO / 1		1.500.000	500.000
	" / T. JAYA / 1		1.500.000	500.000
	Pinjaman B/IRA		10.000.000	
	" B/RINTO		1.000.000	
			11.000.000	4.850.000

Figure 1. Putra Mandiri Income Transaction Data

Source: Putra Mandiri (2025)

Figure 1 shows Putra Mandiri's income records, which are divided into five columns. Column one shows the date, column two shows the type of order, column three shows the capital added, column four shows the capital spent on a single order, and column five shows the business profits.

1 FEB	SARAPAN + BAYAR			50.000
	KOKER PLAX + ANGIN		40.000	
2 FEB	BIJA			100.000
	AKISAN WERED. EKUR.			200.000
	ZAKAT PENDAPATAN			150.000
3 FEB	AKISAN SEMBARKO LINDA			50.000
	BIJA + GAS			70.000
	MY K. PUTIH & OBAT HIPAI			60.000
4 FEB	BIJA			70.000
5 FEB			40.200.000	250.000
	GT ⇒ Rp. 45.165.000			
			40.950.000	

Figure 1. Putra Mandiri Expenditure Transaction Data

Source: Putra Mandiri (2025)

Figure 2 shows Putra Mandiri's business expenditure/expense records, which consist of four columns: column one records the transaction date, column two records the costs, column three records the costs incurred for the business, and column four records the costs incurred for personal use (Prive).

Based on the transaction data obtained by the researcher from the owner of Putra Mandiri, the transaction records were adjusted in accordance with SAK EMKM as follows.

Table 1
Compliance of Usaha Putra Mandiri with SAK EMKM

Aspect	SAK EMKM	Putra Mandiri Business	Notes
Principle	Principles based on accrual accounting.	Uses cash basis.	Not compliant
Transaction Recording Process	Records general transactions conducted by the entity, namely assets, liabilities, and equity.	Only records income and expenses without classification.	Not compliant
Financial Statement Presentation	Presents three financial statements: the statement of financial position, the income statement, and notes to the financial statements.	Only follows manual bookkeeping, using income to record cash inflows and expenses to record cash outflows.	Not compliant

Source: Author (2025)

Based on the analysis conducted using Table 1, Putra Mandiri does not meet three aspects of financial recording based on SAK EMKM. Therefore, it can be concluded that Putra Mandiri does not yet meet the SAK EMKM standards in business financial reporting. For this reason, the researcher implemented financial recording based on SAK EMKM to adjust the business financial recording to the applicable standards by utilizing the Akuntansiku digital application.

Obstacles to the preparation of financial reports based on SAK EMKM

The results of interviews with the owner of Usaha Putra Mandiri revealed obstacles in preparing financial reports in accordance with SAK EMKM, namely:

Lack of understanding of accounting among MSMEs

This issue is widely experienced by SME operators, including the owner of Putra Mandiri. Based on the interview, the owner only understands basic recording of income and expenses using existing knowledge, resulting in simple record-keeping. Although the business owner has a background in finance, they are not well-versed in the process of preparing financial statements according to standards. This was stated in the interview by Mrs. Evi, the owner of Putra Mandiri, on Thursday, May 1, 2025:

"I understand accounting, but I am not familiar with recording SME transactions in accordance with SAK EMKM standards, so I only record transactions as I learned in high school."

Considering financial reporting unimportant

Finance is the most critical aspect of a business; to assess the financial condition of a business, financial reporting in accordance with standards is necessary. Based on the researcher's interview, the business owner believes that recording income and expenses alone is sufficient. However, during the course of the business, the financial condition of the business is sometimes

unstable, forcing her to increase capital through bank loans. By preparing financial statements, the business can assess its financial condition, which is useful for decision-making to ensure the continuity of the business and for establishing partnerships with other companies. Results of the interview with Mrs. Evi, owner of Putra Mandiri, on Thursday, May 1, 2025:

“Actually, financial reports are important, but in this business, this type of record-keeping is sufficient for me, and for now, the business is only for personal use.”

Difficulty separating business finances from personal finances

Separating business finances from personal finances must be done both in terms of record-keeping and financial management. If this separation is not done, it will affect income generation and cannot be accurately calculated. The owner of Putra Mandiri does not separate business finances from personal finances, so the exact profit of the business is unknown. By preparing financial statements in accordance with SAK EMKM, business finances can be separated from personal finances, and calculations can be accurate. Results of the interview with Mrs. Evi, the owner of Putra Mandiri, on Thursday, May 1, 2025:

“Because the profits from this business are used for family needs, the bookkeeping is combined, and I don’t know exactly how much profit the business makes.”

Difficulty in accepting digital technology

Amidst the rise of digital technology, there are still people who have not accepted and utilized this advanced technology. The owner of Putra Mandiri prefers to do manual recording even though he can use digital technology because it is simpler. In fact, compiling financial reports using digital technology would be quicker and more accurate. Interview results with Mrs. Evi, the owner of Putra Mandiri, on Thursday, May 1, 2025:

“Yes, digital technology is good, but according to me, recording in a book is more convenient. If I were to use digital technology, it would be a bit challenging for me, but my children who will take over the business might adapt to it.”

Application of SAK EMKM with Akuntansiku Application

Based on SAK EMKM standards, financial statements are presented in three reports, namely the Statement of Financial Position, Income Statement, and Notes to Financial Statements (CaLk). However, CaLk is not available in the Akuntansiku application. Therefore, the researcher compiled the report in accordance with the application as shown in the following figure.

The results of the researcher's compilation of the statement of financial position based on information from Putra Mandiri are as follows.

Putra Mandiri
Jl. M Basir Gg Rusdi

Menampilkan
Neraca

Rentang Waktu
31 Dec 2024

Harta		
Harta Lancar		
1-10001	Kas	Rp 285,441,000
Total Harta Lancar		Rp 285,441,000
Harta Tetap		
1-10703	Aset Tetap - Kendaraan	Rp 796,000,000
1-10704	Aset Tetap - Mesin & Peralatan	Rp 6,550,000
Total Harta Tetap		Rp 802,550,000
Total Harta		Rp 1,087,991,000
Kewajiban dan Modal		
Kewajiban		
2-20100	Hutang Usaha	Rp 66,565,000
2-20400	Hutang Bank	Rp 42,305,000
Total Kewajiban		Rp 108,870,000
Modal		
	Laba Rugi	Rp 71,537,000
3-30001	Modal Tambahan	Rp 907,584,000
Total Modal		Rp 979,121,000
Total Kewajiban dan Modal		Rp 1,087,991,000

Figure 3. Putra Mandiri Financial Position Report for 2024

Source: Author (2025)

Putra Mandiri
Jl. M Basir Gg Rusdi

Menampilkan
Laba Rugi

Rentang Waktu
01 Jan 2024 - 31 Dec 2024

Kode	Akun	Total
Pendapatan dari Penjualan		
4-40000	Pendapatan	Rp 661,040,000
Total Pendapatan dari Penjualan		Rp 661,040,000
Harga Pokok Penjualan		
5-50000	Beban Pokok Pendapatan	Rp 175,340,000
5-50300	Pengiriman / Pengangkutan	Rp 106,600,000
Total Harga Pokok Penjualan		Rp 281,940,000
Laba Kotor		Rp 379,100,000
Beban Operasional		
6-60002	Komisi & Fee	Rp 700,000
6-60100	Biaya Umum & Administratif	Rp 1,500,000
6-60101	Gaji	Rp 124,250,000
6-60103	Konsumsi & Transport	Rp 2,459,000
6-60106	THR dan Bonus	Rp 1,668,000
6-60202	Bensin - Toll - dan Parkir - Umum	Rp 470,000
6-60203	Perbaikan dan Perawatan	Rp 107,376,000
6-60205	Konsumsi	Rp 26,035,000
6-60207	Iuran & Berlangganan	Rp 800,000
6-60214	Pajak & Lisensi	Rp 3,360,000
Total Beban Operasional		Rp 268,618,000
Laba Bersih Operasional		Rp 110,482,000
Pendapatan Lainnya		
7-70099	Pendapatan Lainnya	Rp 2,915,000
Total Pendapatan Lainnya		Rp 2,915,000
Beban Lainnya		
8-80999	Biaya Lainnya	Rp 41,860,000
Total Beban Lainnya		Rp 41,860,000
Laba Bersih		Rp 71,537,000

Figure 4. Putra Mandiri Income Statement for 2024

Source: Author (2025)

Based on the financial statements prepared in accordance with SAK EMKM Usaha, namely the Statement of Financial Position for 2024 in Figure 3, which presents Assets/Property amounting to Rp. 1,087,991,000; Liabilities/Obligations amounting to Rp. 108,870,000; and Equity/Capital amounting to Rp. 979,121,000. The Income Statement for 2024 in Figure 4 shows operating income and other income of Rp. 663,955,000; expenses and other expenses of Rp. 310,478,000; and net profit of Rp. 71,537,000.

By maintaining financial records in accordance with SAK EMKM, Putra Mandiri Transportation Services can accurately determine the amount of revenue earned, which is easily understood by both internal and external parties and is essential for making business decisions, seeking partnerships with other parties, and applying for bank loans. The use of the Akuntansiku application will simplify the process for Putra Mandiri's owners in preparing and managing business financial reports.

Compliance of Akuntansiku Application based on SAK EMKM

In the process of preparing financial statements using the Akuntansiku application, researchers found it more efficient and easier to use thanks to the features provided for inputting income and expenditure transactions through accounts that are provided and tailored to the needs/transactions that occur. Technically, the application can be considered good and is recommended for preparing business financial statements, but it is important to note that applicable standards must be complied with. The compatibility of the Akuntansiku application with SAK EMKM is as follows:

Table 2
Compliance of My Accounting with SAK EMKM

Aspect	My Accounting	SAK EMKM	Description
Principles	Uses accounting principles in accordance with SAK EMKM, namely accrual-based, going concern assumption, and consistency	Uses accrual-based accounting principles	Compliant
Transaction Recording Process	The recording process is carried out in accordance with transactions that will affect the entity's finances using accounts provided in accordance with SAK EMKM	Manages general transactions carried out by the entity, namely assets, liabilities, and equity	Compliant
Presentation of Financial Statements	The presentation of financial statements is sufficiently comprehensive, including the general journal, trial balance, ledger, statement of financial position, and income statement.	Presents three financial statements: the statement of financial position, income statement, and notes to the financial statements	Compliant

Source: Author (2025)

Based on the above analysis, the Akuntansiku application already complies with the principles and processes of transaction recording based on SAK EMKM. However, in terms of financial statement presentation, Akuntansiku does not yet meet the standards because there is no Notes to the Financial Statements feature in the application. Nevertheless, the use of the Akuntansiku application is still considered suitable for preparing financial statements in accordance with SAK EMKM because the application strongly emphasizes transaction recording, which will provide the financial statements required by the business and accurately reflect profit generation.

Advantages and Disadvantages of the Akuntansiku Application

During the preparation of financial statements, the researcher used the application effectively; however, there are advantages and disadvantages to the Akuntansiku application, namely:

The advantages of the Akuntansiku application are: 1) The application can be used on a smartphone and computer/laptop that can be connected to the application on the smartphone, 2) The application can be downloaded for free, and data can be exported in PDF or Excel format, 3) It provides a comprehensive set of financial reports, including the General Journal, General Ledger, Trial Balance, Income Statement, Statement of Changes in Equity, Balance Sheet, etc., and 4) It simplifies financial recording by automatically generating financial reports upon inputting transaction data.

The drawbacks of the Akuntansiku app are: 1) The app requires an internet connection to use, 2) Some features are paid, such as adding accounts, generating complete financial reports, etc., 3) Some accounts are missing, such as “prive,” and some accounts are combined, such as “Gasoline,” “Toll,” etc., 4) There are no notes on the financial statements, so it does not meet financial recording standards.

CONCLUSION

Putra Mandiri Transportation Services is a small business that earned a net profit of IDR 71,537,000 in one year. In preparing the financial statements in accordance with SAK EMKM using the Akuntansiku application, the 2024 financial statements were obtained, namely the 2024 Statement of Financial Position, which presents Assets/Property of Rp. 1,087,991,000; Liabilities/Obligations of Rp. 108,870,000; and Equity/Capital of Rp. 979,121,000. The 2024 Income Statement shows operating income and other income of Rp. 663,955,000; expenses and other expenses of Rp. 310,478,000; and net profit of Rp. 71,537,000. In reviewing the compliance of the Akuntansiku application with SAK EMKM, there are three aspects that are all in accordance with the regulations, indicating that the Akuntansiku application is deemed suitable for use in recording financial statements in accordance with SAK EMKM. From an Islamic perspective, there is a command to record transactions to avoid errors in financial statement disclosure, and it can be concluded that financial statement recording is very important.

RECOMMENDATIONS

After conducting the analysis, the researcher recommends that business owners continue to record financial statements in accordance with SAK EMKM using the Akuntansiku application so that financial statements can be presented accurately and be useful for decision-making. The government should pay attention to SMEs in financial reporting through socialization or by forming a community that accommodates SME actors while also serving as a guide for SME actors

in financial reporting in accordance with SAK EMKM. For further research to achieve maximum results in the use of the Akuntansiku application, subscribing to financial report presentation will provide a more comprehensive overview.

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