

Strengthening Digitalization of Msmes through the Ciamik Application for Alisa Khadija Diy

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ABSTRACT

The Khadija Muslim Women Entrepreneurs Association (ALISA) is a community of Muslim women entrepreneurs under the Indonesian Muslim Scholars Association (ICMI). This community service activity (PKM) aims to produce output through a simple accounting system called the "CIAMIK" application. This application will make it easier for ALISA Khadijah ICMI DIY members in the process of preparing financial reports, as well as providing accurate information in business development. This PKM program collaborates with the Khadija DIY Muslim Women Entrepreneurs Association (ALISA). This PKM activity is carried out through regular training and mentoring regarding the operation of accounting applications, financial report analysis, and financial management for MSMEs. Implementing this mentoring activity provides an understanding for ALISA Khadijah ICMI DIY members to be able to operate and apply the CIAMIK application to help business processes.

INTRODUCTION

The Khadijah Muslim Women Entrepreneurs Association (ALISA) is a community of Muslim women entrepreneurs under the organization of the Indonesian Muslim Scholars Association (ICMI). ALISA Khadijah was officially founded by the late BJ Habibie and his wife, HA Ainun Habibie, on June 6, 1997, who had a noble vision to become an organization for Muslim women entrepreneurs who support family welfare. Most ALISA Khadijah ICMI - DIY members are still in the Micro, Small, and Medium Enterprises (UMKM) class. Increasing the capacity of Muslim women entrepreneurs is an influential agenda, considering that 64.5% of MSMEs in Indonesia are managed by women (Aditya, 2022). MSME players generally do not prepare financial reports according to applicable standards and often use a cash basis sourced from daily cash movements (Tatik, 2018). Financial reports are essential to evaluate the financial condition of a business and become a source of information for decision-making and to determine the right business strategy (Yulianti et al., 2022). In the digital era, where the development of information technology is very rapid, it requires business actors, including MSMEs, to adopt technology to support business development (Ayu, et. Al, 2023). Adaptation to information technology should also make it easier for MSMEs to prepare financial reports. Sinarwati, Sujana, and Herawat (2019) added that implementing a mobile-based accounting system can impact increasing financial performance.

However, limited human resources (HR) are the main reason MSMEs do not prepare standard financial reports (Siswanti & Suryati, 2020). Hairunisa and Subiyantoro (2016) explained that MSMEs often think that accounting and financial reporting are complicated and can only be learned by students or people in high school. Several institutions have initiated the creation of accounting system applications that attempt to make it easier for MSMEs to prepare financial reports and can be accessed free of charge for MSMEs. ALISA Khadijah ICMI DIY members have also received training in preparing financial reports using a free application from one of the institutions. However, in operating this free application, many MSMEs experience problems, including a lack of understanding of the operation, slow data processing, and a need to understand the analysis of the reports produced.

In the Islamic religion, compiling financial reports for business operators is also a form of obedience to Allah SWT, as commanded by Allah in Surat Al Baqoroh verse 282, which means "O you who believe, when you engage in mu'amal not in cash for a specified time, you should write it down. Moreover, let a writer among you write it down correctly. Moreover, the writer should not refuse to write it as God taught him, then let him write, and let him fear God his Lord, and let him not reduce even a bit from his debt. If the debtor is a person of weak mind or unable to dictate, then his guardian should dictate honestly" Therefore, assisting and designing a simple accounting system application, "CIAMIK," that can be utilized by MSMEs, especially ALISA Khadijah ICMI DIY members, to prepare financial reports as well as produce interesting financial report analyses to carry out. This dedication proposes the topic of accounting system applications to support strengthening the digitalization of MSMEs

IMPLEMENTATION AND METHODS

PKM activity targets members of ALISA Khadijah ICMI DIY. The activities were conducted at the Node Grow office, Bookstore Building, UII Integrated Campus. It is implemented through four (4) stages. In Figure 1, the flow of the PKM activity method is presented.

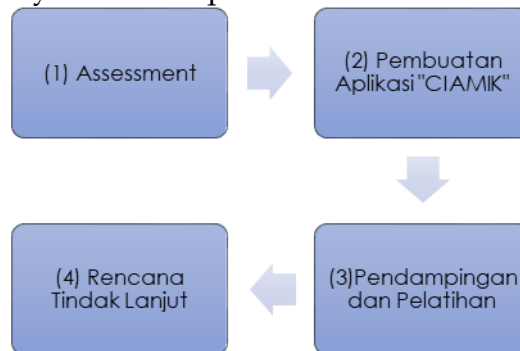


Figure 1. The flow of PKM Activity Methods

The first stage is the assessment process, where the service team discusses with the management and representatives of ALISA Khadijah ICMI DIY members. The result of the assessment process is to obtain data on the business profiles of members of ALISA Khadijah ICMI DIY, general problems related to financial recording, and other data related to the businesses of members of partner institutions. The second stage is creating the CIAMIK application. This application was developed according to the needs and conditions of MSMEs. One of the outputs of the CIAMIK application is to produce financial reports following SAK EMKM (IAI, 2016). The creation of the CIAMIK application involved a team of staff from the Bachelor of Applied Accounting and Taxation Study Program who also have experience assisting MSMEs, as well as staff from the Bachelor of Information Engineering study program who mastered the design and creation of information technology-based applications.

The third stage is training and mentoring. Training activities begin by providing an understanding of the components of financial reports through counseling and then assistance in the field for operating the CIAMIK application. The financial reports produced through the CIAMIK application are then analyzed, which will later be used in decision-making. The final stage is a follow-up plan. Service participants are expected to be able to share the knowledge and skills they have gained, both during training and mentoring for three months, with other members. The form of activity can be adjusted to organizational resources, for example, sharing seasons, short training, or other activities.

RESULTS AND DISCUSSION

The PKM implementation was carried out over six months, from early March to early September 2023. Service activities began with an assessment process to explore the obstacles and problems faced by members who are members of ALISA Khadijah ICMI DIY. On this occasion, the PKM team met with the chairman of ALISA Khadijah ICMI DIY and appointed member representatives. The representatives invited to discuss were businesses appointed by the management of ALISA Khadijah ICMI DIY, following the

criteria proposed by the service, namely representing businesses with the criteria of micro-businesses, small businesses, and medium businesses. From the discussion results, information was obtained that the members needed help managing finances, there needed to be more human resources who specialized in recording transactions, and some complained about difficulties in determining competitive selling prices and analyzing the results of their business operations. The service team, together with the administrators of ALISA Khadijah ICMI DIY, identified the need for an accounting system.



Figure 2. Discussion with ALISA Khadijah ICMI DIY Committee

After the PKM team conducted an initial assessment, the team then discussed how to design an accounting system application that is friendly to use by all groups. However, before that, the PKM team carried out benchmarking of several free accounting systems for MSMEs that already existed. From the benchmarking results, the advantages and disadvantages of each accounting application were identified. The next stage is system design, which will be carried out during April-June 2023. The PKM team identified several things related to business processes and accounting flow, including identifying standard/general accounts, determining the resulting financial report output (financial position report and profit and loss report), identifying the elements contained in each report, and determining what features can be presented in the application.

The PKM team then designed an MSME accounting system. The system design process took quite a long time, around three months. After the system has been designed, a testing process is carried out on the accounting application. It is not uncommon for the system being developed to experience errors, and the functions being created are still not appropriate. However, the improvement process continues to be carried out based on input from the internal team. Finally, the system is ready to be introduced to ALISA Khadijah ICMI DIY members.

Participants will then register by filling in some personal data. After the registration process is complete, participants will receive a reply email to log in to the CIAMIK application. After successfully logging in, the Dashboard display in the CIAMIK application presents several features, including Account Name, Journal, Financial Reports, and Contacts. The account name feature presents several standard accounts that have been created. The journal feature consists of Journal Entry items (determining the period and filling in the initial balance) and Journal Recapitulation. The results of the data input process for journal entries and journal recapitulation that have been carried out will appear in the Report feature. The Reports feature presents the general ledger, financial position report, and profit and loss report. During the CIAMIK Application operation workshop process, the PKM team accompanied each participant. Participants also discussed and asked questions with the PKM team during the activity.



Figure 4. CIAMIK Application Operation Workshop

PKM activities continued after the workshop, but the PKM Team attempted to create a guidebook on operating the CIAMIK Application. The guidebook contains how to create an account, an explanation of each available feature, and an explanation of the use of each feature. This guidebook will be used by new users to understand the operation of the CIAMIK application. This is done because, in the follow-up plan, the PKM Team will introduce the CIAMIK Application to all ALISA Khadijah ICMI DIY members in stages. The CIAMIK application can be used by all members of ALISA Khadijah ICMI DIY to simplify their business processes; apart from that, the PKM team will provide bookkeeping assistance using the CIAMIK Application regularly once a month. On this occasion, the PKM team will carry out the process of checking whether there are any expected obstacles to using the CIAMIK Application.

We use System Usability Scale to evaluate user's perspective about the application. This scale is calculated based on the ten questions in the Table 1. It consists of a 10 item questionnaire with five response options for respondents; from Strongly agree to Strongly disagree. We make a google form and ask the respondent to fill the questionnaire based on their experience when using CIAMIK Application. The result of the participant's scores for each question are converted to a new number, added together and then multiplied by 2.5 to convert the original scores of 0-40 to 0-100. Though the scores are 0-100, these are not percentages and should be considered only in terms of their percentile ranking. Based on research, a SUS score above a 68 would be considered above average and anything below 68 is below average (Bangor, et.al, 2008). According to the evaluation, there are some improvement work we can do in the next future activities, such as: supporting the participants in adopting the system in their

daily operational of business (No.1), creating the user guidance for the user (No. 4), continues training (No. 10) and the modification of the system, especially in user interface/user experience aspect (No. 5 and 6).

Table 1. System Usability Scale Result

No.	Questions	Result
1.	I think that I would like to use this system frequently.	65
2.	I found the system unnecessarily complex.	77,5
3.	I thought the system was easy to use.	80
4.	I think that I would need the support of a technical person to be able to use this system.	45
5.	I found the various functions in this system were well integrated.	62,5
6.	I thought there was too much inconsistency in this system.	65
7.	I would imagine that most people would learn to use this system very quickly.	77,5
8.	I found the system very cumbersome to use.	80
9.	I felt very confident using the system.	68
10.	I needed to learn a lot of things before I could get going with this system.	32,5

CONCLUSIONS AND RECOMMENDATIONS

As a result of the service that has been carried out during these months, the participants who are members of ALISA Khadijah ICMI DIY are more aware of the importance of recording in the management and development of business. The problem of the need for more competent human resources in preparing financial reports is slowly being resolved with the presence of the CIAMIK application. With assistance in operating the application, participants know and understand the function of each feature in the application and know how to analyze simple financial reports. In the future, the CIAMIK application can be used by various MSMEs and the wider community. Not only limited to ALISA Khadijah ICMI DIY. Other similar PKM activities can be held using the CIAMIK application, with the hope that more MSME business actors will be able to prepare standard financial reports.

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