

Analysis of the Digitalization of Accounting Information Systems in Supporting the Sustainability of MSMEs During the Pandemic (Study on MSMEs in Buleleng Regency)

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Abstrak

Penelitian ini membahas Analisis Digitalisasi Sistem Informasi Akuntansi Dalam Mendukung Keberlanjutan UMKM Saat Pandemi (Studi Pada UMKM di Kabupaten Buleleng). Sistem Informasi Akuntansi merupakan bagian terpenting dari setiap kebutuhan manajemen informasi. Informasi akuntansi berhubungan langsung dengan dokumen keuangan dan aktivitas bisnis. Permasalahan yang diangkat adalah bagaimana penerapan digitalisasi dan efektifitas Sistem Informasi Akuntansi pada sektor UMKM? Metode yang digunakan dalam penelitian ini adalah metode penelitian kualitatif. Hasil yang diperoleh adalah Digitalisasi sistem informasi memberikan kontribusi yang cukup tinggi bagi UMKM karena kemudahan yang didapat: 1. Mempercepat proses transaksi, 2. Efisiensi penggunaan tenaga kerja, 3. Dapat dilakukan pengawasan langsung oleh pemilik, 4. Kemudahan pemasaran, 5. Informasi keuangan diperoleh secara real time.

Kata kunci: digitalisasi; Sistem Informasi Akuntansi; UKM..

Abstract

This study discusses the Analysis of Digitalization of Accounting Information Systems in Supporting the Sustainability of MSMEs During a Pandemic (Study on MSMEs in Buleleng Regency). Accounting Information System is the most important part of any information management needs. Accounting information is directly related to financial documents and business activities. The problem raised is how to apply digitalization and the effectiveness of Accounting Information Systems in the MSME sector? The method used in this study is a qualitative research method. The results obtained are Digitization of information systems makes a fairly high contribution to MSMEs because of the ease with which they are obtained: 1. Speed up the transaction process, 2. Efficiency in the use of labor, 3. Can be carried out direct supervision by the owner, 4. Ease of marketing, 5. Financial information is obtained in real time.

Keywords: digitization; Accounting Information System; SMEs.

INTRODUCTION

Accounting Information System is the most important part of any information management needs. Accounting information is directly related to financial documents and business activities. Accurate accounting information helps executives and outsiders make decisions, monitor and manage the business more effectively. The system is designed to

ensure that all sales and revenues are recorded fairly, sales information systems, cash sales, credit/revenue information systems and all areas related to sales and cash receipts are needed to help businesses prevent fraud as much as possible, as quickly as possible and misunderstandings. operating system (Romney and Steinbart, 2017). The Accounting Information System (AIS) is a

system that helps companies manage data into quality accounting-related information that is useful for decision making in Handayani (2007). In this case the computer plays an important role in a system, with the existence of a computer data can be integrated between computers with one another, so AIS will produce quality, precise, fast and accurate information according to management needs. The pattern of human life is influenced by the rapid development of information technology. Information needs become an inseparable part of a series of other needs, both individual and organizational needs. The high demand for information from an organization demands the transformation of information systems from conventional to digitalization of information. This demand is very important to pay attention to in order to support the acquisition of precise, fast, and accurate information.

The COVID-19 pandemic that has hit Indonesia since early March has shaken the national economic sector, including Micro, Small and Medium Enterprises (MSMEs). The phenomenon that occurred today is quite interesting to be studied in depth by national policy makers (policy makers). When the 1998 monetary crisis and the 2008 world economic crisis occurred, MSMEs became an important pillar that supported the sustainability of the economy, at a time when many other economic business units were affected and collapsed. However, the resilience shown in 1998 and 2008 could not be maintained when the COVID19 pandemic came and hit indiscriminately. MSMEs are not only affected business actors, but it is no exaggeration to call them paralyzed. In 1998, the crisis that hit Indonesia was caused more by macro factors such as an open financial system, but not supported by a good supervisory system, the implementation of a fixed rate currency system, and the large and rapid inflow of foreign investment funds., especially in the short term. The business units that are automatically affected are corporations with medium to upper business scales. The MSME strategy during the pandemic is very important for the continuity of a business. In

the midst of the current pandemic conditions, all are struggling together to be able to survive in the face of bad conditions, both in the health and economic fields. The micro, small and medium business sector is one of the pillars of the nation's economy that has been most affected by the pandemic. It has been recorded that up to 82.9 percent of MSMEs were affected and showed a drastic decline in sales. The need to make the best support and strategy so that MSME actors can move again to increase sales and run the nation's economy to meet their daily needs. Running the economy at a time like this is not easy. There must be a planned and best move to stay afloat. One of these steps is adapting to the community. Because all feel the application of regulations to stay at home, MSMEs must also think smart to meet their needs, either online or by utilizing digital technology. The following strategies can be implemented: Online Promotion The first solution is to promote products through social media or online. By utilizing digital platforms, MSMEs are a form of market adjustment. Another MSME strategy during the pandemic is to adjust people who shop online. People turn to online transactions to fulfill their needs.

The digitization of accounting information systems is a system that collects, records, stores, and organizes inputs to set aside information for decision gathering. The system also captures people, rules and guidelines, input, software, information technology infrastructure, and internal resolution of the course of security activities. Sales accounting information system is an information system that regulates many procedures and methods to generate, analyze, and retrieve information to support sales-related decisions citing research by Pala'langan et al. (2020). Based on the above background, it can be said that the digitization of accounting information systems is widely used by MSMEs to support business continuity, so researchers are interested in conducting research with the title "Analysis of Digitalization of Accounting Information Systems in Supporting the Sustainability of MSMEs in

the Pandemic Period (Study on MSMEs in Buleleng Regency)".

LITERATURE REVIEW (QUALITATIVE)

1. Digitization

Digitization is an acronym for a complete network of all industrial sectors of the economy and society, with the ability to gather information, as well as to analyze and translate that information into action. Changes bring advantages and opportunities, but they create challenges that are more recent Kusi-Sarpong et al. (2020). In this case, digitalization is in the form of E-commerce. E-commerce is the use of digital information processing and communication technologies in business transactions to create, transform, and redefine the relationship between sellers and buyers. E-commerce can be defined as the activity of buying and selling goods or services involving the transfer of funds and the exchange of data electronically connected to the Internet.

Digitization practices and tools state that digitizing tools, especially IoT (internet of think) connect the virtual world and the physical world, which can result in significant changes in a business model. provides several smart solutions that can be identified as new ideas in both organizational and technological fields. These solutions, when implemented logically, can be summed up as a key role in the era of globalization. can not only help different business entities but also the economy of any country or the world economy as a whole (Kusi-Sarpong et al., 2020).

2. Accounting Information System

Decision making by executives is highly dependent on information. The information obtained is considered to determine the strategy that will be carried out in the future. The required information is obtained from an information system. Romney and Steinbart (2006) define the system as a series of two or more interconnected components, which interact with each other to achieve a goal. A system always consists of several smaller subsystems, each of which performs an important specific function, to support or

achieve the goals of the larger system. Kadir (2003) states that information systems include a number of components (humans, computers, information technology, and work procedures), something is processed (data becomes information), and is intended to achieve a goal or goal. Meanwhile Hall (2001) defines an information system as a series of formal procedures in which data is collected, processed into information, and distributed to users. According to Handayani (2007) that every organization must adapt the system to the needs of users so that the purpose of using a specific information system may vary from one company to another. An accounting information system is an arrangement that collects, records, owns and manages instructions to them a data to decision makers. people, policies and instructions, data, software, data technology infrastructure, internal resolution and security bases (Romney and Steinbart, 2017). In general, the system is a collection of several smaller components called subsystems, which are interrelated with each other to achieve one or more common goals for a company. Within each system/subsystem itself there is a series of processes consisting of input/input, the process itself, and output/output (Romney and Steinbart, 2017).

3. SMEs

Understanding MSMEs In general, SMEs or commonly known as small and medium enterprises is a term that refers to a type of business that is established by individuals and has a net worth of at most Rp. 200,000,000.00 (not including land and buildings). From this understanding, there are several other definitions of SMEs. Business or can be called entrepreneurship. The term entrepreneurship according to Peggy A. Lambing and Charles R. Kuel in their book Entrepreneurship is a creative act that builds value from something that doesn't exist. Entrepreneurship is a process to capture and realize an opportunity

regardless of existing resources, and requires courage to take calculated risks. SMEs are a people's business that can be seen from the number of workers. Small businesses have a workforce of between 5-9 people, while medium-sized businesses have a workforce of between 20-99 people.

METHOD

Research Approach

The approach used in the researcher is a qualitative approach. A qualitative approach is a form of approach that can be called an investigative approach, this is because usually the researcher always collects data from the people in the research place.

Research Sites

The research location is a place where the research is carried out. Researchers always visit where the research site itself is, both in order to collect data through interviews, observations and documentation that will be carried out for the research. The research location is in Buleleng Regency.

Data sources

Sources of data that are very necessary for conducting this research. The data that must be required in this research form can be grouped into two parts, namely:

a. Primary Data Source

In this study, the primary data source is data that is obtained and collected directly from the local community. And also to the managers of MSMEs in Buleleng district. For example, data in the form of observations and so on. In this research, the respondents are aimed at people who manage MSMEs

b. Secondary Data Source

Secondary data is a form of data source which is obtained or obtained indirectly in the form of an intermediary media. As is the case in

the search for theories by examining, researching, reviewing, and studying forms of literature that can relate to MSMEs in Buleleng Regency.

Data collection technique

In the context of the data obtained by researchers is very necessary in this study, therefore researchers can use several forms of data collection methods. The data collection method uses a method that can be used by research in collecting the data. So that later in the study obtained the form of information or data that is relevant to the topic of the problem that can be studied.

A. Interview

Interview is a process in the form of communication which is very important in determining a research process. With the form of interviews, the data that can be obtained can be more in-depth, in carrying out this interview, it is necessary to have the skills of a researcher in the process of communicating with the respondent.

B. Observation

Observation is a form of ways and techniques in data collection by carrying out a systematic recording and observation, which is on the problem of symptoms or phenomena that exist in the form of the object of research.

C. Documentation

Documentation is a result of an image. The document can be in the form of writing, pictures, or monumental works of someone.

Data analysis technique

This study uses the form of inductive and deductive data analysis. Based on the data that has been obtained from the field, from the results of forms, interviews, observations, field notes, and studies of the form of documentation, therefore the compiler

can lift from specific facts, concrete events are then drawn as conclusions that have a general nature. This can be done to find out what forms of digitization have been carried out by MSME actors.

RESULTS AND DISCUSSION

Overview of MSMEs in Buleleng Regency

The MSME sector in Buleleng Regency in supporting the economy of the Buleleng community is developing well. Its development can be seen from the increasing number of MSMEs in Buleleng Regency. In 2019, Buleleng had 34,374 MSME units. This number is very large so that the contribution of MSMEs to the Buleleng economy is felt, especially in terms of employment. However, in line with the Covid 19 pandemic, MSMEs are facing obstacles in their development, including a decline in sales figures, difficulty in raw materials, a decrease in production, capital, distribution delays, and the most severe is layoffs of workers. To overcome this, it is deemed necessary to analyze more deeply the problems faced by MSMEs. So that later efforts and or appropriate policies can be taken to overcome these problems. It is hoped that MSMEs can still exist in supporting the economy of Buleleng Regency.

Research result

1. National Economic Recovery for MSMEs

The National Economic Recovery (PEN) was carried out by the government during the covid-19 pandemic as it is being experienced in 2020 and even until 2021 this covid pandemic has not found a bright spot. The impact caused by the covid pandemic on the situation and condition of the Indonesian economy has had a very bad impact, resulting in

an economic crisis that has made people lose their livelihoods.

Therefore, the government needs to make efforts to minimize the adverse effects caused by the pandemic by going through a series of strategies such as the application of the digital economy to be able to maintain the existence of MSMEs and also carry out national economic recovery, especially after Indonesia's health problems have been resolved. This focus on national economic recovery is used as one of the government's programs to seek the Indonesian economy to return to normal.

The main purpose of this program is none other than to assist in guaranteeing, sheltering, and rescuing economic actors who are none other than MSMEs. In addition, the national economic recovery program is aimed at strengthening and redeveloping the productivity of the Indonesian economy. With this program, it is hoped that it can help MSMEs to survive in the current situation and it is hoped that this program can revive the enthusiasm of the community as economic actors to rebuild a stable economy. This program plan is nothing but a tangible form of the government in an effort to maintain one of the sectors driving the economy, namely MSMEs.

2. Completion of the National Digital Market Concept

Completion of the concept of the National Digital Market (PDN) is a concept developed to be able to overcome marketing problems that are very difficult to do offline. Therefore, this PDN has great potential for the rotation of the Indonesian economy, especially in the economy of the people who on average earn their income and profession from entrepreneurship. PDN is also a new step in an effort to increase the

productivity of the Indonesian economy by implementing a digital system in the process of economic growth.

In addition, cooperatives also have an important role in the sustainability of the National Digital Market concept in an effort to recover the national economy. The role of cooperatives here is as a balancing component in the needs and prices contained in PDN. Cooperatives will also provide assistance in the form of empowerment, education and financing in the form of capital loans for MSMEs in order to create a strong cooperation system. MSMEs can take advantage of cooperative institutions as a means of unifying MSMEs in an area whose task is to represent the members of the cooperative itself in equalizing market prices, the amount of production and much more.

The digitization of MSMEs that switch to online sales patterns through the marketplace is a problem solution for micro, small and medium enterprises (MSMEs) to survive and help the Indonesian economy in the current Covid-19 pandemic era. The digitization of MSMEs has become something that is unavoidable as well as one of the solutions for the very large number of MSME actors in Indonesia. To drive digitalization and make it easier for MSME actors to face the current climate of change, improve network convenience and exchange technology with MSME players in order to be able to survive in business competition (Slamet et al., 2016). The ability of digital and internet experts is an absolute thing that must be mastered by MSME actors if they want to survive in business competition (Purwana, Rahmi, & Aditya, 2017). Research by Delloitte Access Economics (2015) states that consumers are increasingly

accustomed to making decisions based on digital content and conducting online transactions in purchasing goods. This is a challenge but also a profitable business opportunity for MSMEs in Indonesia. Based on this description, it can be concluded that the strategy for developing the digitization of MSMEs is to support the development of MSMEs in Indonesia as well as one of the solutions and as input for MSME actors in the Covid-19 era in digitizing their business processes. Using a SWOT analysis strategy in mapping out the strategies used to help MSME actors formulate the digitization of MSMEs. Istiqomah & Andriyanto (2017) stated that SWOT will look at the following factors:

1. Internal
 - a. Strengths
 - b. Weaknesses
2. External
 - a. Opportunities
 - b. Threats

The four strategies above can be described as follows (Setyorini, Effendi, & Santoso, 2016):

1. SO (strengths-opportunities) strategy. A strategy that utilizes the strengths contained in the internal scope in capturing the opportunities that exist.
2. WO (weaknesses-opportunities) strategy. A strategy that continues to fix its weaknesses by taking opportunities and taking advantage of existing external opportunities.
3. ST strategy (strengths-threats). One strategy that utilizes the strengths of its business or organization to deal with threats that arise from external factors.
4. WT strategy (weaknesses-threats). Strategies used to minimize the weaknesses of internal factors and avoid threats from external factors. The identification of the internal and external environment of MSMEs in

Indonesia is as follows:

1. Strength

- a. Able to adapt and have excellent resilience in competitive markets both nationally and internationally, so that it becomes the main capital for MSMEs to become the main MSME entrepreneurs or entrepreneurs in the digital economy
- b. Program from the Indonesian government Making Indonesia 4.0
- c. Able to operate digital technology, making MSMEs more competitive and highly competitive.
- d. There are many facilities provided for doing digitalized business

2. Opportunity

- a. Increased input turnover when using digitalized sales.
- b. The development of digitalization has increased the number of extensive networks to gain new customers both domestically and abroad.
- c. Ease of accessing digitization.
- d. Buyers and prospective buyers of MSME products prefer online transactions.
- e. In the era of the ASEAN free market (MEA), MSMEs are able to expand the regional market network.

3. Weaknesses

- a. There are MSME human resources who are still not proficient in the field of internet and online sales marketing.
- b. Limited knowledge and knowledge of the digitization of SMEs.
- c. Most MSMEs are in rural areas, access to connections that still exist do not reach all of Indonesia.
- d. Most MSMEs are in rural areas, so internet access is limited.
- e. Most are still not digital-literate
- f. Empowerment of MSMEs is still not done in its entirety

4. Threats

- a. Many micro, small and medium enterprises from abroad, as competitors who apply digitalization.
- b. Likewise in Indonesia, there are

many players in the e-commerce market.

- c. Consumers have the convenience of switching (one click) to competitors.
- d. There are still many consumers who consider security in online transactions.

CONCLUSION, IMPLICATION AND LIMITATION

Based on the explanation in the research discussion above, it can be concluded that in order to solve the problems faced by MSMEs, namely with the Covid 19 pandemic, MSMEs face obstacles in their development, including declining sales figures, raw material difficulties, decreased production, capital, distribution delays, and the worst is the layoffs of workers. To overcome this, it is deemed necessary to analyze more deeply the problems faced by MSMEs. So that later efforts and or appropriate policies can be taken to overcome these problems. It is hoped that MSMEs can still exist in supporting the economy of Buleleng Regency.

Digitization of information systems makes a fairly high contribution to MSMEs because of the ease with which they are obtained:

- 1. Speed up the transaction process
- 2. Efficiency in the use of labor
- 3. Can be carried out direct supervision by the owner
- 4. Ease of marketing
- 5. Financial information is obtained in real time

The limitation of this research is that it is only conducted in Buleleng Regency, it is necessary to expand research sites such as the Province of Bali or throughout Indonesia.

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