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ANALYSIS OF THE DIGITALIZATION OF FINANCIAL RECORD-KEEPING AMONG MSMEs IN GONILAN VILLAGE

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Abstract: This study aims to examine: (1) the implementation of digital financial record-keeping among MSMEs in Gonilan Village based on SAK EMKM; and (2) the challenges faced by MSMEs in Gonilan Village in implementing digital financial record-keeping. This study employed a descriptive qualitative research design. The subjects of the study were MSME actors in Gonilan Village who had used digital media to record their business finances. Data were collected through observation, interviews, and documentation. The data obtained were then analyzed through data reduction, data display, and conclusion drawing.The results of the study show that: (1) the implementation of digital financial record-keeping among MSMEs in Gonilan Village has been carried out through the use of digital media, such as Majoo, Spreadsheet, BukuKas, BukuWarung, and Bilas.id. However, based on SAK EMKM, its implementation is not yet fully complete. The income statement component is the most strongly implemented, while the statement of financial position has only been partially implemented, and the notes to the financial statements remain the weakest component; and (2) the challenges faced by MSMEs include limited understanding of basic accounting, uneven digital literacy, limited time, simple record-keeping habits, and the suboptimal use of financial information for business decision-making.

Keywords: *Digital Financial Record-Keeping, MSMEs, SAK EMKM.*

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1. Introduction

Accounting plays a crucial role in providing useful financial information to MSME operators. This information is necessary for various purposes, such as planning, developing business strategies, and evaluating performance (Pondawa et al., 2020). The use of accounting information is important because it can benefit businesses, particularly by helping business activities become more focused, well-planned, and easily evaluated (Hudha, 2023). Therefore, accounting records are essential for MSMEs and should be used solely for business development. Financial statements can be utilized as a basis for developing better planning, improving oversight systems, and establishing more appropriate business policies (Dewianawati, 2022).

As times have changed, all human activities have shifted toward digitalization, and accounting is no exception. Most business owners now utilize digital technology to perform accounting tasks, ranging from daily revenue tracking to financial summaries, as well as profit and loss statements (Silvia et al., 2025). Financial record-keeping through this system is perceived as easier and more efficient, and it helps speed up accounting activities. According to (Sri & Julianto, 2025) digitalization is the process of converting printed documents into electronic documents. To date, numerous companies offer application-based financial record-keeping solutions.

The problem encountered in the field is that MSME owners often neglect financial record-keeping. Even among MSMEs that use accounting information systems, these are mostly implemented haphazardly, so that accounting information, which was originally intended to help set goals, becomes nothing more than a collection of numbers (Hutagaol et al., 2024). This is further explained by the fact that the utilization of accounting information is a crucial aspect in supporting business success, including for small business owners. Well-organized accounting information can help business owners understand their financial condition, manage business operations, and make more informed decisions (Farina & Opti, 2023). As highlighted, this situation is precisely what prevents some MSMEs from growing, as they lack sound planning and strategy.

Digitizing financial record-keeping can also help MSME owners monitor cash flow, calculate profits and losses, prepare simple reports, and separate personal and business finances (Aryanto et al., 2023). In addition, digital record-keeping makes it easier for business owners to access data when applying for capital, evaluating their business, or planning for business development (Meliana, 2025). The digitization of accounting for MSMEs offers various benefits that can support business sustainability and growth amid market competition (Phornlaphatrachakorn & Kalasindhu, 2021). One of the primary benefits is increased productivity through the use of digital technology capable of automating routine tasks and simplifying financial record-keeping processes (Farina & Opti, 2023).

Although it offers several benefits, the digitization of accounting also faces challenges related to limited access and operational difficulties (Saputra, 2021). Many MSME owners avoid digitizing their accounting because it is so difficult to use. For those who are technologically challenged, this is certainly a difficult task (Sholikudin et al., 2024). There are several obstacles that MSMEs face in implementing digital accounting. One of the main obstacles is the still-low awareness and ability of business owners to optimally utilize digital accounting systems (Fauzi et al., 2023). Thus, the success of accounting digitization in MSMEs depends not only on the availability of technology but also on the readiness, understanding, and ability of business owners to use it (Azaro et al., 2025).

In Kartasura, specifically in Gonilan Village, there are various MSMEs engaged in trade, food and beverage, services, and home-based businesses. The presence of these MSMEs indicates a fairly active local economy, particularly in meeting the daily needs of nearby residents and supporting economic activity at the village level. The various types of businesses run by the people of Gonilan Village are part of local economic activities that play a role in generating income, creating job opportunities, and promoting the community's economic self-reliance.

This phenomenon certainly provides an opportunity for the public to grow their businesses, particularly through proper financial record-keeping. In analyzing this, the author uses the SAK EMKM (Financial Accounting Standards for Micro, Small, and Medium Entities) as a reference (Purba, 2019). SAK EMKM is an accounting standard designed for micro, small, and medium entities that are not subject to public accountability (Afriansyah et al., 2021). SAK EMKM consists of three main components: the statement of financial position, the income statement, and the notes to the financial statements (Ayem et al., 2024).

The literature review for this study is based on a study Maulidah (2023) that analyzed the implementation of digital bookkeeping in MSMEs. The results of that study revealed that Android-based digital accounting helps MSMEs record transactions in a more practical and efficient manner and can be used anytime and anywhere. However, its implementation still requires a basic understanding of accounting. Another study by Lusiana (2024) which analyzed accounting transformation in the 5.0 era, found that technological advancements and digitalization also impact the field of accounting, including for MSMEs, as they can help make financial record-keeping more efficient, accurate, and of higher quality. Nevertheless, these studies have not specifically examined the compliance of digital financial record-keeping practices with the provisions of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). Therefore, this study analyzes the implementation of digital financial record-keeping among MSMEs in Gonilan Village based on the provisions of SAK EMKM to assess the quality and compliance of the financial record-keeping practices carried out.

This study offers a novel approach by analyzing the implementation of financial record-keeping digitization among MSMEs in Gonilan Village using the SAK EMKM as an analytical framework. Unlike previous studies that focused more on the benefits of digital applications and accounting transformation, this study not only examines the implementation of digital financial record-keeping but also evaluates its compliance with SAK EMKM and identifies the obstacles faced by MSME operators in its implementation. The results of this study are expected to enrich the literature on digital accounting practices among MSMEs and serve as input for MSME operators in improving the quality of their financial reporting.

2. Research Method

This study employs a descriptive qualitative approach. Qualitative research is an approach used to examine a subject in its natural environment, rather than in an experimental setting (Sugiyono, 2015). This study was conducted from May 13, 2026, to May 27, 2026. Informants were selected using purposive sampling. Purposive sampling is the selection of a sample based on specific objectives or criteria (Murdiyanto, 2020). The criteria used were: 1) Informants must own micro, small, or medium-sized businesses; 2) Informants must be located in the Gonilan Village area; 3) Informants must maintain digital financial records. Based on these criteria, seven informants were selected: three operate food businesses, two run retail stores, one provides services, and one operates a laundry business. The primary instrument in this study was the researcher themselves as a human instrument, assisted by observation guidelines, interview guidelines, and documentation.

Data collection was conducted through observation, interviews, and documentation (Rahardjo, 2003). The data observed included the implementation of digitization, compliance with the SAK EMKM, and challenges related to digitization. The indicators for each of these variables are described as follows.

Observations were used to examine financial record-keeping practices and the digital tools employed, while interviews were conducted to gather information on the implementation of financial record-keeping digitization and the challenges faced by MSME operators. Documentation was used to obtain supporting data in the form of observation notes, interview results, financial records, simple reports, or screenshots of financial record-keeping applications.

To test the validity of the data, this study employed both methodological triangulation and source triangulation. Triangulation is a data collection method that combines various techniques and available data sources (Abdussamad, 2021). Data analysis was conducted through data reduction, data presentation, and drawing conclusions, with a focus on the implementation of financial record-keeping digitization, its compliance with SAK EMKM, and the challenges faced by MSME operators in Gonilan Village.

3. Results and Discussion

Description of the Research Subject

The subjects of this study are MSMEs operators in Gonilan Village, Kartasura Subdistrict, Sukoharjo Regency. Gonilan Village is located in a strategic area due to its proximity to Surakarta, Karanganyar, residential areas, boarding houses, trade routes, and the campus of Muhammadiyah University of Surakarta. These conditions have fostered a diverse range of community economic activities, such as food businesses, small-scale trade, services, refillable drinking water depots, social media-based businesses, and home-based businesses. Sukoharjo Regency itself has a significant MSMEs sector, with the number of MSMEs reaching 208,725 units in 2024, making MSMEs a vital component of the local economy. In the context of Gonilan Village, the diversity of business types, transaction patterns, and financial management methods serves as a crucial foundation for understanding how MSMEs operators implement digital financial record-keeping in their business operations.

Financial Record-Keeping Practices of MSMEs in Gonilan Village

The financial record-keeping practices of MSMEs in Gonilan Village were identified through observations, interviews, and documentation of MSMEs operators. This data was used to examine the digital tools employed, the types of financial information recorded, and the forms of records generated in business operations. The findings are presented in the following table.

It contains specific or unique findings from research results. Possible follow-up activities can also be conveyed in this section.

Table 1. Results of the Analysis of Digital Media Usage

No	Type of Business	Financial Accounting Methods	Information/Financial Statements	Financial Recording Media
1	Food	Digital	Daily sales summary, raw material expenses, and cash balance	Majoo and Spreadsheet
2	Food	Digital	Summary of sales, raw material costs, operating expenses, and a simple profit and loss statement	BukuKas and Spreadsheet
3	Grocery store	Digital	Records of sales, purchases of merchandise, inventory, and cash balances	BukuWarung
4	Grocery store	Digital	Records of sales, purchases, accounts payable, accounts receivable, and a simple income statement	Buku Warung
5	Service business	Digital	Summary of service revenue, operating expenses, accounts receivable, and operating profit	Spreadsheet
6	Laundry	Digital	Record of service revenue,	Bilas.id

			operating expenses, accounts receivable, and a simple profit summary	
7	Food	Digital	Simplified statement of financial position, income statement, and notes to the financial statements	Majoo

Based on research data, MSMEs in Gonilan Village have been using digital tools for financial record-keeping, such as Majoo, Spreadsheet, BukuKas, BukuWarung, and Bilas.id. The use of these tools indicates that MSMEs operators are beginning to leverage technology to record and manage their business financial information.

The forms of record-keeping vary according to the characteristics of the business. In food businesses, record-keeping generally focuses on daily sales summaries, raw material expenses, operating costs, cash balances, and simple profit and loss statements. In grocery stores, record-keeping is more focused on sales, purchases of merchandise, inventory, cash balances, accounts payable, and accounts receivable, as these are related to inventory turnover.

Meanwhile, service and laundry businesses place greater emphasis on recording service revenue, operating costs, customer receivables, and simple profit summaries. Thus, the digitization of financial record-keeping among MSMEs in Gonilan Village is already underway, but the level of adoption is not yet uniform. Some business owners still use apps to summarize daily transactions, while others have adopted them to generate more structured financial information.

Every business owner in Gonilan Village who was observed demonstrated an awareness of the importance of financial record-keeping in business operations. This awareness is further supported by the use of digital tools, which make the record-keeping process easier, faster, and more practical. In businesses with a high volume of transactions, digital applications help business owners track the number of items sold, total revenue, and transaction summaries more efficiently. This demonstrates that digitalization not only aids in record-keeping but also simplifies the monitoring of daily business activities.

In the laundry business, the use of digital applications also offers convenience because these apps are tailored to the specific needs of the industry. Applications like Bilas.id provide features that help business owners view business reports more clearly without having to perform complicated manual record-keeping. With these specialized apps, business owners can access information on income, expenses, customer transactions, and business reports simply through the available features. This trend indicates that financial tracking apps are now evolving to align with the specific characteristics of certain businesses, thereby helping MSMEs manage their finances more effectively.

Based on observations, the Bilas.id app features business management tools designed to assist laundry business owners in recording and monitoring their financial activities. One feature that supports this record-keeping is the financial reporting feature. Through this feature, business owners can view various information, such as revenue analysis, cash flow, transaction revenue, top-up revenue, other revenue, expenses, cash advances, accounts receivable, and business liabilities. The comprehensiveness of these features demonstrates that digital applications not only function as tools for recording transactions but can also help business owners analyze their financial condition in a more structured manner.

The use of apps like Bilas.id also shows that the digitization of financial record-keeping is beginning to evolve to meet the needs of specific industries. In the laundry business, record-keeping is not only related to income and expenses but also involves customer transactions, payment status, accounts receivable, advances, and business liabilities. With such specialized applications, business owners can access financial information more quickly, neatly, and easily without having to perform complex manual record-keeping.

In general, digital financial record-keeping practices among MSMEs in Gonilan Village exhibit three main patterns. First, record-keeping is used to summarize daily transactions, such as sales, expenses, and cash balances. Second, record-keeping is used to manage more complex business activities, such as inventory, liabilities, accounts receivable, and operational costs. Third, record-keeping is used to generate simple financial reports, such as income statements and balance sheets. These findings indicate that the digitization of financial record-keeping among MSMEs in Gonilan Village is already underway, but the level of utilization varies depending on the type of business, transaction scale, record-keeping habits, and the MSMEs operators' understanding of the financial information required.

Implementation of Digital Financial Record-Keeping Based on SAK EMKM

The implementation of digital financial record-keeping among MSMEs in Gonilan Village was analyzed based on the three components of the SAK EMKM: the statement of financial position, the income statement, and the notes to the financial statements. Although all MSMEs have used digital platforms such as Majoo, Spreadsheet, BukuKas, BukuWarung, and Bilas.id, the use of these applications does not always indicate that record-keeping is in compliance with SAK EMKM. Therefore, the analysis focuses on the completeness of the financial information generated by each MSMEs operator.

1. Statement of Financial Position

   A statement of financial position presents information regarding a business's assets, liabilities, and equity for a specific period (Grengan et al., 2022). Based on the research findings, several MSMEs in Gonilan Village have recorded items related to the statement of financial position, such as cash balances, inventory, accounts receivable, and accounts payable. These records indicate that MSMEs operators have begun monitoring financial elements directly related to daily operational activities (Sulistyowati, 2017). However, the recording of fixed assets, such as business equipment, machinery, vehicles, or production supplies, has not been uniformly implemented. Furthermore, equity or business capital has also not been widely recorded. Thus, digital record-keeping by MSMEs in Gonilan Village has begun to align with financial position reports based on SAK EMKM, but it is not yet fully comprehensive because it remains focused on operational transactions and does not yet fully depict the relationship between assets, liabilities, and equity.
2. Income Statement

   The income statement provides information on revenue and expenses to determine a business's profit or loss for a specific period (Indriani et al., 2024; Silvia et al., 2025). Based on the research findings, this component is the most widely used by MSMEs in Gonilan Village. Nearly all business owners have recorded revenue and expenses, such as sales summaries, service revenue, raw material costs, operational costs, expenditures, and simple profit and loss statements.

   In food businesses, record-keeping is used to track sales, raw material costs, and estimated profits. In general stores, recording sales and purchases of merchandise helps business owners monitor inventory turnover and profit margins. Meanwhile, in service and laundry businesses, record-keeping focuses more on service revenue, operational costs, accounts receivable, and simple profit summaries. Thus, the profit and loss statement is the most robust component of digital record-keeping practices among MSMEs in Gonilan Village, although some records remain in the form of simple summaries and have not yet been fully organized into a systematic profit and loss report format.

3. Notes to the Financial Statements

The notes to the financial statements contain additional information that explains the statement of financial position and the income statement, such as the basis of preparation, accounting policies, and explanations of significant items (Prasetyo et al., 2020). Based on the research findings, this component is the weakest aspect of digital record-keeping practices among MSMEs in Gonilan Village. Most MSMEs operators have not prepared supplementary notes because their record-keeping remains focused on practical needs, such as sales, expenses, cash, inventory, accounts receivable, and profit.

From the data collected, only one food-sector MSMEs has generated a simple statement of financial position, an income statement, and notes to the financial statements through Majoo. This indicates that while digitization does help organize financial data more effectively, it has not yet been fully accompanied by an understanding of the completeness of financial statements. Consequently, notes to the financial statements still require attention, as this section is crucial for clarifying the information and context of the financial recording that has been conducted. An analysis of the three components of the SAK EMKM in accounting digitization is presented in the following table:

Table 2. Results of the Sak EMKM Analysis

Components of the SAK EMKM	Findings Regarding MSMEs in Gonilan Village	Analysis
Statement of Financial Position	1. Records of cash balances, inventory, accounts receivable, accounts payable, and advances have already been established. 2. Records of fixed assets and equity are not yet consistent.	1. It has already been implemented, but is not yet fully in place. 2. MSMEs owners are more focused on aspects directly related to daily operations. 3. Fixed assets and working capital have not yet become a primary focus in record-keeping.
Income Statement	1. Nearly all MSMEs record their revenue and expenses. 2. The data recorded includes sales, service revenue, raw material costs, operating expenses, and gross profit.	1. It is the most widely used component. 2. Bookkeeping has helped business owners track their profits. 3. However, some records are still in the form of simple summaries and are not always formal reports.
Notes to the Financial Statements	1. Almost all MSMEs have not yet prepared notes to their financial statements. 2. Only one MSME has generated notes to its financial statements using the Majoo app.	1. Being the weakest link. 2. MSMEs operators focus more on transaction figures than on the explanations in the reports. 3. Little attention has been paid to the principles of record-keeping and accounting policies.

Challenges in Implementing Digital Financial Record-Keeping

The implementation of digital financial record-keeping among MSMEs in Gonilan Village still faces several challenges, even though business owners have adopted digital tools. These challenges include limited understanding of basic accounting, uneven digital literacy, time constraints, a preference for simple record-keeping methods, and the suboptimal use of financial information for business decision-making.

Some MSMEs owners still view financial record-keeping as limited to tracking income and expenses. As a result, app features related to assets, liabilities, accounts receivable, equity, revenue, expenses, and financial statements are not being utilized to their full potential. In the case of grocery stores, for example, the app is primarily used to monitor sales and inventory levels, while tracking equity or generating more comprehensive reports has not yet become a top priority.

Another challenge stems from digital literacy that is not yet fully widespread. MSMEs owners are indeed familiar with accounting apps, but their use of features remains limited to basic needs, such as sales summaries, purchasing of supplies, expenses, and cash balances. This indicates that digital apps are more often viewed as tools for daily operations rather than as comprehensive financial accounting systems.

In addition, time constraints and the practice of simple record-keeping also affect the quality of financial data. MSMEs owners typically wear many hats, so record-keeping is not always done immediately or routinely. In service-based businesses, for example, transactions are only recorded after business activities are completed by reviewing transfer receipts or customer conversations. This situation indicates that digitization does not automatically result in organized record-keeping if it is not accompanied by discipline in data entry.

Thus, the main challenges of digitizing financial record-keeping for MSMEs in Gonilan Village lie not only in the use of applications but also in the business owners’ readiness to understand accounting, utilize digital features optimally, and establish consistent record-keeping habits. More specifically, the challenges of digitizing financial record-keeping can be categorized as follows:

1. Knowledge Barriers: MSMEs owners do not yet fully understand the concepts of financial record-keeping and basic accounting.
2. Technical Barriers: MSMEs owners are not yet accustomed to using digital applications fully and consistently.
3. Habitual Barriers: Business owners are still accustomed to recording transactions in a simple manner based on daily needs.
4. Application Barriers: Not all applications are suitable for the nature of the business and the specific record-keeping needs of each MSMEs.
5. Challenges in Data Utilization: The financial information generated by the application is not always used for business evaluation and decision-making.

Based on the above, it can be concluded that the challenges in implementing digital financial record-keeping among MSMEs in Gonilan Village are not only due to the availability of applications but also to the business owners’ readiness to understand, use, and leverage financial data. Therefore, a viable solution is to provide simple and ongoing guidance to MSMEs business owners, particularly regarding basic accounting, the use of applications tailored to their specific business types, and how to interpret the results of digital record-keeping. In this way, the digitalization of financial record-keeping will not merely serve as a tool for recording transactions but will also help MSMEs business owners manage their businesses in a more organized, efficient, and focused manner.

4. Conclusion

Based on the research findings, it can be concluded, first, that the implementation of digital financial record-keeping among MSMEs in Gonilan Village is already underway through the use of digital platforms such as Majoo, Spreadsheet, BukuKas, BukuWarung, and Bilas.id. However, when viewed in accordance with the SAK EMKM (Indonesian Accounting Standards for Micro, Small, and Medium Enterprises), the implementation is not yet fully comprehensive. The income statement component is the most robustly implemented, as MSMEs operators have been recording revenue, expenses, and simple profit. Meanwhile, the statement of financial position has only been partially implemented through the recording of cash, inventory, accounts receivable, and accounts payable, while notes to the financial statements remain the weakest component.

Second, the challenges in implementing financial record-keeping digitalization among MSMEs in Gonilan Village include limited understanding of basic accounting, uneven digital literacy, time constraints, a habit of simple record-keeping, and the suboptimal use of financial information for decision-making. Thus, the digitization of financial record-keeping is not sufficient if supported only by applications; it must also be accompanied by an understanding of accounting and consistent record-keeping practices.

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