

Implementation of Accounting Information Systems at Kitchen Veggie SMEs with Zahir Accounting Applications: Analysis of Effectiveness and Impact on Financial Management

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ABSTRACT

This research aims to determine the effectiveness and impact of implementing the Accounting Information System (AIS) using the Zahir Accounting application on the SMEs Kitchen Veggie, which operates in the culinary sector. The approach used in this research is qualitative with in-depth interview methods, field observations and document analysis. The research results show that the implementation of Zahir Accounting increases the efficiency of financial management, especially in recording transactions, managing cash flow, and preparing financial reports. In addition, this application simplifies raw material stock management and tax compliance by providing reports that are faster, more accurate and in accordance with applicable accounting standards. While there are challenges in user training and data integration, the positive impacts are far greater, such as increased transparency, reduced errors, and time savings. This research suggests that SMEs continue to maximize the use of this application to support organized and sustainable business growth.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a very important role in the Indonesian economy. The MSME sector makes a major contribution to gross domestic product (GDP), employment, and economic equality at the local and national levels. Based on data from the Central Statistics Agency (BPS) (2021), around 99% of the total companies in Indonesia are MSMEs, which also absorb more than 97% of the workforce in Indonesia. With such a significant role, MSMEs are the backbone of the national economy. However, despite having great potential, many MSMEs face major challenges in managing their businesses, especially related to financial aspects.

Financial management is a determining factor for the success of a business. Effective financial management allows business owners to make the right decisions, manage cash flow well, and plan for future business development (Yoisida and Lestari, 2019). Unfortunately, many MSMEs have not been able to manage their finances optimally, mainly due to limited knowledge and resources. Some problems that are often encountered in MSMEs related to finance include the inability to prepare accurate and timely financial reports, difficulty in recording financial transactions, and inefficient cash flow management. In addition, reliance on manual systems in financial recording can lead to errors and reduce the accuracy of data that should be the basis for making business decisions.

According to a survey by the Central Statistics Agency (BPS) and the Indonesian MSME Association (Akumindo) (2022), around 60% of MSMEs in Indonesia do not have structured and systematic financial records. Many MSMEs still rely on manual recording or do not have an adequate accounting system to record their financial transactions. This results in ignorance in monitoring financial health, which risks miscalculation of cash flow and management of operational costs. Furthermore, a study conducted by Satya Wacana Christian University Salatiga (2019) shows that around 55% of MSMEs in Indonesia are unable to create complete financial reports, such as profit and loss statements, balance sheets, and cash flow statements. This inability is largely due to a lack of knowledge of basic accounting principles and difficulty in using more sophisticated accounting software. This leads to non-transparent financial management and complicates data-based decision making. Thus, based on this phenomenon, it is necessary to have an understanding related to the Accounting Information System.

Accounting information systems are one solution that can help MSMEs manage their finances more effectively and efficiently (Widianingsih and Sunarmo, 2023). By using a technology-based accounting information system, MSMEs can record and process financial data automatically, produce accurate and timely financial reports, and monitor cash flow and financial performance more transparently. One of the popular applications used by MSMEs in Indonesia is Zahir Accounting. This application offers various features that support financial management, such as transaction recording, bookkeeping, tax calculations, and the creation of comprehensive financial reports.

The urgency of good financial management for MSMEs is very important, especially in facing the challenges that continue to grow in the business world. MSMEs (Micro, Small, and Medium Enterprises) are a sector that has a strategic role in the economy, creating jobs, and driving the economy at the local and national levels. However, many MSMEs face problems in effective financial management, such as messy transaction recording, less than optimal cash flow management, and the inability to prepare accurate and precise financial reports. This can cause difficulties in making business decisions, controlling costs, and long-term financial planning. Therefore, good financial management, which includes planning, organizing, controlling, and transparent and accurate financial reporting, is very important to ensure the continuity and growth of MSMEs. With structured financial management, MSMEs can improve operational efficiency, strengthen competitiveness, and access financing or investment needed for business development.

However, even though the use of applications such as Zahir Accounting is increasingly being implemented by MSMEs, many still question how effective the implementation of this accounting information system is in improving the financial performance of the business. Many studies have shown that information technology can have a positive impact on business, but challenges in technology adoption and less than optimal implementation are still major problems among MSMEs. Several factors such as lack of knowledge about the use of technology, difficulties in migrating data from manual systems to digital systems, and limited funds to purchase more sophisticated software are obstacles that are often faced by MSMEs.

This study aims to analyze how the implementation of the accounting information system in the Kitchen Veggie SME using the Zahir Accounting application, and evaluate its effectiveness and impact on financial management in the company. The Kitchen Veggie SME was chosen as the object of research because it is a business engaged in the food and beverage sector, which tends to have a high transaction volume and requires good financial management to support business continuity. One of the main problems faced by Kitchen Veggie is the unstructured financial records. As an SME engaged in the culinary industry, Kitchen Veggie has a fairly high transaction volume, both for the purchase of raw materials, operational expenses, and income from sales. However, without a clear and orderly recording system, these transactions are often recorded manually or in a format that is not easily accessible. This makes financial management inefficient, and makes it difficult for owners to monitor financial conditions in real-time. Inaccuracies in recording can also cause errors in calculating cash flow, which ultimately impacts the financial decisions taken. Thus, the researcher wants to study the implementation of the accounting information system which is expected to help the Kitchen Veggie SME in preparing accurate financial reports, managing cash flow better, and increasing operational efficiency.

LITERATURE REVIEW

Accounting Information System

Mauliansyah and Saputra (2019) Accounting Information System (AIS) is a system that collects, processes, stores, and distributes financial information needed for decision making in an organization or company. AIS integrates procedures and hardware/software to facilitate recording of financial transactions, producing financial reports, and providing accurate and timely information for stakeholders. AIS aims to support the company's operational activities by providing the data needed for planning, controlling, and evaluating financial performance. With good implementation of AIS, companies can increase operational efficiency, improve decision making, and maintain transparency and reliability of financial reports (Hakiki, et al. 2019). The implementation of AIS, both manual and digital, is becoming increasingly important for MSMEs, because it helps in overcoming frequent financial management problems, such as irregular recording and cash flow imbalances.

Financial Statements

Alfionita and Estiningrum (2022) Financial reports are reports prepared by an entity (company, organization, or institution) to present financial information that describes the financial position, results of operations, and cash flow of the entity during a certain period. Financial reports function to provide a clear and transparent picture of the company's financial condition, which is then used by various parties (stakeholders) such as managers, investors, creditors, regulators, and other parties in making economic decisions.

The financial statements of MSMEs (Micro, Small, and Medium Enterprises) are prepared with reference to the concept of Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), which are guidelines adapted to the size and complexity of MSME businesses in Indonesia. Azzahrona, et al. (2022) The main concept of MSME financial statements is to provide relevant and reliable information, which describes the financial condition, business results, and cash flow of the company in a certain period. This financial statement usually consists of three main components: the Statement of Financial Position (Balance Sheet), which shows assets, liabilities, and owner's equity at a point in time; the Income Statement, which describes business income and expenses to measure operational performance during a certain period; and the Cash Flow Statement, which provides information on cash inflows and outflows from operational, investment, and financing activities.

SAK EMKM aims to simplify generally accepted accounting principles (GAAP) by adjusting them to the conditions and capacities of MSMEs, so that the resulting financial statements can provide a clear picture of the financial performance of the business without burdening the entity with overly complex accounting procedures. Thus, MSME financial statements prepared based on SAK EMKM are not only useful for business owners in decision making, but are also important for external parties such as creditors and investors to assess the financial viability of MSMEs.

Small and Micro Enterprises (SMEs)

Cahyani and Nurabiah (2024) Small and Micro Enterprises (SMEs) refer to types of businesses that have a relatively small scale of operations, both in terms of the number of workers, turnover, and assets owned. In Indonesia, SMEs are often an integral part of the economy, contributing significantly to employment absorption and poverty alleviation. Micro Enterprises are businesses with a smaller annual turnover compared to small and medium enterprises, while Small Enterprises have a larger scale than micro enterprises, but remain within more limited limits compared to large enterprises. The definition of SMEs can be found in Government Regulation No. 17 of 2013 concerning Micro, Small, and Medium Enterprises (MSMEs), which divides these businesses based on certain criteria, including annual turnover and number of assets.

1. Micro Business: Has a maximum annual turnover of IDR 300 million and total assets of no more than IDR 50 million.
2. Small Business: Has an annual turnover of between Rp 300 million and Rp 2.5 billion, and total assets ranging from Rp 50 million to Rp 500 million.

Zahir Accounting Application

Komariah and Nurlela (2021) Zahir Accounting is an accounting software designed to help small, medium, and large businesses manage their finances more effectively and efficiently. This application provides various features for recording transactions, managing financial reports, and planning and controlling budgets. Zahir Accounting was created in 1996. This application can help employees process financial transaction data and produce accurate financial reports. Zahir Accounting is also equipped with a tax application. The main advantage of Zahir Accounting is its ease of use, making it suitable for users with both accounting and non-accounting backgrounds. The intuitive interface and complete features allow users to record transactions, generate financial reports, and monitor cash flow easily. Zahir Accounting also supports automatic report generation, which can speed up the process of preparing accurate and precise financial reports. The disadvantage of Zahir Accounting is that it is a paid application that requires a license fee that can be quite high for some small businesses. Although it provides several features for automatic transaction management, integration with other systems or data migration from old systems can be a challenge for companies that have previously used other accounting software.

METHODOLOGY

The type of research used in this study is qualitative. This research uses interviews as primary data to obtain accurate information related to the phenomena that occur in SMEs Kitchen Veggie. This interview was conducted on December 5, 2024 with the finance staff who handle the preparation of financial reports in this business. In addition to interviews, this study also uses documentation. In this documentation, researchers must carry out the process used to review information by reading, and recording the results of the information obtained regarding the research. This documentation is used to

obtain temporary assumptions about the results of research that are re-tested with previous research materials or notes and is carried out by building a research theory to determine the basis for thinking that underlies the hypothesis expressed. This research was conducted with research instruments including formulating problems, then after finding a phenomenon, it will continue to search for data, the data obtained will be identified and carry out a problem to find research data. Then, analyze the results of the research data.

RESEARCH RESULT AND DISCUSSION

The implementation of an accounting information system (AIS) in small and medium enterprises (SMEs) such as Kitchen Veggie, which operates in the culinary sector, has an important role in increasing the effectiveness of financial management (Samsiah and Utami, 2021). One of the tools that can be used to facilitate financial management is the Zahir Accounting Application. This application can help SMEs, including Kitchen Veggie, in managing financial transactions, preparing financial reports, and optimizing cash flow. The implementation of this system not only provides convenience in recording transactions but also increases transparency, efficiency, and accuracy of financial management which ultimately supports business growth and sustainability.

The implementation process of Zahir Accounting at Kitchen Veggie began with the preparation and training stage for staff who would use the application. At this stage, most of Kitchen Veggie's owners and staff did not have a formal accounting background, which posed a challenge in implementing technology-based applications. Therefore, intensive training was needed on how to use the application, from recording basic transactions to creating financial reports. Through interviews with owners and staff, it was found that although the application was designed to be user-friendly, it still took time to adapt. Some staff who were not familiar with using the software had difficulty utilizing more complex features, such as inventory management and tax calculations. However, after several weeks of use and direct guidance from the application provider, they began to feel significant benefits in terms of ease of recording transactions and creating reports.

One of the important findings in this study is that the implementation of Zahir Accounting directly improves the efficiency of financial management at Kitchen Veggie. Previously, financial recording was done manually using books and spreadsheets, which are prone to human error and take a long time. With Zahir Accounting, transaction recording is done automatically and structured, allowing managers to access financial information quickly.

From the interview results, SME owners revealed that one of the most beneficial aspects is the time saved in preparing financial reports. Reports such as profit and loss statements, balance sheets, and cash flow statements can now be produced in minutes, compared to previously taking hours. This allows managers to focus more on business strategies, such as menu development and marketing, rather than spending time on manual record keeping.

Although the application provides many conveniences, its implementation is not without challenges. One of the problems faced by Kitchen

Veggie is the lack of technological skills among older staff. Based on field observations and interviews with staff, it was found that some employees felt anxious and insecure in using the application at first. Some of them felt more comfortable with the manual method, which they considered simpler and less confusing.

In addition, data integration issues also became an obstacle in the implementation process. Kitchen Veggie previously used a manual recording system that required transaction data to be manually transferred into the application. This migration process was quite time-consuming and error-prone, which caused a slight delay in the initial operation of Zahir Accounting. However, after full integration, the use of this application proved effective in improving recording accuracy and data transparency.

Impact of Using Zahir Accounting

The management of the culinary industry's raw material stock is one of the most important aspects. Irregularity in stock management can lead to waste of raw materials or even shortages of materials that hamper production. Previously, Kitchen Veggie managed stock using manual recording, which was prone to errors and took a long time to verify the amount of stock available. After implementing Zahir Accounting, the stock management system became more efficient. This application allows staff to record raw material purchases and monitor available stock automatically. With the inventory management feature, Zahir Accounting provides a warning if raw material stock starts to run low, allowing management to monitor raw material purchases more proactively.

The most visible impact of this improved stock management is the reduction of waste and the avoidance of stockouts during peak demand times. More efficient stock management allows Kitchen Veggie to better manage raw material procurement, which in turn helps reduce unnecessary operational costs. One of the most common challenges faced by SMEs is the timely preparation of financial statements in accordance with accounting standards and tax compliance. Previously, managers at Kitchen Veggie often struggled to produce timely financial statements, especially for tax reporting purposes. The process of preparing financial statements was time-consuming, and there were often gaps in the documentation required to meet tax obligations.

After implementing Zahir Accounting, the preparation of financial reports, such as income statements, balance sheets, and cash flow statements has become faster and easier. Zahir Accounting allows owners and managers to automatically generate reports in a format that has been adjusted to applicable accounting standards, which greatly assists in tax compliance. This application also has a feature for calculating and reporting taxes that can be adjusted to the applicable tax regulations in Indonesia. The real impact felt is the reduction in the risk of fines due to delays or errors in tax reporting, which was previously a concern for SME owners. With Zahir Accounting, managers feel more confident that their tax obligations are calculated and reported correctly, on time, and in accordance with applicable regulations.

CONCLUSIONS AND RECOMMENDATIONS

The implementation of the Accounting Information System (AIS) using Zahir Accounting at SMEs Kitchen Veggie has had a significant positive impact on financial management. This application helps improve operational efficiency, especially in terms of recording transactions, managing cash flow, preparing financial reports, and managing raw material stock. The process that was previously manual and time-consuming is now faster and more accurate. Another impact is better tax compliance, with reports that are more transparent and in accordance with applicable regulations. Although there were challenges in the early stages, such as user adaptation and data integration, the benefits gained far outweighed these obstacles. To maximize the potential of this application, it is recommended that ongoing training be carried out for staff who are less familiar with technology and digital accounting.

ADVANCED RESEARCH

Advanced research on the implementation of Accounting Information Systems (AIS), such as Zahir Accounting, in small and medium enterprises (SMEs) like SMEs Kitchen Veggie, should focus on evaluating the long-term effects of digital adoption on financial performance, organizational adaptability, and compliance. Employing a mixed-methods approach, future studies could combine quantitative analyses – tracking key performance indicators (KPIs) such as revenue growth, operational efficiency, and tax accuracy – with qualitative insights from staff and management to uncover the socio-technical dynamics of AIS adoption. Exploring the role of user training programs, digital literacy levels, and organizational culture in mediating the impact of AIS could provide actionable strategies for enhancing system utilization. Additionally, comparative studies across industries or geographic regions can highlight contextual factors influencing AIS success, such as regulatory environments and market demands. By delving into these dimensions, researchers can develop robust frameworks to guide SMEs in optimizing their financial management through technology while addressing challenges in scalability and integration.

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