

VOSMIL: DIGITAL WEBSITE APPLICATION PLATFORM INNOVATION AS A MEDIA FOR RECORDING OF UMKM KONCONE NGEMIL FINANCIAL REPORTS

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Abstract: *Financial reports are one of the important factors in running every business. Financial reports can be used as a reference for determining future economic goals. As is the case with the Koncone Ngemil UMKM business sector where financial reports are very well cared for, but their financial records use the manual method, namely by using large and striped notebooks. The use of notebooks as a means of recording financial reports is prone to damage, inaccuracy, and recording errors that can affect the validity of existing financial reports. So that innovation is needed in the form of a digital website application that can be used as a medium for recording their financial reports, the application is VOSMIL. This study aims to determine the effectiveness of using the VOSMIL digital website application for UMKM Koncone Ngemil in recording financial reports. The research method used is a descriptive method, which describes, describes, and compares data. The data collection technique is qualitative through secondary and primary data. After the data is collected, it is then analyzed using SWOT. The results of this study indicate that the use of the VOSMIL digital website application can provide benefits and is effective in recording financial reports for UMKM Koncone Ngemil.*

Keywords: *Financial Reports, Accounting, UMKM, Digital Website Applications*

1. Introduction

Micro Small and Medium Enterprises or what is commonly referred to as UMKM a business activity that can be managed by the community in general without the existence of a specific permit from a related party. There is a definition of UMKM based on the Law of the Republic of Indonesia No.20 of 2008 Article 1 concerning UMKM, the article states that micro-enterprises are productive businesses owned by individuals or individual business entities that have the characteristics of micro-enterprises as regulated in the Act in question. In this article, the intended small business is a productive economic business that stands alone and is carried out by individuals or business entities that are not subsidiaries or non-subsidiaries that are owned, controlled, or become part, either directly or indirectly, of a medium-sized business or large businesses that meet the criteria for small businesses as referred to in the law.

Carrying out business activities certainly requires agility, tenacity, and speed in working. However, in reality, there are still many UMKM actors who conduct their business using the manual method, both in terms of the production of goods or food, to the process of recording

their financial reports. The application of a manual or traditional system in running an UMKM business can hinder the success of achieving targets set in running a business, such as that implemented by UMKM Koncone Ngemil

Koncone Ngemil is a local home-based UMKM engaged in the culinary business in the form of emping melinjo snacks. In carrying out its business, UMKM Koncone Ngemil still uses a manual system. Particularly when it comes to recording financial reports, UMKM Koncone Ngemil uses a manual financial report recording system, namely using a striped notebook.

Recording financial reports using notebooks has many drawbacks that can hinder the success of the UMKM Koncone Ngemil business, including the large number of transaction activities that are not recorded as a whole, notebooks are prone to damage caused by various factors, and can be lost at any time if not looked after. well. Given these problems, as a UMKM actor, Koncone Ngemil needs a breakthrough that is innovative, attractive, and easy to use. One of the right solutions is to take advantage of existing technological developments at this time.

The presence of technology today has changed almost the entire order of human life in everyday life. Technology is undeniably capable of facilitating almost all sectors of human life without any limitations, including in the UMKM business sector. (Mannuhung, 2018), states that the development of various scientific disciplines and technology is so rapid that it demands that every individual, community, group, or organization be able to deal with these developments and progress. Meanwhile, (Ardiansyah, 2018), states that the benefits of implementing science and technology are as role models for the community so that when linked to this service activity, UMKM can motivate other relevant and appropriate UMKM so they can innovate using technology in their business activities. In this case, the technology presented is in the form of an innovative digital website application platform called VOSMIL.

The use of a digital website application platform called VOSMIL in running UMKM businesses, especially in terms of recording financial reports, is expected to be able to help UMKM owners to record financial expenditure and income by adjusting existing accounting rules. As is well known that the purpose of financial reports is to provide quantitative information that helps users of financial statements to make economic decisions. According to Statement of Financial Accounting Standards (PSAK) No. 1 (2015:3), The purpose of financial reports is to provide information about the financial position, financial performance, and cash flows of entities that are useful to most report users in making economic decisions. In other words, the information presented in the financial statements is related to the company's financial position, operating results or results of operations, and changes in the company's financial position that are useful in making economic decisions.

2. Research Method

2.1 Activity Plan

In this study, the researcher made a research activity design in the form of several activities that were relevant and could encourage the success of this research. Among these plans is to carry out a field observation by coming directly to the location of the UMKM Koncone Ngemil business. In this observation activity, researchers can observe the UMKM Koncone Ngemil business activities directly, especially in terms of recording financial reports.

2.2 Research Objects

The object of this research is the UMKM Koncone Ngemil business actor, located at Jalan Antariksa 2 No: 53 Rt 2/17 Ngoresan, Jebres, Surakarta, Central Java, Indonesia. UMKM

Koncone Ngemil is the object of this research because in the process of recording their financial statements these UMKM use a traditional or manual system, namely by using large and lined notebooks, which can affect the success of the UMKM Koncone Ngemil business, especially in terms of financial expenditure and income transactions.

2.3 Research Tools and Materials

In carrying out this research there are several tools and materials needed by researchers to help the success of this research. These tools and materials include cameras, smartphones, and office stationery which are used for primary data mining. Tools and materials for extracting secondary data require smartphones, books, journals and so on that are relevant to this research.

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2.5 Data Collection Techniques

Data collection in this study was carried out in two ways, namely secondary and primary. Secondary data mining was obtained through literature study or literature study to find and obtain data that is theoretical and related to the research being carried out. Library data collection was carried out on data and information in the form of books, using books as a form of reference as well as articles and research journals related to research. Secondary data is needed to build the initial construction of the research and is further needed to assist interpretation to obtain a comprehensive and in-depth understanding.

Furthermore, primary data collection was obtained through observation, documentation, and in-depth interviews. Observations were made by observing directly how the process of recording the financial statements of UMKM Konco Ngemil, the enthusiasm of business owners in showing the process of financial reports, as well as the existence and potential of UMKM Konco Ngemil itself during the observation was documented in the form of videos and photos. Furthermore, in-depth interviews (in-depth interviews), and primary data mining in-depth interviews were in this case first getting in by interacting with informants and then proceeding in depth based on interview instruments or guidelines that have been previously designed to obtain data or information about recording reports Konco Snacking UMKM finance.

2.6 Operational Definition of Research Variables

The operational definition of a research variable according to (Sugiyono, 2015) is an attribute or trait, or value of an object or activity that has certain variations that have been determined by the researcher to be studied and then conclusions drawn. The definition of research variables must be formulated to avoid errors in collecting data. In this study, the operational definitions of the variables are as follows:

1. Financial reports According to the 2015 Financial Accounting Standards (SAK), financial reports are part of the financial reporting process. Complete financial statements usually include a balance sheet, income statement, statement of changes in financial position, notes and other reports, and explanatory material which are an integral part of the financial statements. In general, financial reports are records of a company's financial information in an accounting period that can be used to describe the company's performance through the process of financial reporting.

2. Principal accounting is a process of identifying, measuring, and conveying economic information as material information in terms of consideration for decision-making by users.

2.7 Analysis Techniques

Previously obtained data was included in the EFAS (External Strategic Factor Analysis Summary) and IFAS (Internal Strategic Factor Analysis Summary) matrices. Then the preparation of a matrix of internal and external strategic factors. The internal factor matrix is used to determine the strengths and weaknesses of the VOSMIL digital platform design. Meanwhile, the external factor matrix is used to determine the opportunities and threats factors that will be faced related to the VOSMIL digital platform design. The next step is to describe the strategy based on the results of the SWOT analysis.

3. Results and Discussion

3.1. Results

Konco Ngemil Micro, Small and Medium Enterprises (MSMEs)/UMKM are UMKM engaged in the snack food sector. Referring to the information on the website konconengemil.com, UMKM Koncone Ngemil has a unique product or food that is sold, namely Emping Mlinjo which is made in various flavors and shapes. However, the UMKM Konco Ngemil has deficiencies in terms of recording financial reports which are currently done manually using large and lined notebooks. Based on the research conducted, it can be seen that there are several reasons for the UMKM Koncone Ngemil to use manual financial report recording, including because the UMKM does not understand good and correct financial reporting, because they are used to using the manual method, and do not know about the existence of a platform. digital that can be used to record financial reports, especially income and expenditure transactions for UMKM finance. The use of the manual recording method carried out by UMKM Konco Ngemil has drawbacks such as the loss of certain sheets, the report is not properly archived, and cannot to record all existing transactions.

Based on interviews conducted by researchers with UMKM Konco Ngemil owners, information can be obtained that currently, these UMKM require media for recording financial reports that are modern, easy to use, effective, and efficient. This is relevant to (Desrianto, 2019), which states that several factors can be used as a reference in managing and increasing the turnover of a UMKM, including expertise/knowledge, agility, and innovation. Therefore researchers are trying to provide a digital platform innovation based on a website application called VOSMIL. VOSMIL is a digital website application that can be used to record financial reports, especially in the UMKM sector by covering income and financial expenditure transactions. VOSMIL is designed by applying good and correct basic accounting rules so that users do not have to learn accounting from scratch. Before this application was made, it was initially made in prototyping form. As described by (Purnomo, 2017), prototyping was made for system developers aiming to collect information from users so that users can interact with the prototype model being developed, because the prototype describes the initial version of the system for the continuation of the larger actual system. After being developed and tested, the VOSMIL digital website application began to be implemented for UMKM Koncone Ngemil on October 12, 2022, and after being implemented, several benefits can be felt by UMKM Koncone Ngemil, including the following:

1. A website platform that can introduce matters regarding financial reports according to accounting.
2. The platform knows the total available balance until now.
3. The platform makes it easier for UMKM to make financial reports.
4. Data or financial reports can be properly archived

In addition to the benefits obtained, researchers also dig deeper through interviews with UMKM Koncone Ngemil regarding the satisfaction and effectiveness of using VOSMIL, which is presented in chart form below:

1. Can VOSMIL help you record financial reports for UMKM Koncone Ngemil?



Chart 1. Answer

2. Is UMKM Koncone Ngemil satisfied with the use of VOSMIL as a medium for recording financial reports?



Chart 2. Answer

3. Does UMKM Koncone Ngemil consider the use of VOSMIL as an effective medium for recording financial reports?



Chart 3. Answer

3.2. Discussion

The innovation of the VOSMIL digital website application platform which is implemented in recording financial reports for UMKM Koncone Ngemil has a good impact and benefits in their financial reports. The VOSMIL application is easy to use and has interesting and useful features. Here's how to use the VOSMIL website application:

- The first step taken by the user is to visit the active website address of VOSMIL, namely vosmil.com
- On the dashboard page, there are sub-menus, namely daily journal, general journal, and cash posting menus. At first, the user can choose a daily journal, namely incoming and outgoing transactions every day. Users enter transactions by selecting the account used. After that, the user can enter transaction data through the cash posting menu, and the user is directed to choose the name of the credit account. Then the data that has been entered will appear in the general journal, which will become information on journal transaction data that will affect its financial reports..

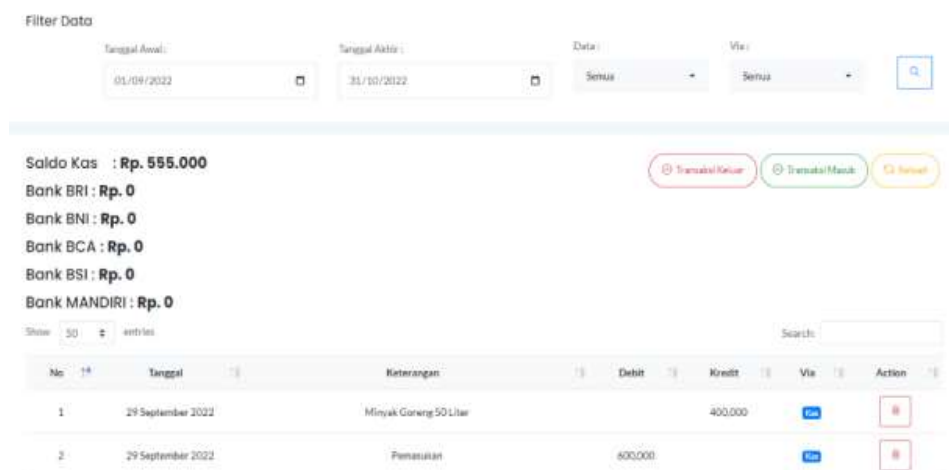


Figure 1 Dashboard

- On this master page, there are unit, account, shop, and product sub-menus. In using this application the user is required to fill in these masters first because this is the initial stage for using other menus. For how to open, you can select an existing sub-menu, and the user can fill in unit data, account names, a list of subscribed stores, and a list of all products.

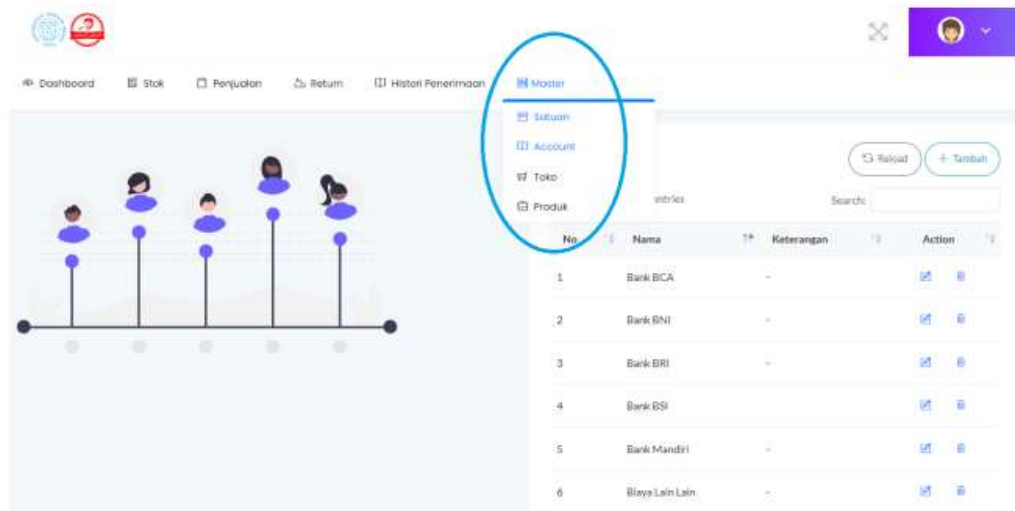


Figure 2 Master Page

- Next is the product stock menu, on the product stock menu page you can view and fill in the stock of UMKM products that are available and ready to be bought and sold. From here the user can find a list of stocks that are entered in how many quantities each day so that all stock data for each product that will be sold will be recorded.

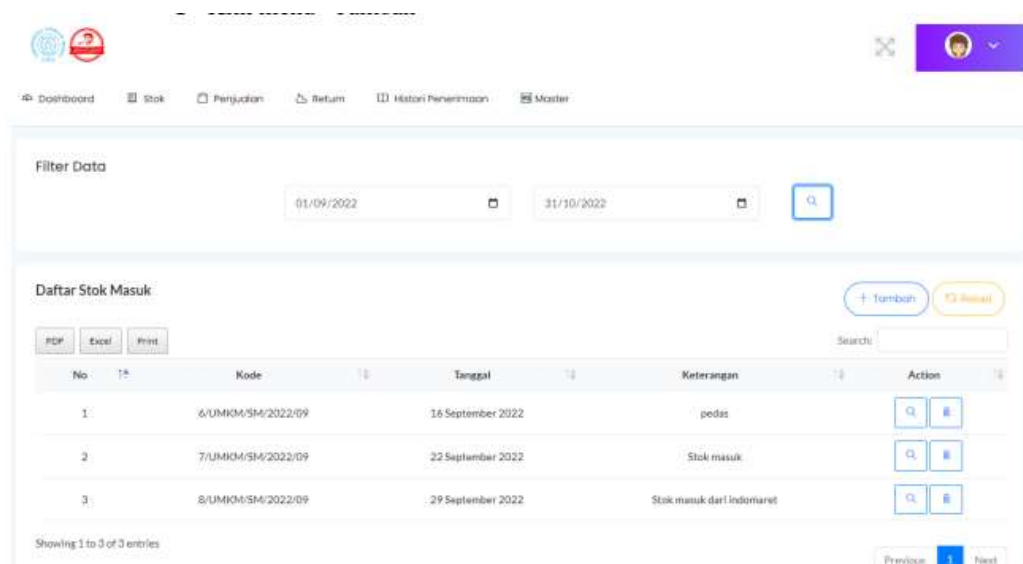
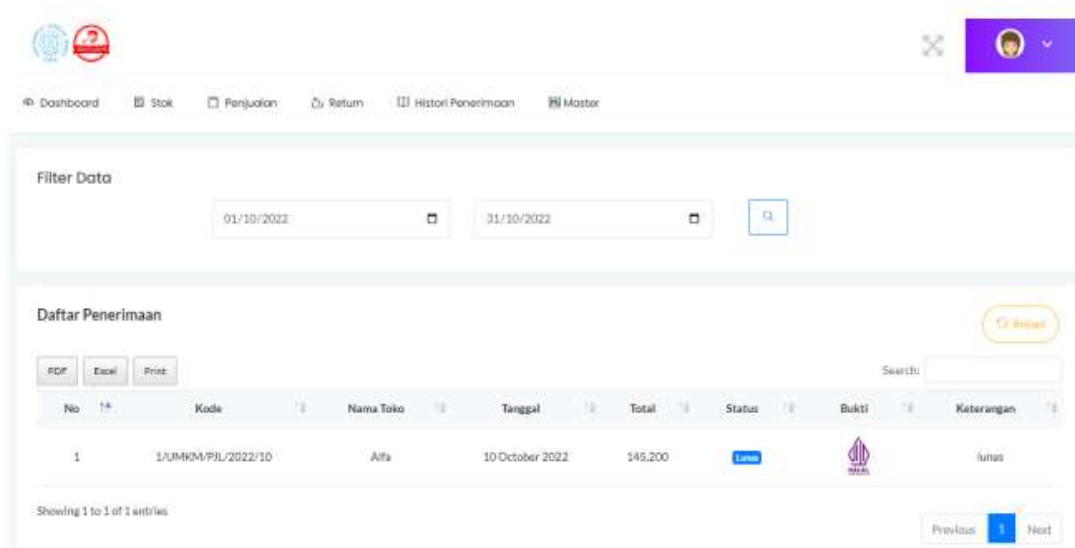


Figure 3 Product Stock Menu

- The next page is History. In the receipt history menu, users can see the history of shop payments that have been paid. It is clear when the data is paid for by the user with proof in the form of images. The following shows receipt history menu follows:



The screenshot displays the 'Daftar Penerimaan' (Receipt List) section of the VOSMIL application. It includes a 'Filter Data' section with date pickers for '01/10/2022' and '31/10/2022'. Below this is a table with columns: No, Kode, Nama Toko, Tanggal, Total, Status, Bukti, and Keterangan. A single entry is visible with No. 1, Kode 1/UMKM/PJL/2022/10, Nama Toko Alfa, Tanggal 10 October 2022, Total 145,200, Status Lunas, and Keterangan lunas. The interface also features a search bar, export buttons (PDF, Excel, Print), and pagination controls showing 'Showing 1 to 1 of 1 entries'.

No	Kode	Nama Toko	Tanggal	Total	Status	Bukti	Keterangan
1	1/UMKM/PJL/2022/10	Alfa	10 October 2022	145,200	Lunas		lunas

Figure 4 History Menu

4. Conclusion

Based on the results and discussion above, it can be concluded that VOSMIL is a digital website application that is useful in terms of recording the financial statements of UMKM Koncone Ngemil. This is said because VOSMIL has complete features and is easy to use, so UMKM Koncone Ngemil can record all financial transactions properly and correctly based on accounting rules. In addition, based on interviews conducted by researchers with UMKM Koncone Ngemil, it is known that they are satisfied and state that the VOSMIL application is effective for use in recording financial reports for their business, and all data can be archived properly without any worries about losing the data. In the future, VOSMIL is expected to be applied to almost every UMKM actor in Indonesia, but this must be encouraged by several related parties such as the local government, central government, UMKM actors, and also from other related institutions..

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