

The Implementation of LAMIKRO Accounting Application Based on SAK EMKM and Its Impact on MSME Performance



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KEY WORDS

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ABSTRACT

This study aims to determine whether the application of the SAK EMKM-based Lamikro application is suitable for MSMEs. This research uses qualitative and quantitative data by observing the development of MSMEs from the production and sales process as well as collecting data in the form of financial transaction records. Data was collected by observation and questionnaires.

1. INTRODUCTION

In Indonesia, the number of MSMEs in 2022 according to data from Kominfo has reached 65 million business actors. Around 19.5 million MSMEs have moved on boarding to the digital field. Therefore, with the existence of accounting information systems from various corners related to MSMEs by following up if there are errors or lack of data obtained from various regions.

The Accounting Information System can help accountants to find out how the development of MSME empowerment in the area is. Thus, the opinions according to experts related to the Accounting Information System include, according to Azhar Susanto (2013), it is explained that the Accounting Information System is a series of components that have relationships and cooperation with the aim of collecting, storing, and processing the company's economic information. Meanwhile, according to

(Wilkinson, 2000), an accounting information system is an information system that includes all accounting functions and activities that pay attention to the consequences that will be caused to economic resources from external events or operations within the organization.

Based on the opinions of the experts above, it can be concluded that an accounting information system is a system used to collect, process, and present financial data information in an organization. Therefore, the accounting information system is made to fulfill its function, namely to produce accounting information that is relevant, complete, timely, trustworthy and can be proven to be true. Accounting information systems have a very important role in helping to make decisions on the management of small and medium businesses both internally and externally.

Every business activity certainly requires accounting records so that every transaction that occurs can be clearly known. According to (Arya

and Maria, 2016) the role of accounting is to provide information as a basis for business decision-making. Despite having various advantages, MSMEs also face problems in developing countries such as Indonesia, the problems that are often faced in the development of MSMEs are related to the aspect of management ability, namely the low ability of business managers caused by the low quality of human resources. Human resource problems are the most decisive factor to achieve success in various activities or businesses, both MSMEs and large businesses. This condition occurs due to the low level of education, knowledge, and experience in the business field. The limitations that generally occur to business actors consist of several aspects, including entrepreneurial competence, management, production techniques, planning, quality control and product development, accounting, and marketing techniques. These aspects will certainly have an impact on the quality of the business, so that the ability to penetrate the market will be increasingly difficult in the midst of such fierce competition Azis, et al. (2019).

Obstacles and obstacles to MSMEs, both internal and external, that must be faced by MSME actors such as internal obstacles include: capital, human resources, law, and not having a good financial administration and management system. External obstacles include: the business climate is not conducive, the infrastructure, and has not been able to keep up with the rapidly changing consumer tastes of Bank Indonesia (2015).

Micro, small, and medium enterprises (MSMEs) in Indonesia use accounting recording applications to assist them in compiling bookkeeping. Some popular accounting applications include the Warung Book Application, the Simple Financial Statement

Application (Lamikro), and the SiApik Application, which are designed to make it easier for MSME actors to record their business transactions. This application allows MSME actors to record income and expenses, stock management, and financial reports automatically

The implementation of the LAMIKRO accounting application based on SAK EMKM in micro, small and medium enterprises (MSMEs) is an effort to make it easier for MSME actors to prepare financial statements in accordance with applicable accounting standards. The LAMIKRO application, based on android, allows MSME actors to record financial transactions through mobile phones independently. Several studies show that most MSME actors have not implemented SAK EMKM in the preparation of financial statements and are not familiar with the LAMIKRO application (Made et al., 2022).

The LAMIKRO application was developed by the Ministry of Cooperatives and SMEs to assist MSME actors in handling their financial problems. The app allows users to automatically calculate profits and losses based on the transaction records entered (Windayani et al., 2018). In addition, this application is expected to help MSMEs in compiling simple and easy-to-use financial reports (Muqorobin et al., 2021).

MSME actors in Papua generally still face challenges in managing their finances effectively. The Accounting Information System (SIA) can be an effective tool to help MSMEs in managing their finances and improving business performance. Therefore, this study will analyze the application of SIA, namely the LAMIKRO Application based on SAK EMKM on the performance of MSMEs in Jayapura Regency.

2. METHOD



This study employs a qualitative research approach using literature review and library research methods to explore the rise of ecotourism and its contribution to green economic development. The qualitative method is chosen to analyze various academic sources and policy reports to understand the relationship between ecotourism and sustainable economic growth. By synthesizing recent studies, reports, and policy documents, this research identifies key patterns, challenges, and best practices in ecotourism implementation worldwide.

Data Sources

The study relies on secondary data collected from peer-reviewed journal articles, books, government reports, and international organizations such as the United Nations World Tourism Organization (UNWTO), the International Ecotourism Society (TIES), and the World Bank. These sources provide valuable insights into the economic, environmental, and social aspects of ecotourism. The research focuses on studies published within the last five years (2019-2024) to ensure relevance to contemporary challenges and trends in ecotourism development.

Data Collection Techniques

The data is collected through systematic literature review methods, identifying key themes and trends related to green economic development through ecotourism. Keywords such as "ecotourism," "sustainable tourism," "green economy," and "environmental conservation" are used to retrieve relevant studies. The selection criteria include empirical studies, policy analyses, and theoretical discussions that contribute to understanding how ecotourism fosters environmental and economic sustainability.

Data Analysis Method

The collected data is analyzed using content analysis and thematic analysis to extract recurring themes and patterns. The study categorizes information into three major dimensions: economic impact (job creation, local business growth), environmental sustainability (biodiversity conservation, eco-friendly infrastructure), and social impact (community engagement, cultural preservation). By comparing findings from multiple sources, the study identifies best practices, challenges, and recommendations for enhancing the role of ecotourism in green economic development.

The findings will contribute to a broader understanding of ecotourism's potential as a sustainable economic strategy while highlighting areas where further research and policy improvements are needed to ensure long-term ecological and economic benefits.

3. RESULT AND DISCUSSION

General Overview of the Research Object

Sentani, the district where this study was conducted, serves as the capital of Jayapura Regency, Papua, Indonesia. With a population of 73,977 in 2022 and a density of 327.26 people per km², the region is characterized by a growing number of Micro, Small, and Medium Enterprises (MSMEs). Given its strategic location and economic potential, the adoption of accounting information systems like LAMIKRO has become increasingly relevant for improving the financial management practices of local entrepreneurs.

Descriptive Data Analysis

The research involved analyzing the implementation of LAMIKRO among MSMEs in Sentani, focusing on its impact on financial record-keeping, business efficiency, and

decision-making. Through validity and reliability testing using SPSS 25, the study evaluated respondents' understanding and application of LAMIKRO, along with its influence on business performance. The analysis showed that most MSMEs in Sentani have limited awareness and adoption of LAMIKRO, but those who have implemented it report improved financial transparency and business efficiency.

Instrument Validity and Reliability Tests

To ensure the accuracy of the research instruments, validity and reliability tests were conducted. The results revealed that:

1. Five out of six test items for the Accounting Information System (AIS) Understanding variable were deemed valid.
2. Five out of six test items for the AIS Implementation variable were also valid.
3. Similarly, five out of six test items related to MSME Performance were found to be valid.
4. The Cronbach's Alpha reliability test confirmed that the research instruments were highly reliable, ensuring consistent measurement of responses.

Statistical Analysis and Key Findings

Through multiple regression analysis, the study assessed the impact of LAMIKRO adoption on MSME performance. Key findings include:

1. Understanding of AIS positively affects MSME performance – MSMEs that grasp accounting principles and the importance of financial record-keeping tend to perform better than those with limited knowledge.
2. Implementation of AIS has a significant impact on MSME growth – Businesses that actively use LAMIKRO report improvements in financial tracking, profit

calculation, and business decision-making.

3. Financial literacy remains a challenge – Many MSMEs still lack adequate knowledge of financial management, limiting their ability to maximize the benefits of accounting applications.
4. Gender and Business Experience Factors – The study found that 81% of MSME owners in Sentani are female, with the majority being young entrepreneurs (aged 21-30). Business owners with longer operational experience exhibited better financial management skills.

Regression Analysis and Hypothesis Testing

Regression analysis confirmed that both AIS Understanding and Implementation significantly impact MSME performance. The hypothesis testing results showed:

1. Accounting knowledge contributes to business success by enhancing decision-making and improving efficiency.
2. The adoption of digital financial tools like LAMIKRO leads to better financial oversight and structured business operations.

Key Challenges and Opportunities

Despite the benefits of LAMIKRO, the study identified several barriers to its widespread adoption, including:

1. Limited access to digital literacy training among MSMEs.
2. Resistance to adopting new financial technologies due to lack of trust and perceived complexity.
3. Insufficient government support in promoting accounting applications tailored to small businesses.

To maximize LAMIKRO's potential, the study suggests providing targeted training programs

and raising awareness among MSME owners about the advantages of financial digitalization.

Understanding accounting information systems is a knowledge possessed by SMEs that information systems are important for SMEs. SMEs must understand that running a business must be balanced with technology for the smooth running of their business. Based on the *Knowledge Based View* (KBV) theory, which explains that knowledge is very important for business continuity. The knowledge in question is knowledge related to the understanding of accounting information systems. With SMEs' understanding of the importance of this accounting information system, it will result in sales effectiveness. For example, in sales transactions, carried out using *online technology*, of course it will make it easier and more efficient for the company. This efficiency is called SME Performance. Based on the t-test conducted on the SIA Understanding variable (X1), it shows that the SIA Understanding has a larger one than the table 1.989 ($2.749 > 1.989$), meaning that the independent variable partially has a significant effect on the dependent variable.

The application of accounting information systems is a continuation of the understanding of accounting information systems, where if mini MSEs understand well about accounting information systems that are able to make it easier for SMEs to process their information, then SMEs will apply accounting information systems in running their businesses. According to Endiana & Sudiartana (2016), stated that the application of accounting information systems is seen from how far the frequency of using accounting information systems in transactions is, the more frequency of using accounting information systems in transactions will result in convenience and efficiency for the company. In

other words, the more often SMEs implement accounting information systems, it will result in good SME Financial Performance. Based on the t-test conducted on the SIA Implementation variable (X2), it shows that the price has a greater value than the table 1.989 ($3.561 > 1.989$), meaning that the independent variable partially has a significant effect on the dependent variable.

4. CONCLUSION

Based on the research conducted through the distribution of questionnaires to MSMEs in Sentani, data processing using SPSS 25, and analysis of the Understanding and Implementation of Accounting Information Systems (AIS) on MSME Performance, several conclusions can be drawn. The study confirms that understanding of AIS has a significant impact on MSME performance, demonstrating that business owners with better accounting knowledge tend to manage their financial records more effectively, leading to improved business decision-making. Additionally, the implementation of AIS also significantly affects MSME performance, indicating that businesses that actively use LAMIKRO or other financial tracking tools experience greater financial transparency, operational efficiency, and profit optimization.

This study has several limitations that should be acknowledged. First, data collection was solely conducted using questionnaires, limiting the depth of qualitative insights that could have been obtained through interviews or direct observations. Second, the research focuses exclusively on the influence of AIS understanding and implementation on MSME performance in Sentani, without exploring other potential factors that may also play a role in business success. Lastly, logistical constraints

such as geographical distance, respondent reluctance, and limited research resources affected the ability to distribute questionnaires more broadly, potentially impacting the study's generalizability.

Based on the research problem, objectives, hypotheses, and findings, several recommendations can be made. For MSMEs in Sentani, it is advisable to continue improving their understanding and implementation of AIS, as the study demonstrates its positive and significant impact on business performance. MSME owners should actively seek financial literacy training and adopt digital financial management tools to further strengthen their businesses. For future researchers, it is recommended to expand the scope of study by including additional factors influencing MSME performance, as this study only accounts for 44.5% of the influencing variables. Future research should also consider using a larger sample size and incorporating mixed research methods (quantitative and qualitative approaches) to obtain a more comprehensive understanding of MSME performance drivers. By addressing these research gaps, future studies can contribute to a more holistic understanding of how financial management practices impact small business sustainability and growth.

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