

M-CASH: Simple Software for MSME Financial Report Management in an Effort to Support SDGs to Drive Economic Growth

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Abstract:

This research aims to design a simple website-based financial reporting software for MSMEs to be more advanced in supporting inclusive and sustainable economic growth in accordance with the Sustainable Development Goals (SDGs). The subject of this research is MSME players at the Tugas Ibu Foundation. This research uses secondary data in the form of financial data contained in the balance sheet and profit and loss. The data analysis technique uses descriptive methods. The research method uses research and development (R&D) with a 4D development model modified into 3D by going through several stages, namely defining, design, and development. The results of this study are in the form of simple web-based M-CASH software that can help MSME actors record financial reports.

Keywords: Software, SDGs, R&D, UMKM

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are one of the main pillars of the economy, especially in developing countries (Endris & Kassegn, 2022). However, many MSMEs still face various obstacles in managing their finances effectively. The main challenges they face include low financial literacy, limited access to appropriate accounting software, and difficulties in adopting digital technology. To date, most MSMEs still rely on manual record-keeping, which is not only prone to errors but also less efficient in supporting business decision-making. This study confirms that the adoption of technology-based solutions can be a strategic step in helping MSMEs better manage their finances, improve the transparency of their financial reports, and expand their access to funding sources (Liu et al., 2022).

The role of MSMEs is very large for Indonesia's growth, with the number reaching 99% of all business units. In 2023, the number of MSME businesses will reach around 66 million. The contribution of MSMEs reached 61% of Indonesia's Gross Domestic Product (GDP), equivalent to IDR 9,580 trillion. MSMEs absorb around 117 million workers (97%) of the total workforce.

Table 1. MSME Data 2018-2023

Years	2018	2019	2020	2021	2022	2023
Number of MSMEs (Million)	64,19	65,47	64	65,46	65	66
Growth (%)		1,98%	-2,24%	2,28%	-0,70%	1,52%

Source: processed from various sources

Based on Table 1, it is known that the MSME category is basically based on the amount of business capital at the time of establishment. If the business capital reaches a maximum of one billion rupiah (excluding the land and building where the business is located), it is categorized as a Micro Enterprise class. Enterprises with a business capital of more than five billion rupiahs up to ten billion rupiahs are included in the Medium Enterprise class. Larger than this, it becomes the Large Business class. This explanation is in line with the research (Rumbianingrum & Wijayangka, 2018b), which explains that the implementation of financial management of MSME actors is still not optimal in terms of budget use, recording, reporting, and control (Widiastuti et al., 2024).

The challenges of MSMEs in the future that must be addressed together by all relevant stakeholders include innovation and technology, digital literacy, productivity, legality or licensing, financing, branding and marketing, human resources, standardization and certification, equal distribution of guidance, training, and facilitation, and a single database.

Currently, the Indonesian Chamber of Commerce and Industry (KADIN Indonesia) and the Government of Indonesia are encouraging the improvement of the performance of national MSMEs through a strategy of implementing digitalization to increase competitiveness, become global players, and be export-oriented.

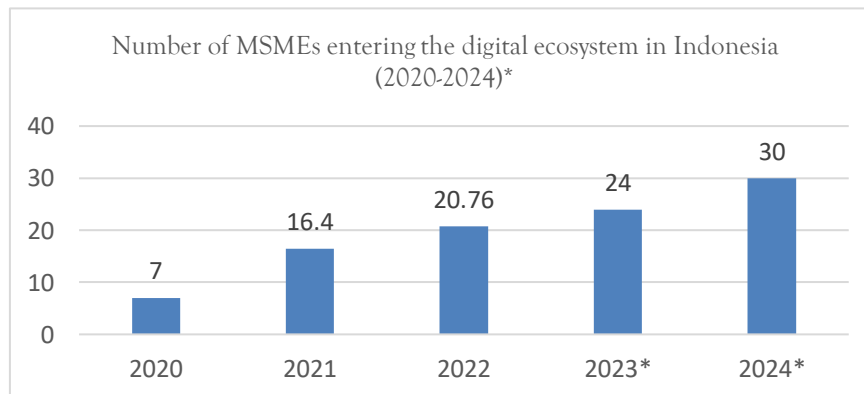


Figure 1. Number of MSMEs entering the digital ecosystem in Indonesia (2023-2024)

Source: Ministry of Cooperatives and MSMEs

The government and KADIN Indonesia continue to encourage micro, small, and medium enterprises (MSMEs) in Indonesia to enter the digital ecosystem. The Ministry of Cooperatives and SMEs targets MSMEs that can enter the digital market to rise to 24 million units by 2023 and will increase to 30 million units by 2024. In order to achieve this target, Kadin Indonesia supports the government program to initiate the digital transformation of MSMEs through various programs, including the wikiwirusaha platform, which is in line with the Ministry of Cooperatives and SMEs, which opens an integrated business service center.

Some MSMEs still do not understand the importance of bookkeeping or financial reporting in their business. MSME players tend to focus on marketing activities or product marketing and product development.(Kewirausahaan et al., 2021).

Financial reporting in MSMEs is guided by SAK EMKM. According to IAI in SAK EMKM (2018: 1), EMKM is a unit that is not significant in its public accountability, which meets the definitions and criteria for micro and SME businesses according to laws and regulations in force in Indonesia for at least two consecutive years. The purpose of financial statements is to provide information on the financial data and financial performance of an entity that is useful for related parties, both internal and external, in making economic decisions to meet these information needs (Rochman & Pawenary, 2020).

As a solution to these problems, this research developed M-CASH software using a Research and Development (R&D) approach based on the 3D model (define, design, development). The design of this software is made as simple as possible so that it can be accessed by MSME players from various backgrounds without requiring high technical skills. M-CASH offers key features such as easy transaction recording, automated financial reports, and cloud-based data storage that allows flexible access from various devices, including computers and smartphones. With broad compatibility, MSMEs can manage their finances anytime and anywhere, supporting mobility and efficiency in their business operations.

In addition to the short-term benefits of improving the efficiency of financial records, the implementation of M-CASH also has a significant long-term impact. The digitization of financial records not only helps MSMEs in managing daily transactions but also creates historical data that can be used for further financial analysis. By having a well-documented financial track record, MSMEs can make more data-driven business decisions, such as identifying spending patterns, optimizing cash flow, and planning business expansion strategies.

Furthermore, the existence of a digital financial recording system also plays a role in increasing financial inclusion for MSMEs. Many financial institutions and investors are now more likely to provide funding to businesses that have well-documented financial reports. By using M-CASH, MSMEs have a greater chance of meeting administrative requirements when applying for loans or investments, thus expanding their access to business capital.

Going forward, the development of financial recording software for MSMEs still has vast potential. Integration with digital payment systems, such as e-wallet and QRIS, can be the next step to further simplify the transaction process for MSMEs. In addition, artificial intelligence (AI) can be utilized to provide automated financial analysis, helping MSMEs to understand their financial condition more deeply. With the continuous development of technology, digital solutions such as M-CASH can be the foundation for MSMEs to improve their competitiveness in the digital economy era.

This study not only provides practical solutions for MSMEs in managing their finances but also contributes to the literature regarding the digitalization of accounting systems on the small and medium enterprise scale. With the wider adoption of technology in financial recording, it is expected that MSMEs can be better prepared to face business challenges in the digital era and be able to grow and develop sustainably.

This section contains some previous research results related to the research to be conducted. Research from Khamis & Kamarudin (2022), which uses the Accurate application in the Preparation of SME Financial Reports, uses interview data and documentation research methods. The results of his research are accurate applications for the Company's operational cycle. After testing the system in the sales and purchasing section. Accurate can help the section in the recording process. Another study by Miharja & Wulandari (2021) uses LAMIKRO android-based accounting application to help micro enterprises prepare financial statements in accordance with SAK EMKM at Toko Bali Bagus found that the application of the LAMIKRO android-based accounting application for 30 days at Toko Bali Bagus can be concluded that the preparation of financial reports for Toko Bali Bagus is in accordance with SAK EMKM by using the Lamikro application (Miharja & Wulandari, 2021).

This article is unique because it discusses the implementation of Sharia accounting information systems in MSMEs, with an analysis of before and after the use of Zahir Accounting. Using a case study in Bengkulu, this research highlights the increased efficiency and accuracy of financial reports, as well as the role of technology in facilitating the implementation of sharia accounting for MSMEs (Indra, 2020). Furthermore, it implements Zahir Accounting version 6.1 to replace the manual system in Primary Cooperative Kartika Karya Etmaka. With this system, transaction recording and financial report generation become more efficient, accurate, and accessible. The focus on cooperatives as the object of research also provides practical benefits for other cooperatives facing similar challenges (Widiati & Anggraini, 2022). The uniqueness of this research lies in the implementation of Jurnal Software as a cloud-based financial report recording solution, which is more flexible than desktop-based accounting software. With security equivalent to banking standards (AES-256 and 2056-bit SSL), this system ensures that data remains safe. In addition, time efficiency in recording and verifying reports is significantly improved compared to manual methods (Rahardja et al., 2018).

RESEARCH METHOD

This research used a qualitative approach using the Research and Development (R&D) method. R&D design aims to identify, test, and improve existing products in terms of appearance and functionality (Sari et al., 2024). Research and development is understood as a research activity that begins with research and continues with development—starting with research and continuing with development. Research activities are carried out to obtain information about user needs (needs assessment). At the same time, development is done to produce learning tools and development activities are carried out to produce learning tools (Waruwu, 2024).

This research was conducted at Yayasan Tugas Ibu with a focus on MSME actors to explore their perceptions of the use of M-CASH software in financial management. MSME actors were given a questionnaire containing questions related to understanding, ease of use, benefits, and whether or not each feature of the M-CASH application functions in helping their business financial management. The results of this study are expected to provide insight into the extent to which M-CASH software can improve the effectiveness of financial management for MSMEs and identify challenges that may be faced in its implementation.

The data sources of this research were MSMEs that used simple M-CASH software, as well as documentation related to software development. Currently, the software is used by Yayasan Tugas Ibu Tangerang, which has around 40 women MSMEs as fostered. The data collected by the author were examples of financial data contained in the balance sheet and profit and loss, namely Current Assets, Current Liabilities, Inventories, Receivables, Cash and Banks, Net Income, Equity, Sales, Total Assets, and Debt. Informants or respondents were selected based on relevant criteria, namely MSME owners who actively managed their business finances or members of the software development team.

The data collection technique in this study was carried out using a questionnaire distributed to fostered MSMEs at the Tugas Ibu Foundation. This questionnaire was designed to collect information about MSME experience, ease of use, and the effectiveness of software in supporting financial transactions in MSMEs. The questions in the questionnaire consisted of a Likert scale to measure the level of user satisfaction, as well as open questions to obtain more in-depth input regarding the features and obstacles faced when using the software.

Data collection was conducted using a direct survey method, where respondents were given sufficient time to complete the questionnaire after trying the M-Cash software in

various usage scenarios. The collected data was then analyzed to identify aspects that need to be improved, as well as evaluate the extent to which this software can meet the needs of MSMEs in managing finances more efficiently. The results of this analysis became the basis for further development of M-Cash software to make it more optimal and in accordance with the needs of MSMEs.

Data analysis involved qualitative analysis to understand users' views and experiences and technical analysis to evaluate software performance, such as Document Content Analysis, Financial Statement Analysis, and Inference Drawing. The results of the data analysis were used as a foundation to design a simple web-based M-CASH software design. This design should reflect the needs and preferences of MSMEs and provide solutions that are in line with the challenges faced in managing finances in the digital era. Triangulation techniques were used to ensure the credibility of the data by combining data from various sources such as interviews, observations, and software trial results. In addition, audit trails and peer debriefing can also be used to ensure data accuracy and reliability.

To achieve this goal, certain steps must be followed to produce a specific product. The development model is explained in the chart below:

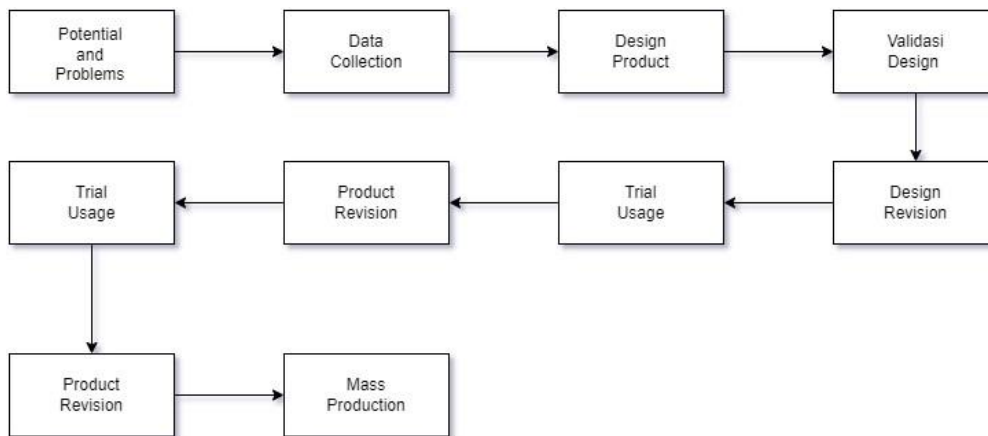


Figure 2: Research Development Model (R&D) Methods

The R&D research development model began with several stages: a) Potential and problems, this stage was the initial stage, namely how the potential and the existing problems were to be identified; b) Collecting information was done through literature studies and field studies; c) Product design to determine the concept of software to be made; d) Design validation is the development of a design for making financial information software with a programming language; e) Design improvement is a process carried out for design testing by product validation testers whether it is feasible to develop or still needs improvement; f) Product testing is applied to MSMEs of the Tugas Ibu Foundation. This product validation program or test aims to determine whether the product developed is feasible to implement and whether the product to be developed still has obstacles or not. M-CASH software has also been included in an international competition in Malaysia. Research and development R&D is a series of methods and steps that aim to create new products or improve existing products for review (Khurana et al., 2021). Researchers build software according to the needs of MSME owners as software users conduct joint discussions to determine the objectives and initial design in making software for recording receipts, expenses, and financial reporting using simple web-based software (Florensia et al., 2022).

RESULT AND DISCUSSION

Observations of 54 samples of partner MSMEs show that financial recording is still done manually using notebooks or simple applications such as Excel. This causes several challenges in financial management, including difficulties in identifying expenses, preparing systematic financial reports, and maintaining proof of transactions so that they are not lost or damaged.

Interviews with MSME players revealed that the majority of them experienced obstacles in preparing financial reports in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). One respondent, a culinary business owner at Yayasan Tugas Ibu (R1), stated:

“I often have difficulty tracking business expenses because everything is recorded manually. Sometimes some receipts are lost or not recorded properly, making it difficult to know the actual profit.” (R1)

This finding is in line with the research of (Rumbianingrum & Wijayangka, 2018a), which states that low financial literacy and lack of use of a good recording system are the main challenges in managing MSME finances. This is also reinforced by the study of (Reza & Febriani, 2024), which highlights that digitizing accounting systems can improve transparency and access to funding sources.

Based on testing the use of M-CASH by partner MSMEs, it was found that 85% of users found the application easier to record transactions compared to manual methods. Some of the key benefits identified include:

- a. Ease of Use: M-CASH is designed with a simple interface that MSME players from various backgrounds can use.
- b. Efficiency in Cash Management: The system allows businesses to record transactions directly and automatically generate financial reports.
- c. Data Security: All transactions are stored digitally, reducing the risk of losing proof of transactions, as is often the case with manual methods.

A respondent, a fashion business owner in Tangerang (R2), revealed:

“M-CASH really helps me in managing my business finances. I no longer need to calculate manually because reports are automatically generated.” (R2)

However, there are still some challenges in the implementation of M-CASH, such as the lack of technical understanding for some users who are not familiar with digital technology. This is in line with Widjaja (2024), which emphasizes that the success of MSME digitalization is highly dependent on improving digital literacy.

The results of this study were compared with several studies related to the implementation (Aprilia et al., 2022) of digital accounting systems in MSMEs. For example, the study shows that the Android-based LAMIKRO application has helped MSME players prepare financial reports in accordance with SAK EMKM. Similarly, Indra's research (2020) highlights that the implementation of cloud-based accounting systems such as Zahir Accounting can improve the efficiency of financial recording for MSMEs.

M-CASH has advantages over existing systems because:

- Web-based: Allows access from various devices without the need for additional application installation.
- Automation Features: Financial reports can be generated instantly based on transactions that have been recorded.
- Integration with Payment Systems: In the future, this system can be developed to connect with digital payment methods such as e-wallet and QRIS.

Based on the results of observations, interviews, and trials, it can be concluded that the implementation of M-CASH provides real benefits for MSMEs in financial recording. However, for this implementation to be more optimal, it is necessary to increase digital literacy and mentoring for businesses so that they can make the most of M-CASH features.

Further research can be conducted to develop additional features, such as integration with the taxation system or artificial intelligence-based financial analysis, so that M-CASH can be a more comprehensive solution for MSME financial management.

The following includes a Use Case diagram and activity diagram to describe the relationship between MSME actors and the activities they can carry out through existing applications. In the use case diagram and activity diagram, various actions and functions related to the application are identified and explained, thus providing a clear picture of how MSME actors can interact with the existing system.

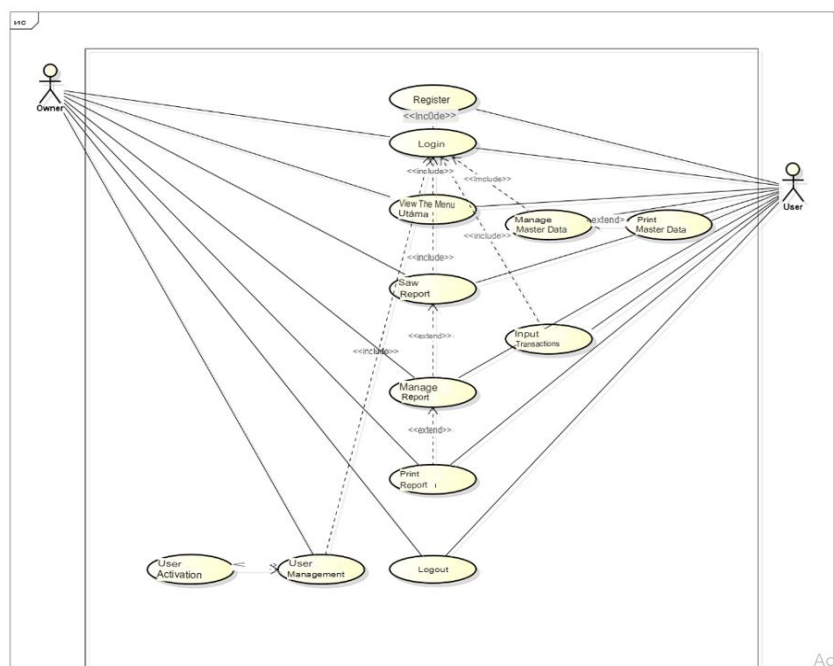


Figure 3. Use Case Diagram

Figure 2 above explains the process of displaying information, starting with the owner turning on the network. The system then displays the login page, where the user registers and logs in. If this is unsuccessful, it will return to the login form, but if successful, it will enter the panel page, where the user selects the information to be displayed, and the system will display it. An activity diagram is a graphical visualization that describes the entire workflow or business process of a system. Its function is to provide a clear and easy-to-understand explanation of the workflow and process stages of the various components in the system. By using diagrams, complex information can be organized and presented in a structured manner, making it easier to understand how the various elements in the system interact and function together. The following is an activity diagram for the owner or owner

of this M-CASH software. It can be seen that what features can be operated by the owner, including what can be seen in the picture:

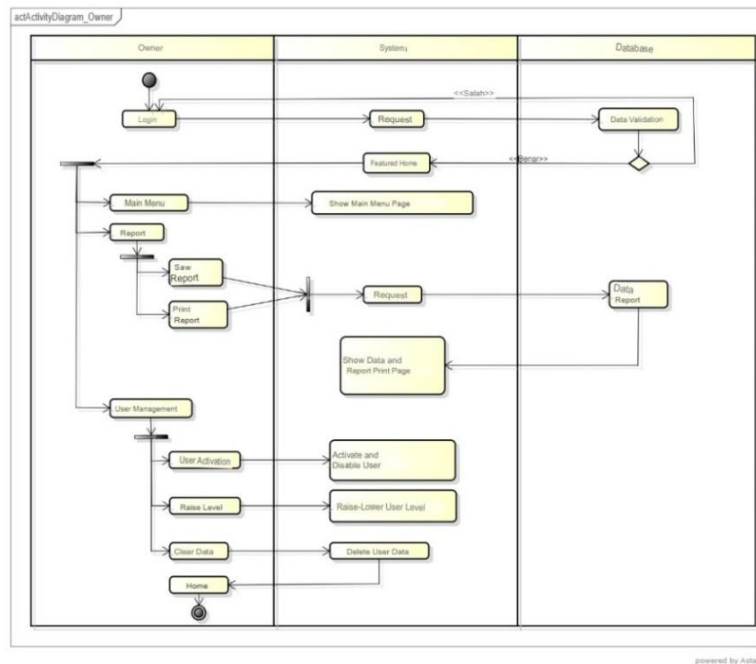


Figure 4. Activity Diagram Owner

Activity Diagram Owner The following is an activity diagram for users or users of this M-CASH software. It can be seen that what features can be operated by users or users, including can be seen in the picture:

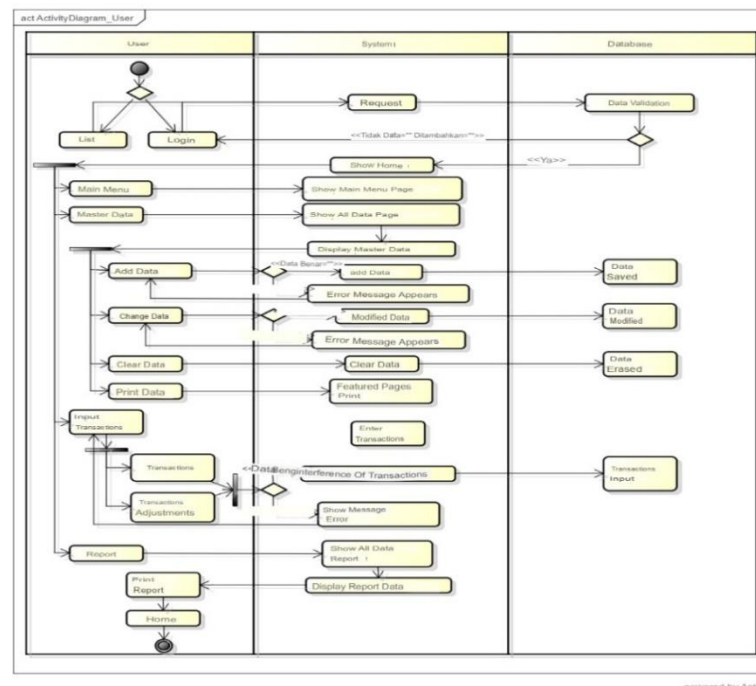


Figure 5. Activity Diagram User

In this section, there is a review of the software that has been completed, and there are several activities that occur until the formation of the software. The following are the results and discussion of the software created. Advantages of the proposed transaction recording software: 1) No need to recap every expense made. Just look at the financial statement software based on the account code. 2) Having evidence of each cash expenditure transaction based on the transaction number and stored in the system in the form of a soft file, thus reducing the risk of damage or loss. 3) Based on information on the transaction input process in the database, the software can automatically generate proof of cash expenditure receipts as well as the final accounting report and financial statement software based on the account code.

Based on the results of the analysis of the bookkeeping recording software at partner MSMEs, details of the basic needs that will be developed in the R&D software for preparing cash bookkeeping reports can be identified. The following are details of the basic needs of software in partner MSMEs that will be developed: 1) Processing of cash expenditure transactions; 2) Processing of cash receipt transactions; 3) Processing for the presentation of transaction evidence notes; 4) Processing for cash journal transactions; 5) Processing for the presentation of the final cash accounting report and accounting report based on the account code; 6) software development method through R&D. The method of this approach is that researchers as developers and partner MSMEs as users will have interactions in the software development process, starting from determining the main objectives of making software, designing initial R&D to developing R&D into perfect software. The interaction that occurs between developers and users will reduce the possibility of incompatibility between the software to be developed and the capabilities and specifications of the needs desired by users to developers; 7) In brief, the activities in this application are to help partner MSMEs compile financial reporting software by focusing on recording purchase, sales and capital deposit transactions which the application will record. This financial report preparation software uses the double-entry method (Anggreani, 2019). First, in the process of designing and building R&D development, start with creating the database tables needed for the R&D being built, then correlating each existing table.

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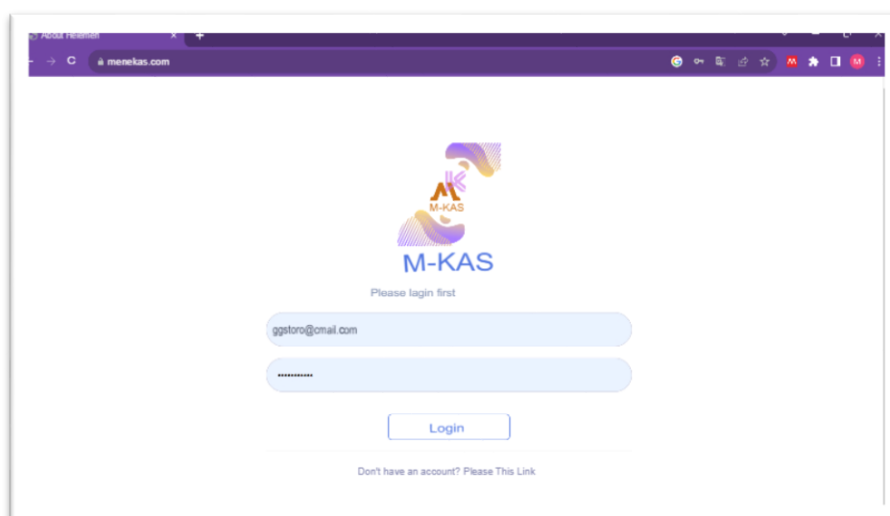


Figure 6. Menu Log in

This is the first appearance, namely the login form, where the account owner or owner must log in first to enter the admin software and users or MSME actors.

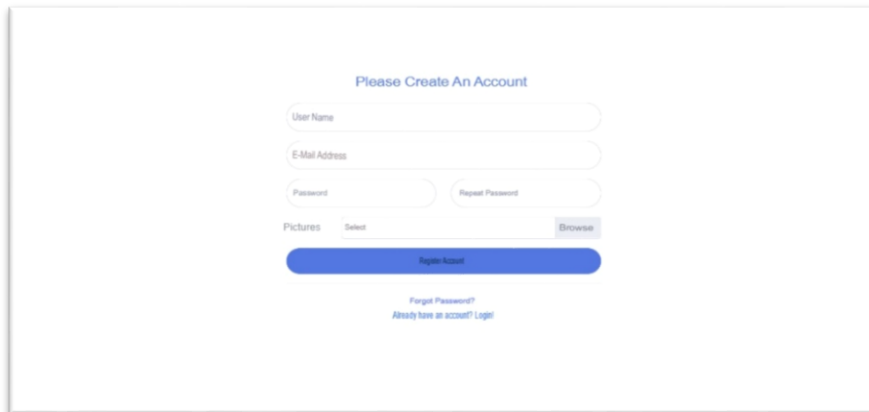


Figure 7: User Creates Account

This display shows a page for users or new users to register their business using M-CASH software.

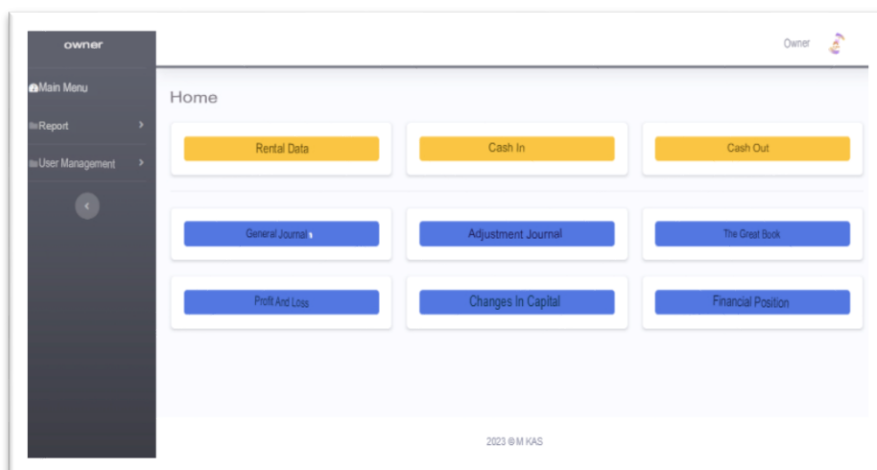


Figure 8. Owner's Main Menu

In this owner's main menu view, several sections can be seen. The owner can monitor the activities of each of these sections.

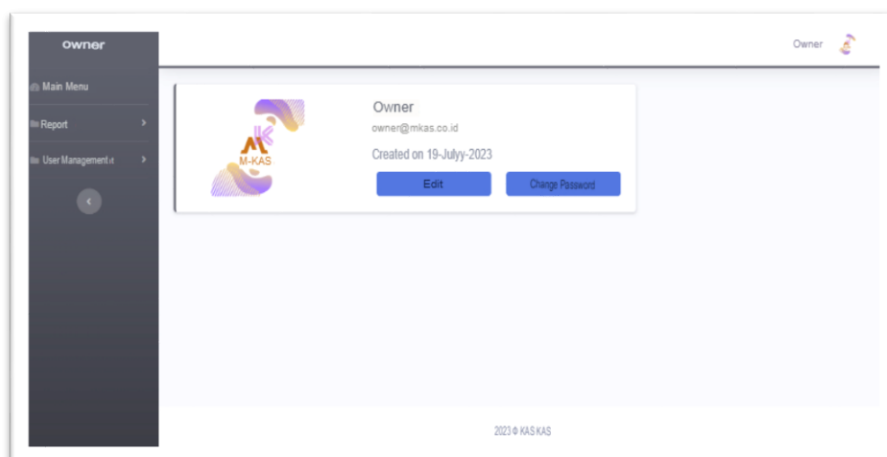


Figure 9. Profile Owner

This display shows the owner's profile.

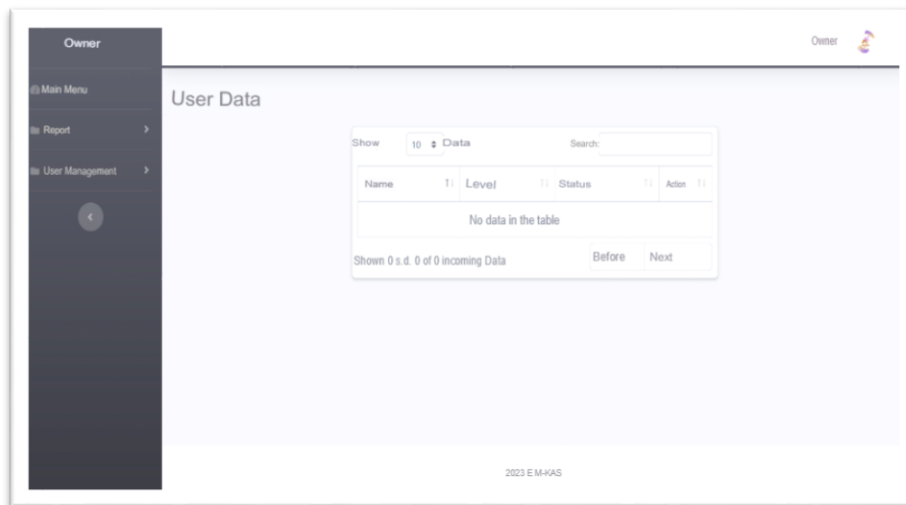


Figure 10. User Activation

This display shows the user or user activation page. When the user has registered an account, the owner or admin will activate the registered account so that the user can use this M-CASH software.

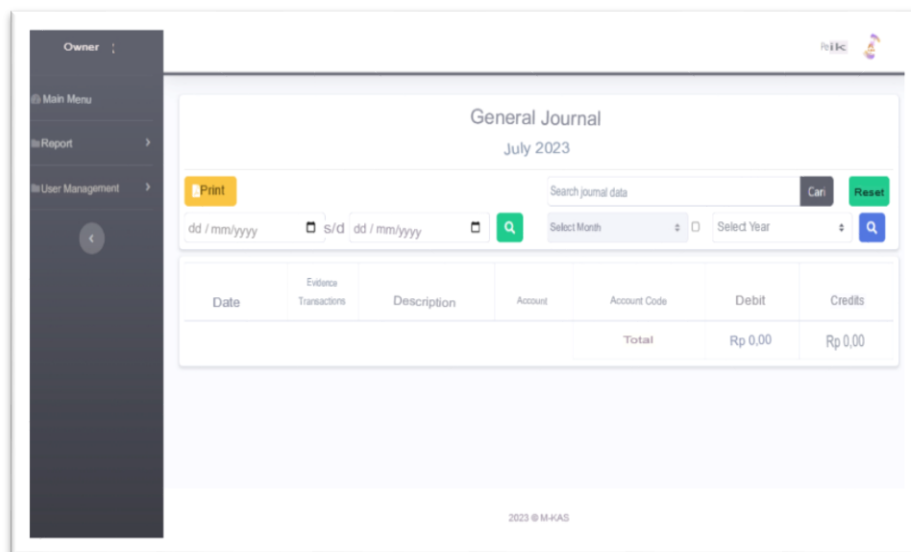


Figure 11. General Journal

This display shows the general Journal page, where the user can input transactions on the day, date, and year the user wants.

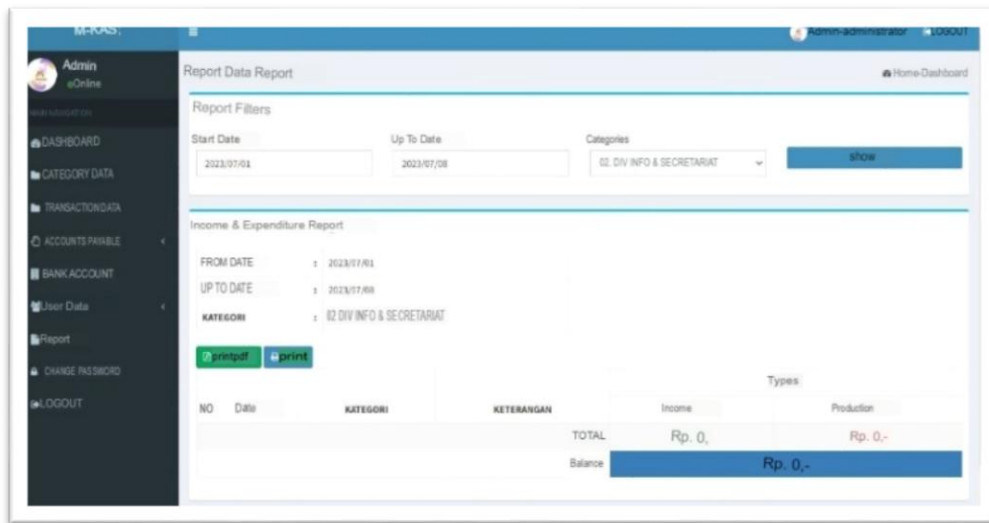


Figure 12. Transaction Report

This view displays the report page. On this page, users can print proof of the reports they have input.

Akas Code	Account Name	Nominal
Current Assets		
1-000	Kas	Rp0,00
1-002	Putang Jasa	Rp0,00
1-003	Equipment	Rp0,00
Total Current Assets		Rp0,00
Fixed Assets		
1-100	Peralatan	Rp0,00
1-102	Akumulasi Penyusutan Peralatan	Rp0,00
1-103	Veihicles	IDR1,00
1-104	Akumulasi Penyusutan Kendaraan	Rp0,00
Fixed Asset Amount		Rp0,00
Total Amount Of Assets		Idr0,00
Kewajiban		
2-000	Utang Usaha	Rp0,00
2-002	Gaji Pevidians	Rp0,00
2-003	Debit Lrtokutan Telekom	Rp0,00
Jumlah Kewajiban		Rp0,00
Ekuitas		
Changes In Capital		Rp0,00
Jumlah Ekuitas		Rp0,00
Jumlah Total Kewajiban-Equity		Rp0,00

Figure 13. Print Page

This view displays the printed report page.

Evaluation of this software prototype will be carried out by filling out a questionnaire form containing an assessment of the success of the software operation aimed at a research sample of 20 MSME players. MSMEs will evaluate the assessment of success and ease of operation. The following are the results of filling out the financial report preparation software evaluation form.

This software has been included in international activities, namely Research Innovation and Symposium 2024 (RISE 2024) at UTHM Malaysia, and won first place plus a Gold medal.

Table 2. Evaluation Result

Object Assessed	Result		Description
	Successful	Unsuccessful	
Software Main Page	V		Good Display
Open the Transaction Input form by clicking the command button "Transaction Input"	V		Command Button function
Cash receipt transaction data input process	V		Easy process Notes: Can be developed so that the credit debit coloumn can be filled automatically
Input process of cash expenditure transaction data	V		Easy process Notes: Can be developed so that the credit debit coloumn can be filled automatically
Command button on the transaction input form:			
1. Previous Record	V		Function
2. Add Transaction	V		Function
3. Save Transaction	V		Function
4. Delete Transaction	V		Function
5. Next Record	V		Function
6. Print Expenditure Notes	V		Function
7. Print Receipt Note	V		Function
8. Close Form	V		Function
Open the Transaction Input form by clicking the command button "End of Cash Bookkeeping Report"	V		Command Button Works
Ease of operating the software system	V		The software is easy to operate
Conformity of the calculation result on financial transaction records with the calculation result in the software system	V		The calculation result for debit and credit are in accordance with the manual calculation that I did

The conclusion stage is the last in a series of processes for making software for preparing financial reports software based on the R&D method. At this stage, it is concluded whether the application is able to function and is feasible to operate in processing transaction data entered into the software and producing an output in the form of a report with final results that match the transaction data that has been processed manually.

Based on operation testing on the feasibility of software using real data, the software has proven to be able to process the entered data and produce a report with results that are in accordance with manual calculations on transaction data used as test material. In the evaluation of M-CASH Software, fill out the questionnaire. From the results of the questionnaire, each software feature was able to function properly and in accordance with the function. The application is considered to be operated easily because the software includes simple software that only needs to be input on income, purchase, and capital transactions that occur in the business, and reports will be processed and presented automatically. Based on the analysis of the operating test results and supported by the evaluation results, the application is suitable for use. It can be used by partner MSMEs to assist in the process of recording transactions in the next recording period.

CONCLUSIONS

This research implies that MSME actors can use the financial reporting system software that has been prepared so that it can facilitate the preparation of financial reports in MSMEs. The preparation of web-based financial reporting software is research with the aim of developing software or software as a computer program that is operated to develop R&D software; the preparation of this financial reporting software is, of course, programmed with adjustments to the conditions of partner MSMEs so that the software can be used optimally. The adjustment is made by applying double-entry recording software in the R&D program; the software is also applied by partner MSMEs, considering the transactions that occur relatively simply. The success of the preparation of web-based financial reporting software with case studies in MSMEs is supported by the application of qualitative research with a case study approach and the R&D model of software development. The process of preparing financial reporting software into a web-based software goes through several stages, namely: 1) Analyze the basic needs of the software; 2) Initial design of the software; 3) Testing and evaluating the software; and 4) Draw conclusions.

Based on these four main stages, the web-based financial report preparation software was successfully created. The process of preparing web-based financial reporting software has been completed and successful, based on the stage of drawing conclusions based on the results of testing and evaluation of the operation and ability of the financial report preparation software in processing data.

The next research suggestion is that the development of this financial report preparation software can be continued, such as adding tax calculations that need to be paid by MSME actors and developing employee salary slips.

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