

LAMIKRO APPLICATION IN PREPARING MSME FINANCIAL REPORTS BASED ON SAK EMKMNi Made Ayu Dwijayanti^{1a}, Ni Nengah Lasmini^{2b}, Cening Ardina^{3c}, Ni Nyoman Yintayani^{4d}¹²³⁴Jurusan Akuntansi, Politeknik Negeri Bali, Denpasar, Bali, Indonesiaayu.dwijayanti@pnb.ac.id^a, nengahlasmini@pnb.ac.id^b, cening.ardina@pnb.ac.id^c, nyomanyintayani@pnb.ac.id^d**INFO ARTIKEL****Dikumpulkan:** 13 September 2024**Diterima:** 3 Januari 2025**Terbit:** 30 Januari 2025

Volume 30, Nomor 1

Januari 2025, pp. 33-42

<http://doi.org/10.23960/jak.v30i1.3428>**ABSTRACT**

This study aims to determine the effectiveness of the LAMIKRO Digital Application in preparing SAK EMKM-based financial statements at Salsabila Leather Bags. This type of research uses a qualitative method using a Field Research approach. Data is obtained from primary data sources and secondary data. Data analysis is done through data collection, data reduction, data presentation and conclusion drawing. The results of this study prove that leather bag MSMEs consider financial reports difficult, MSME owners do not have web-based or android-based accounting applications and still make inconsistent financial records. This research contributes to helping MSMEs prepare financial reports according to standards by using the LAMIKRO application. The use of the LAMIKRO application can help MSMEs to make financial reports based on standards, so that MSMEs can find out the financial position report, income statement, and notes to financial statements in real time. The results of this study also indicate a high commitment from MSME actors to use the LAMIKRO application sustainably.

Keywords: LAMIKRO, MSMEs, qualitative, quality of financial statements, SAK EMKM, triangulation

ABSTRAK

Penelitian ini bertujuan mengetahui efektivitas Aplikasi Digital LAMIKRO dalam penyusunan laporan keuangan berbasis SAK EMKM di Tas Kulit Salsabila. Jenis penelitian menggunakan metode kualitatif dengan yang menggunakan pendekatan penelitian Lapangan (*Field Research*). Data diperoleh dari sumber data primer dan data sekunder. Analisis data dilakukan melalui pengumpulan data, reduksi data, penyajian data dan penarikan kesimpulan. Hasil dari penelitian ini membuktikan bahwa UMKM Tas kulit menganggap laporan keuangan sulit, pemilik UMKM tidak memiliki aplikasi akuntansi berbasis web atau android dan masih melakukan pencatatan keuangan secara tidak konsisten. Penelitian ini berkontribusi untuk membantu UMKM menyusun laporan keuangan sesuai standar dengan menggunakan aplikasi LAMIKRO. Penggunaan aplikasi LAMIKRO dapat membantu UMKM untuk membuat laporan keuangan berdasarkan standar, sehingga UMKM dapat mengetahui laporan posisi keuangan, laporan laba rugi, dan catatan atas laporan keuangan secara real time. Hasil penelitian ini juga menunjukan komitmen yang tinggi dari pelaku UMKM untuk menggunakan aplikasi LAMIKRO secara berkelanjutan.

Kata Kunci : LAMIKRO, MSMEs, kualitatif, kualitas laporan keuangan, SAK EMKM, triangulasi

Corresponding author :

Ni Made Ayu Dwijayanti

Politeknik Negeri Bali, Denpasar, Bali,
IndonesiaEmail: ayu.dwijayanti@pnb.ac.id**A. INTRODUCTION**

The Indonesian Institute of Accountants (IAI) introduced financial accounting standards specifically for MSMEs on October 24, 2016, and came into effect on January 1, 2018. The launch of SAK EMKM aims to assist Indonesian MSMEs in preparing standard financial statements and facilitate increased access to financing for MSMEs for business development (Dwijayanti, Karmana, & Trisnadewi, 2024). SAK EMKM is designed to be a concise and easy-to-understand financial reporting standard. This standard-based report only includes an income statement, balance sheet, and notes to the financial statements (Bhaskaran, Sujit, & Mongia, 2023). Advances in information technology provide opportunities for MSME players to develop businesses by integrating information technology (Astiyah & Budiantara, 2023); (Sembiring, 2020).

SAK EMKM is much simpler than SAK ETAP. Law of the Republic of Indonesia Number 20 of 2008 concerning Micro, Small and Medium Enterprises has several points of regulation that are closely related to the implementation

of Sustainable Finance in Indonesia. Advances in digital technology have an impact on recording using accounting software. One of the recording applications that can be used for free is the LAMIKRO application. The LAMIKRO application (Micro Business Accounting Report) was released by the Ministry of Cooperatives and SMEs in 2017. LAMIKRO is a simple accounting bookkeeping application for micro businesses that can be used via smartphones with web and Android-based operating systems (Muqorobin, Fauzan, & Putri, 2021). The presence of the LAMIKRO application in accordance with SAK EMKM is expected to help Indonesian MSME owners in preparing financial reports according to standards. This will have an impact on the ease of analyzing business progress and increasing access to financing from various financial institutions (Irawan & Wardhani, 2021).

Observations in the field show, that MSMEs in Denpasar City feel that financial recording is not an important thing to do, moreover, the level of understanding of preparing reports according to SAK EMKM standards is still relatively low (Dwijayanti et al., 2024). Other research showed that the level of education and background had no significant effect on the preparation of financial reports in MSMEs (Kusumawardani, 2019). The existence of the LAMIKRO application is not well understood and the benefits are not felt by MSMEs. Lack of information is the reason why MSME owners do not know about the LAMIKRO application based on SAK EMKM (Kirowati & Amir, 2019). Even though the change in the manual recording system to a digital system through the LAMIKRO application can help users understand how to record finances correctly. Based on the background explanation, the problem formulation in this study is How is the application of the LAMIKRO Application, the level of effectiveness and the benefits that can be obtained in preparing financial reports in MSMEs?

This research is expected to make a significant contribution to the development of MSMEs through the application of information technology, especially in financial management. Increase the understanding of MSME actors about the importance of good bookkeeping using the LAMIKRO Application and educate MSME actors about the long-term benefits of good financial management.

B. THEORETICAL BASIS AND HYPOTHESIS DEVELOPMENT

Entity Theory

Entity theory popularized by (Paton, 1962) in (Salampessy & Junferstina, 2023) states that entity theory is a basic concept in accounting which explains that business entities should be treated as separate entities from their owners or individuals involved in the business. This is one of the fundamental principles in accounting that underlies the preparation of financial statements.

The entity theory emphasizes the importance of separation between the owner's personal finances and those of the business entity. This means that all transactions relating to the business should be recorded separately from the owner's personal transactions. The entity theory is very important to various stakeholders, including investors, creditors, and management. With this separation in place, they can make better decisions based on accurate and relevant financial information (Syafis, 2022).

LAMIKRO Application

The LAMIKRO application is an application designed to assist micro, small and medium enterprises (MSMEs) in managing their finances and recording transactions. This application aims to simplify the process of financial recording, report preparation, and cash flow analysis, so that businesses can focus more on developing their business (Herawati, Kurniawan, Sujana, Dewi, & Dewi, 2020). LAMIKRO can be accessed via an Android smartphone and can also be accessed via the web.

This application is simply designed. The simple and intuitive interface makes this application easy to use, even for those who do not have an accounting background (Susilowati, Riwijanti, Amalia, Muwidha, & Purnomo, 2021). The LAMIKRO application also meets EMKM accounting standards. Preparation of correct financial statements according to standards is one of the requirements for banks to provide financing for business actors (Suratno, Astuti, & Harimurti, 2020); (Herawati et al., 2020); (Wati & Adiputra, 2021).

LAMIKRO version 01 in 2017 and in 2020 upgraded to version 03. Lamikro bookkeeping application can be accessed anytime and anywhere. This application is designed to be flexible with many user-based options and adapt to a variety of budgeting procedures that can replace traditional various budgeting procedures that can replace traditional methods of manual record keeping method.

The complexity of accounting financial records related to transaction bookkeeping and the preparation of financial reports in MSMEs is the basis for the need to carry out financial statements in MSMEs is the basis for the

need for training in the introduction of and utilization of the Micro Business Accounting Report Application (LAMIKRO) provided by the Government to MSME owner

Smartphones, particularly Android-based smartphones, have become widely used in various industries, including business. These smartphones offer numerous features that can be utilized by business people to support financial management. Implementing digital accounting information systems on smartphones is not only efficient and cost-effective, but also minimizes errors in transaction entries. Recognizing the potential of smartphones in financial management, the Ministry of Cooperatives and SMEs launched the "LAMIKRO" application in collaboration with IAI in October 2017. This application helps small and medium-sized businesses in Indonesia to prepare financial reports in accordance with SAK EMKM, facilitating access to financing from various financial institutions. The introduction of the LAMIKRO application is expected to benefit Indonesian MSME stakeholders by streamlining the preparation of financial reports and providing easier access to financing opportunities (Wati & Adiputra, 2021).

Features in the lamikro application consist of (Wati & Adiputra, 2021):

1. Journal Entry

In making journal entries in the application, various types of transactions are provided, including: 1) Income, 2) Expenses, 3) Payables, 4) Pay Payables, 5) Receivables, 6) Pay Receivables, 7) Add Capital, 8) Withdraw Capital, 9) Asset Mutation and 10) Adjustment.

2. Journal list

Accounting transactions are recorded in journal entries to determine the debit or credit position of an account and the amount.

3. Income statement

The income statement is prepared to show the financial performance of MSMEs in a period which is a comparison between the revenue earned and the costs incurred. Costs are classified according to the type of cost so that MSMEs can easily find out the cost analysis that occurs. Through the income statement, the development of the total capital of MSMEs can be seen.

4. Statement of financial position or balance sheet

The statement of financial position or balance sheet describes the value of assets, liabilities, and equity at the end of the period. This report is useful for providing information relating to the nature and amount of investment in MSME resources, as well as investment in MSME resources, and the wealth of the company.

SAK EMKM

Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) is a financial accounting standard endorsed by the Financial Accounting Standard Board of the Accounting Standards Board of the Indonesian Institute of Accountants (DSAK IAI) on October 24, 2016 and is effective as of January 1, 2018 (Ikatan Akuntan Indonesia). October 24, 2016 and effective as of January 1, 2018 (Indonesian Institute of Accountants, 2018). Indonesia, 2018). This standard was prepared to meet the needs of financial reporting needs of micro, small and medium enterprises (MSMEs).

SAK EMKM was approved on October 24, 2016 and is effective as of January 1, 2018. (Dwijayanti et al., 2024) Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) is a set of accounting guidelines specifically designed to assist micro, small, and medium entities in preparing financial statements in accordance with applicable accounting principles.

SAK EMKM aims to make it easier for MSMEs to carry out financial recording and reporting, so that they can be more transparent and accountable in financial management. The preparation of financial statements based on SAK EMKM uses historical costs, SAK EMKM consists of three financial statements, namely: Profit and Loss, Balance Sheet and Financial Statements (CALK) (Novitasari, Agha, & Redyanita, 2023). By applying SAK EMKM, the financial statements produced by LAMIKRO application users will be of higher quality and accountable, which is important for decision making and access to financing.

UMKM/ MSME

The new MSME criteria are regulated in Pasal 35 to Pasal 36 of the PP UMKM. Government Regulation (Farooq et al.) Number 7 of 2021 on the Ease, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises (MSMEs) is one of the regulations issued by the government along with 48 other implementing regulations from Law of the Republic of Indonesia Number 11 of 2020.

Based on the article, MSMEs are categorized based on the criteria of business capital or annual sales results. The business capital criterion is used for the establishment or registration of MSME activities established after the MSME Regulation takes effect.

The capital criteria consist of:

- Micro Enterprises have a business capital of up to a maximum of Rp1,000,000,000.00 (one billion rupiah) excluding the land and building of the business premises.
- Small Enterprises have a business capital of more than Rp1,000,000,000.00 (one billion rupiah) up to a maximum of Rp5,000,000,000.00 (five billion rupiah) excluding land and buildings of the business premises
- Medium Enterprises have a business capital of more than Rp5,000,000,000.00 (five billion rupiah) up to a maximum of Rp10,000,000,000.00 (ten billion rupiah) excluding land and buildings of the business premises.

C. RESEARCH METHOD

This research was conducted at Salsabila Leather Bag MSMEs in Denpasar City, using a qualitative method of Field Research approach (Sugiyono, 2013). This field research was conducted by conducting observations, interviews and documentation studies. The subject in the study is a key informant, namely Mr. Eric Zaenal as the owner of the Salsabila Leather Bag UMKM.

MSME owners must be very aware of their business conditions. The data analysis techniques used in this research are data collection, data reduction, verification and conclusions. So that the data in qualitative research can be accounted for as scientific research, it is necessary to test the validity of the data. The data validity test carried out in this study is the source triangulation test, namely MSME owners and employees. Sources of data obtained from researchers were obtained directly from primary data and secondary data. Primary data was obtained from interviews and secondary data from journals, and theoretical studies. Qualitative research does not formulate hypotheses before testing them. The findings come from the research objectives outlined by the researcher and the findings that arise directly from data analysis in the field.

The research flow in this study is as follows

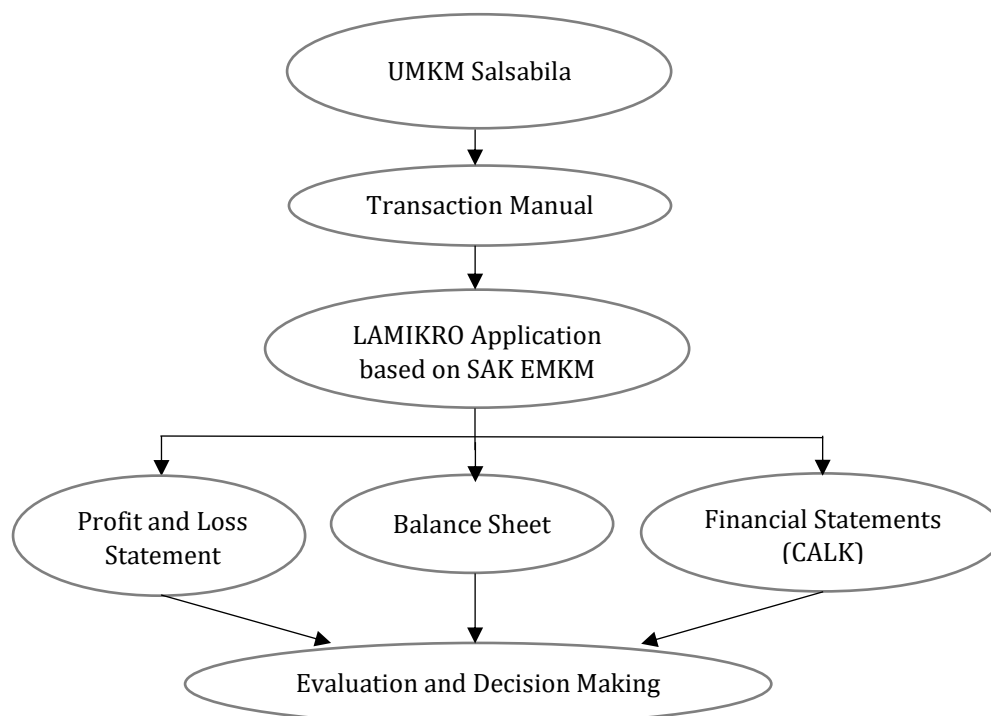


Figure 1. Research Flow

D. ANALYSIS AND DISCUSSION

Preparation of Financial Statements Based on SAK EMKM using LAMIKRO

Researchers made observations at the Salsabila Leather Bag UMKM, and asked the owner of the UMKM whether the Salsabila Leather Bag UMKM had prepared Financial Statements in accordance with SAK EMKM, here the owner of the Salsabila Leather Bag UMKM, namely Mr. Erik Zaenal, stated that his UMKM had not separated the

money used in operations from personal money, recording transactions was not consistently carried out. This happens because the owner does not have the ability to pay human resources who have accounting knowledge, the owner also has a low perception of the importance of preparing financial reports according to standards. The owner only records the number of sales, profit earned and the cost of the product and is sold (Almas & Novita, 2024).

MSME owners have computers and android smart phones. Researchers explained the importance of consistent financial recording and inputting transactions using free software intended for MSMEs. Mr. Erik's comment "I don't divide personal and business finances, so it's easy to count the money I have, but because I don't consistently record sales, I don't know which is business money and which is personal money, but my business continues to run" the owner's response regarding the condition of his business.

The first step to using the LAMIKRO application can be done through the Google Play Store or the application via the website www.lamikro.com. Then select the LAMIKRO menu, then select "register". Then fill in the personal data form consisting of full name, company, address, SME business license number, NPWP, email, telephone number, account name, and password, then select "register".

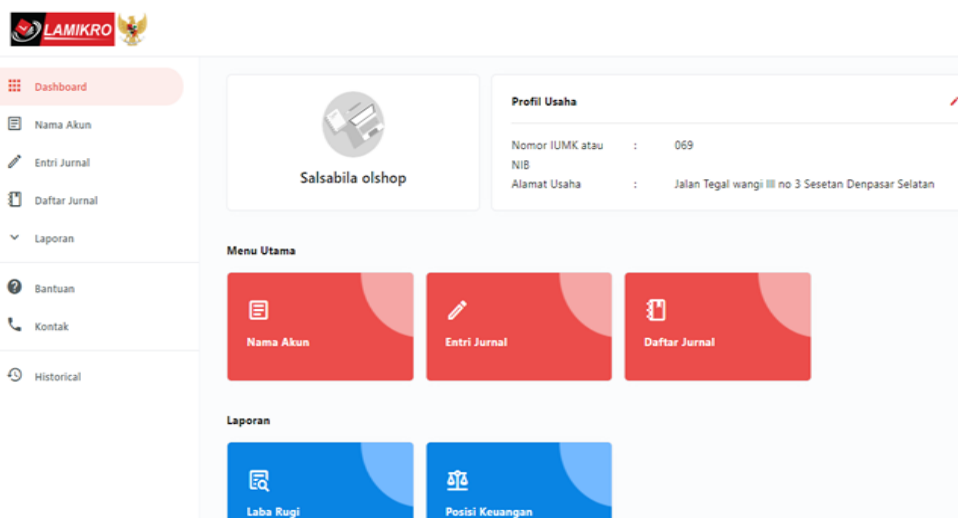


Figure 2. Display of Salsabilla MSMEs in LAMIKRO

The Main Menu in the LAMIKRO application displays the features in LAMIKRO. There is a collection of accounts that are in accordance with SAK EMKM and account names that are often used to make records, the LAMIKRO application is designed user friendly so that it is easy to use by MSMEs.

Kode	Nama Akun	Grup	R/L or Neraca
1010	KAS	Aset Lancar	Aset
1020	BANK MANDIRI	Aset Lancar	Aset
1021	BANK BRI	Aset Lancar	Aset
1022	BANK BNI	Aset Lancar	Aset
1023	BANK BCA	Aset Lancar	Aset
1024	BANK DAERAH/LAINNYA	Aset Lancar	Aset
1030	PIUTANG USAHA	Aset Lancar	Aset
1035	PENDAPATAN YANG MASIH HARUS DITERIMA	Aset Lancar	Aset
1040	PERSEDIAAN BARANG DAGANGAN	Aset Lancar	Aset
1050	PERSEDIAAN BAHAN BAKU	Aset Lancar	Aset

Figure 3. LAMIKRO Application Account

Based on the results of interviews with MSME owners, the owner of this application feels very interested in learning more. The SAK EMKM-based financial statements produced by Salsabila Leather Bag MSMEs through the LAMIKRO application consist of a Statement of Financial Position and Income Statement. Account Name is a collection of accounts that are already available in the application LAMIKRO application, the accounts that exist in

LAMIKRO are in accordance with SAK EMKM and account names that are often used to make records, so that it can be easily understood by entrepreneurs who will use LAMIKRO.

Salsabila Leather Bag UMKM Financial Report

The Financial Position Report produced by the Salsabila Leather Bag MSME using the LAMIKRO application is in Figure 4. The balance sheet report presents a report on the existence of assets, liabilities and equity at the end of the period. This report is useful for providing information regarding the nature and total investment of UMKM resources, as well as kekayaan perusahaan.

LAPORAN POSISI KEUANGAN
Salsabila olshop
Jalan Tegal wangi III no 3 Sesetan Denpasar Selatan
NPWP Usaha : 84.874.012.2-622.000
Periode : Juli 2024

Aset		
Aset Lancar		
Kode	Nama Akun	Nilai
1010	KAS	3,165,000
1020	BANK MANDIRI	22,057,000
1021	BANK BRI	750,000
1022	BANK BNI	5,500,000
1023	BANK BCA	-777,000
1024	BANK DAERAH/IAINNYA	0
1030	PIUTANG USAHA	0
1035	PENDAPATAN YANG MASIH HARUS DITERIMA	0
1040	PERSEDIAAN BARANG DAGANGAN	10,000,000
1050	PERSEDIAAN BAHAN BAKU	877,000
1060	PERAN DIRAYAR DIMILIKI	1,000,000
1070	PERLENGKAPAN/ATK	0
Total Aset Lancar		Rp42,572,000
Aset Tetap		
Kode	Nama Akun	Nilai
1900	PERALATAN	25,000,000
1910	BANGUNAN	0
1920	KENDARAAN	366,000,000
1930	TANAH	0
Total Aset Tetap		Rp391,000,000
Akumulasi Penyusutan		
Kode	Nama Akun	Nilai
1905	AKUMULASI PENYUSUTAN PERALATAN	0
1915	AKUMULASI PENYUSUTAN BANGUNAN	0
1925	AKUMULASI PENYUSUTAN KENDARAAN	0
Total Akumulasi Penyusutan		Rp0
Total Aset		Rp433,572,000

sistem aplikasi ini sudah sesuai dengan SAK EMKM
Copyright © 2024. Biro Komunikasi dan Teknologi Informasi - Kementerian UKM RI
Versi 3.1

Figure 4. Statement of Financial Position

Basis of Measurement of financial statement elements in SAK EMKM is historical cost historical cost. The historical cost of an asset is the amount of cash or cash equivalent paid to acquire the asset at the time of acquisition. The historical cost of a liability is the amount of cash or cash equivalents received or the amount of cash that is expected to be paid to fulfill the liability in the ordinary course of business. A statement of financial position or balance sheet is a financial statement that presents the existence of assets, liabilities, and equity at the end of the period. This report utilized to determine information relating to the nature and total investment of MSME resources, as well as the investment of MSME resources, as well as the company's wealth.

Profit and Loss Statement of UMKM Salsabila Leather Bags

The income statement is useful for providing information about the financial performance of MSMEs in a certain period which contains the revenue earned compared to the costs incurred. All costs in LAMIKRO are classified according to their function so that MSMEs can easily conduct cost analysis. LAMIKRO also presents the balance of profit for the current year to determine the development of MSME capital. The SALSABILA MSME Income Statement is able to illustrate the level of business profit obtained.

LAMIKRO		QR Code	
LAPORAN LABA RUGI			
Salsabila olshop			
Jalan Tegal wangi III no 3 Sesetan Denpasar Selatan			
NPWP Usaha : 84.874.012.2-622.000			
Periode : Juli 2024			
Pendapatan			
Kode	Nama Akun		Nilai
4010	PENJUALAN PRODUK		14.150.000
4020	PENDAPATAN JASA		3.000.000
4040	PENDAPATAN LAIN-LAIN		0
4050	PENDAPATAN BUNGA BANK		0
Total Pendapatan			Rp17.150.000
Biaya / Beban			
Kode	Nama Akun		Nilai
6010	HARGA POKOK PENJUALAN		0
6015	BEBAN KEMASAN		0
6020	BEBAN PENGIRIMAN		0
6030	BEBAN PERLENGKAPAN/ATK		0
6040	BEBAN PENJUALAN LAIN LAIN		0
6050	BEBAN GAJI KARYAWAN		1.700.000
6060	BEBAN KOMUNIKASI DAN TRANSPORTASI		0
6070	BEBAN SEWA		0
6075	BEBAN LISTRIK		800.000
6076	BEBAN AIR		100.000
6077	BEBAN TELEPON		343.000
6078	BEBAN PPH 21 KARYAWAN		0
6079	BEBAN PENYUSUTAN & AMORTISASI		0
6080	PAJAK NPWP		0
6085	BEBAN PIUTANG TAK TERTAGIH		0
6090	BEBAN ADMINISTRASI BANK		0
7000	BEBAN LAIN-LAIN		0
Total Beban			Rp2.943.000
Laba (Rugi) Sebelum Pajak			Rp14.207.000
Biaya Pajak Penghasilan			Rp85.750
Laba (Rugi) Setelah Pajak			Rp14.121.250
<small>*sistem aplikasi ini sudah sesuai dengan SAK EMKM* Copyright © 2024. Biro Komunikasi dan Teknologi Informasi - Kementerian KUKM RI Versi 2.1</small>			
			1 / 1

Figure 5. Profit and Loss Statement

SAK EMKM consists of 3 types of financial reporting standards, namely the income statement, statement of financial position (balance sheet), and notes on financial statements (Susilowati et al., 2021). However, the LAMIKRO application only produces 2 financial reports including the income statement and statement of financial position (balance sheet). Researchers only present financial reports that are output from the LAMIKRO application.

The LAMIKRO application is in accordance with SAK EMKM standards but because it only produces 2 financial reports, it is still said to be very simple. The implementation of LAMIKRO to prepare SAK EMKM-based financial reports is deemed necessary to be consistently applied in Salsabila MSMEs. Based on the results of analysis and observations in the field regarding the Application of the LAMIKRO Application in Preparing SAK EMKM-Based Financial Statements on Salsabila Leather Bags, it can be concluded that the LAMIKRO application is able to shorten the transaction input process, is easy to use and can be accessed at any time. MSME owners can immediately find out business financial reports in real time, quickly, and reliably.

MSME owners can find out progress through the compiled financial statements, because the income statement and financial position can describe business success, operational costs incurred and the achievement of business profit levels. Through the LAMIKRO application, MSME players can find out the amount of assets owned, information on changes in capital, and become the basis for evaluation and decision making in increasing the sustainability of the Salsabila MSME business (Seseli, Risakotta, & Bawono, 2023).

The impact of this research activity is assessed by a paradigm shift in the owners of Salsabila MSMEs who feel happy and helped. The LAMIKRO application can be accessed online and also facilitates the mobility of financial records and transactions anywhere and anytime, so that it is easily accessed by MSMEs.

Based on the results of research on the Application of Accounting Applications LAMIKRO is expected to help Salsabila MSMEs in managing existing documents to design financial reports in accordance with SAK-EMKM. Existing documents to design financial reports in accordance with SAK-EMKM. For MSME owners, proper processing of financial reports will present information about the performance of MSMEs which is reflected in the financial statements and makes it easier for MSME owners when making financial reports. make it easier for MSME owners when making financial reports. In addition, This research also informs the steps in using the

LAMIKRO application so that the steps can be followed for MSME owners. The LAMIKRO application can help entrepreneurs because by using the using the LAMIKRO application we can find out the profit or loss in running their business and can find out the financial position report in detail. So that with this information we can make the

decisions appropriately and can minimize expenses. Application This LAMIKRO application is also designed to be flexible because it can be accessed anytime and anywhere, just using an android-based cellphone and can be accessed anywhere. anywhere, just use an android-based cellphone and can be accessed through the lamikro.com website. through the lamikro.com website. This application can also adapt to various budgeting procedures and can divert conventional methods of manual recording.

The use of LAMIKRO encourages MSMEs to adapt to digital technology in managing their business, increasing competitiveness in the digital economy era. This application is designed in accordance with SAK EMKM, so that the resulting financial statements are more standardized and acceptable to external parties such as banks and investors. With neat and standard financial statements, MSMEs are easier to get access to funding from banks or other financial institutions. Well-documented financial data increases transparency in business management, which is important for business partners and other stakeholders.

E. CONCLUSIONS AND SUGGESTIONS

Conclusion

Using the LAMIKRO digital application in preparing financial reports at Salsabila MSMEs results in the following conclusions:

1. MSME owners understand the meaning of preparing financial statements consistently based on SAK EMKM is absolutely necessary. MSME owners also feel that they have increased knowledge and skills in inputting and classifying transactions from their business activities.
2. Financial reports in accordance with SAK EMKM for MSMEs, are able to improve the quality of the resulting financial reports, thereby helping MSME owners in making quality business decisions.
3. The obstacles in implementing the LAMIKRO application are only MSME owners who have an adequate educational background. So that if the owner is constrained by his busyness, then recording transactions consistently and continuously cannot be realized.
4. The LAMIKRO application is believed to make it easier for business actors to access capital from financial institutions. Recording correct transactions according to applicable standards is a requirement for bank financial institutions to provide access to capital.
5. In addition to the advantages that have been described, LAMIKRO has several weaknesses, namely transactions that have been inputted cannot be edited again. To correct improper transactions and journals, users must delete and create new journals.

The Income Statement is designed based on SAK-EMKM as a guideline for preparing financial statements in MSMEs. in preparing financial reports on MSMEs. This report is designed to present information about the entire amount of sales, sales returns, and all operational activity expenses so that the total net profit/profit will be obtained. total net profit/profit will be obtained. Digital-based applications allow MSMEs to monitor cash flow, profit and loss, and financial position directly without having to wait for the end of the period. The resulting financial statements are more standardized and acceptable to external parties such as banks and investors.

Implications

This study provides implications both theoretically, empirically, and practically.

1. Findings from the study can provide valuable input for Lamikro application developers to improve application features and functionality. This may include the addition of new features that better suit the needs of MSME users.
2. The research may provide practical implications that the use of Lamikro application improves the ability of MSMEs to manage their finances. This may lead to better bookkeeping practices, reduced recording errors, and improved accuracy of financial reports.
3. Empirical implications show that MSMEs that use the Lamikro application have better competitiveness in the market. With more efficient financial management, MSMEs can innovate and adapt to market changes faster.
4. This research can be used as a reference for evaluation and consideration of business managers in preparing financial reports based on SAK EMKM in order to get good results. This can be achieved by improving the quality of employees, such as the level of education can at least understand calculations or accounting and understand technology so that someone helps if at any time the business owner has difficulty in preparing financial statements. financial statements. Likewise, when considering company size, MSMEs can pay attention to the size of the company. The larger the company, the more resources there are to better

understand MSMEs in preparing financial reports based on SAK EMKM.

Research Limitations

LAMIKRO has limited features compared to other commercial accounting software, so it does not fully cover more complex financial reporting needs, research conducted over a short period of time may not be able to capture long-term changes in the use of Lamikro applications. Limited resources may also limit the depth of analysis. For future research, other financial applications such as SI Apik can be used so that it can be seen which applications are more effectively applied to improve the quality of MSME reports.

The app requires a device and a stable internet connection, which can be a barrier for MSMEs in areas with limited digital infrastructure. This research may focus more on technical and accounting aspects, but less on psychological and cultural factors in the application of applications in MSMEs. SAK EMKM may undergo changes in the future, so this research needs to be updated to stay relevant to the latest policies.

This research is only conducted on one MSME in a particular region, so the results cannot be generalized to all MSMEs in Indonesia. The diverse characteristics of MSMEs in terms of business scale, industry sector, and financial literacy may affect the research results.

The data used may only be sourced from MSMEs that have used LAMIKRO, thus not reflecting the challenges of MSMEs that have not adopted it. The lack of longitudinal data may limit the analysis of the impact of using LAMIKRO on MSME business growth.

REFERENCES

- Almas, S., & Novita. (2024). Pengaruh Risk Management Disclosure Terhadap Kinerja Perusahaan dengan Kepemilikan Institusional sebagai Variabel Moderasi. *Jurnal Akuntansi dan Keuangan (JAK)*, 29(2), 166-181. doi:<https://doi.org/10.23960/jak.v29i2.3403>
- Astiyah, A., & Budiantara, M. (2023). Faktor-Faktor yang Mempengaruhi Minat Pelaku UMKM untuk Menggunakan Aplikasi Akuntansi Berbasis Seluler di Dusun Bugel Sampang Kabupaten Cilacap. *Jurnal Akuntansi dan Keuangan (JAK)*, 28(1), 76-86. doi:<https://doi.org/10.23960/jak.v28i1.792>
- Bhaskaran, R. K., Sujit, K., & Mongia, S. (2023). Linkage Between Performance and Sustainability Initiatives in Banking Sector—An Empirical Examination. *International Journal of Productivity and Performance Management*, 72(1), 200-225. doi:<https://doi.org/10.1108/IJPPM-07-2020-0385>
- Dwijayanti, N. M. A., Karmana, I. W., & Trisnadewi, K. S. (2024). Mendalami Kesiapan UMKM dan Relevansi SAK EMKM di Era Industri 4.0. *Owner: Riset dan Jurnal Akuntansi*, 8(4), 4596-4601. doi:<https://doi.org/10.33395/owner.v8i4.2442>
- Farooq, M. S., Salam, M., Jaafar, N., Fayolle, A., Ayupp, K., Radovic-Markovic, M., & Sajid, A. (2017). Acceptance and Use of Lecture Capture System (LCS) in Executive Business Studies: Extending UTAUT2. *Interactive Technology and Smart Education*, 14(4), 329-348. doi:<https://doi.org/10.1108/ITSE-06-2016-0015>
- Herawati, N. T., Kurniawan, P. S., Sujana, E., Dewi, P. E. D. M., & Dewi, L. G. K. (2020). Pemanfaatan Financial Technology dalam Pengelolaan Keuangan Usaha Mikro dan Kecil. *CARADDE: Jurnal Pengabdian Kepada Masyarakat*, 2(2), 179-186. doi:<https://doi.org/10.31960/caradde.v2i2.281>
- IAI. (2021). *Kode Etik Akuntan Indonesia*. Jakarta: Ikatan Akuntan Indonesia.
- Irawan, W., & Wardhani, R. S. (2021). Economic Entity Concept, Penata Keuangan dan Aplikasi Lamikro Era Industri 4.0 (UMKM Provinsi Kepulauan Bangka Belitung). *Jurnal Akuntansi*, 13(1), 23-45. doi:<https://doi.org/10.28932/jam.v13i1.3001>
- Kirowati, D., & Amir, V. (2019). Implementasi Standar Akuntansi Keuangan Implementasi Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah SAK EMKM pada Laporan Keuangan di Era Revolusi Industri. *Jurnal AKSI (Akuntansi dan Sistem Informasi)*, 4(1), 48-58. doi:<https://doi.org/10.32486/aksi.v4i1.48>
- Kusumawardani, N. (2019). Faktor-Faktor yang Mempengaruhi Penyusunan Laporan Keuangan Berdasarkan Standar Akuntansi Keuangan Entitas Tanpa Akuntabilitas Publik (SAK ETAP) pada Usaha Barbershop. *Jurnal Akuntansi dan Keuangan (JAK)*, 24(2), 68-83. doi:<https://doi.org/10.23960/jak.v24i2.53>
- Muqorobin, M. M., Fauzan, S., & Putri, D. M. (2021). Lamikro Berbasis Android: Solusi Mudah Bagi Fasilitator dan Komunitas Usaha Mikro Preman Super di Kota Malang. *Jurnal Graha Pengabdian*, 3(4), 352-360. doi:<https://doi.org/10.29303/abdiinsani.v11i3.1796>
- Novitasari, Agha, R. Z., & Redyanita, H. (2023). Implementasi SAK EMKM dalam Penyusunan Laporan Keuangan Berbasis Cloud di Era Revolusi Industri 4.0 (Studi Kasus pada UMKM AY&MA Collection). *Prosiding Seminar Nasional Penelitian dan Pengabdian Kepada Masyarakat*, 1(1).
- Paton, W. A. (1962). *Accounting Theory: with Special Reference to the Corporate Enterprise* New York: The Ronald Press Company.
- Salampessy, Z., & Junferstina, M. (2023). Menyelami Konsep Kesatuan Usaha dalam Teori-Teori Akuntansi. *Jurnal Administrasi Terapan*, 2(1), 218-224. doi:<https://doi.org/10.31959/jat.v2i1.1789>
- Sembiring, S. I. O. (2020). Penerapan Strategi Bersaing UMKM dan Implikasinya Terhadap Kinerja Usaha. *Jurnal Akuntansi dan Keuangan (JAK)*, 25(1), 81-95. doi:<https://doi.org/10.23960/jak.v25i1.241>

- Seseli, E. M. I., Risakotta, K. A., & Bawono, A. (2023). The Role of Accounting Digitization in Entrepreneurial Success in West Java: Quantitative Study of Efficiency, Accuracy, Cost Reduction, Customer Satisfaction, and Data Security. *The Es Accounting and Finance (ESAF)*, 1(2), 82-94. doi:<https://doi.org/10.58812/esaf.v1i02.65>
- Sugiyono. (2013). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta.
- Suratno, A. W. A., Astuti, D. S. P., & Harimurti, F. (2020). Penerapan Aplikasi Akuntansi LAMIKRO Berdasarkan Sak EMKM Pada Usaha Mikro Kecil Menengah (Studi Kasus Pada Gilapolos). *Jurnal Akuntansi dan Sistem Teknologi Informasi*, 16(4), 70-82. doi:<https://doi.org/10.33061/jasti.v16i4.6224>
- Susilowati, K. D. S., Riwijanti, N. I., Amalia, R., Muwidha, M., & Purnomo, H. (2021). Pelatihan Akuntansi Terapan Berbasis Android pada UMKM Anggota KADIN Kota Malang. *Ekobis Abdimas: Jurnal Pengabdian Masyarakat*, 2(1), 10-17. doi:<https://doi.org/10.36456/ekobisabdimas.2.1.3899>
- Syafis, K. S. (2022). Analisis Penerapan Informasi Pengungkapan CSR Beserta Faktor-Faktor yang Mempengaruhinya Berdasarkan Teori Agency, Legitimasi, Stakeholder dan Teori Kontrak Sosial. *Jurnal Akuntansi dan Keuangan (JAK)*, 27(2), 113-119. doi:<https://doi.org/10.23960/jak.v27i2.576>
- Undang-undang (UU) Nomor 11 Tahun 2020 tentang Cipta Kerja.
- Undang-undang (UU) Nomor 20 Tahun 2008 tentang Usaha Mikro, Kecil, dan Menengah.
- Wati, M. S. W., & Adiputra, I. M. P. (2021). Efektivitas Penggunaan Aplikasi Lamikro pada Pengelolaan Keuangan Usaha Mikro Kecil dan Menengah (UMKM) di Kecamatan Buleleng. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 12(3), 704-716. doi:<https://doi.org/10.23887/jimat.v12i3.34448>