

## Utilization Of Bookkeeping Applications as Manual Bookkeeping Solutions On CV. AJM

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### Abstract

Bookkeeping is something that business actors must apply. Bookkeeping can be done both manually and computerized. In the development of an increasingly advanced era, the role of technology certainly has a major influence in the business world, especially in processing company financial data. In recording transactions, a computerized system is needed to make it easier for companies to record and the need to present a fast and accurate financial statement. This study aims to analyze what problems are often faced by CV AJM while implementing a manual bookkeeping system and providing solutions to these problems. The research method used is descriptive qualitative based on primary data sources and secondary data obtained by conducting field research. The result of this study is to explain good financial document filing, recording of financial statements, and guidelines for using accounting bookkeeping applications that can help CV AJM manage business activities. So that with this computerized bookkeeping can help workers quickly and accurately; later, business owners can use these financial statements as study material to analyze their business and be able to maintain their business in the future.

**Keywords:** Bookkeeping; Computerization; Financial Statements

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### A. INTRODUCTION

With the development of an increasingly advanced era in this era of globalization, of course, the role of technology also has a major influence on people's lives, especially for companies in the financial sector, along with the development of business today. One of the developments in information technology in finance is the existence of an application or special application for accounting. With accounting applications, it will certainly make it easier for companies to present an accurate financial report effectively and efficiently for business and administration.

Not infrequently also, the development of technology and information has penetrated various fields, including industry and education. In the industrial field, several businesses still use the old way in their business processes; the old way is in carrying out the transaction process and still using record recording, one of which still uses a lot of the old way is in the workshop business. With the development of information technology today, the management of transaction processes in workshops can be done more optimally when utilizing information technology. Information technology facilitates information management and accuracy (Setiadi & Setiawan, 2016).

In general, this accounting application is an application program designed to facilitate the work of accountants in recording transactions to financial statements rather than recording manually. This can speed up the work as well as get more accurate results. For example, it is recording accounts payable or purchasing, accounts receivable or sales, cost costs, general ledgers, and various other accounting recording activities to produce financial reporting as a consideration for decision-making.

According to Abdullah et al., "Financial statements can also determine the company's performance. The company's financial performance is a process of evaluating the company's economic and risk prospects. The company's health condition can be reflected in its financial performance. This is because the company's financial performance reports are useful as information about the company's planning, funding, investment, and operations. An analysis is carried out using financial ratios".

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The first problem faced is the large number of daily transactions with the data processing process that is still manual. Data processing becomes very inefficient and effective because there will most likely be errors in calculations and many stages that must be done. To prove that the income statement is following the number of existing transactions, the accountant must bring files such as receipts that prove that all transactions have been inputted and reported properly to be given to the head of finance so that the report can be verified for validity. Checking the data is still done manually, where every day, transactions take 8 hours to calculate until they get the appropriate and correct total.

The second problem faced is that records processed manually can be changed using accounting applications available on the computer of a company or agency in need. However, that alone is still not optimal because if you want to work on reports, accountants must go to the office or install the required applications first, which is likely very time-consuming. Moreover, the last problem is when financial statements in the form of physical documents or paper have been completed and reported to the head of finance; if there is an error, it will take much paper to make a new report, it is a waste of paper and also has a big impact on the environment.

So basically, a company must know how important a record of financial accounting data is to run its company. However, sometimes the process of recording transactions in financial accounting becomes less effective and efficient if a company still uses manual methods in terms of recording, so there will be delays in presenting a report, and there may be additional administrative and administrative costs in the company.

### *Management*

Etymologically, management comes from the word "to manage," which means to manage, manage or manage. In Latin, there is a word that has almost the same meaning, namely "manus," which means hand or handle. Management does not yet have an established and universally accepted definition. So management can be defined as planning, organizing, preparing personnel, directing, and supervising organization members to achieve organizational goals. The development of management theory began from the classical school (1770-1860) to the modern management school (1940-present). The above definition includes management functions: organizing, preparing personnel, directing, and supervising. According to Follet, management is the art of doing work through others. (2003). This definition means that a manager is in charge of organizing and directing others to achieve organizational goals.

Management is a process because all managers must carry out certain interrelated activities to achieve their goals regardless of their specific skills or skills. The process involves planning, organizing, directing, and supervising management activities. In practice, management is applied to larger and stand-alone organizations and can be clearly distinguished from other organizations. If this understanding of management is connected with the understanding of administration is a process of cooperation carried out by two or more people to achieve predetermined goals.

So the relationship with management is that which concerns two or more people, and so on; it can be interpreted that between two or more people, there are people who tell/use other people or people to get the desired results, but instead, there are people or people who are told or used to achieve a certain goal. So management is an integrated series of steps that develop an organization as a socio-economic-technical system. This definition implies that managers achieve the goals of carrying out various tasks that may be required by not performing them.

According to (Robbin & Coulter, 2002), management coordinates various work activities effectively and efficiently with and/or through other people. According to (Terry, 1996), management is defined as a series of unique processes that include planning, organizing, directing, and controlling that are implemented to set and achieve various predetermined goals through the use of human resources and various other resources (1982). Meanwhile, according to Stoner, management is a series of processes determining planning, organizing, directing and controlling human and other resources for achieving a goal.

From the above understanding, there are two keywords: art and process. Processes can be interpreted as systematic steps for the achievement of goals. For example, someone who wants to enter a college student, then he is required to undergo certain steps as a requirement to become a student, for example, buying a registration form first, carrying out the selection, and paying tuition, and cannot immediately pay for college and then become a student, because the registration and selection steps have not been carried out. So these sequence steps to be performed are called processes. Likewise, with the steps in management, the sequence is to plan, organize, direct, and end with supervision. On the other hand, if this process is executed correctly, it can be considered an art.

Based on this description, management can be considered an art and/or process of planning, organizing, directing, and supervising various resources to achieve a certain goal.

### *Financial Statements*

Financial statements are records of a company's financial information in the accounting period that describe the company's performance. Financial statements are useful for banks, creditors, owners, and interested parties to analyze and interpret financial performance and company conditions (Indonesian Institute of Accountants, 2009). A statement (Harahap, 2008: 105) states, "Financial statements describe the financial condition and results of a company's operations at a certain time or period. The types of financial statements commonly known are balance sheets, income statements, cash flow statements, and statements of changes in financial position".

(Kasmir, 2008: 7) Generally, the definition of financial statements is a report that shows the company's financial condition in a certain period. The information we obtain from a financial statement is expected to meet aspects of accountability or accountability and transparency in financial management and provide reliable information. The fulfilment of these aspects in a financial statement can describe and manifest the implementation of good or good corporate governance.

Financial statements are the end of recording a company's financial transactions, which guide a company's financial position in an accounting period and become a company's performance standard (Ramadhani, 2020). In general, financial statements prepared by companies, according to (Adrianto et al., 2019), consist of Income Statement is a Financial Statement that provides information about the company's ability to generate profits during a certain period. Although the balance sheet and income statement are separate documents, they have a very close and interrelated relationship that can be connected to one report called the statement of changes in the capital—a report of Changes in Capital or Retained Earnings.

According to (IAI, 2009: 27), "financial statements are part of the financial reporting process. Complete financial statements usually include balance sheets, income statements, statements of financial position (which are presented in various ways, such as cash flow statements or statements of fund flows), records, and various integrals of the financial statements. (Fahmi, 2012:21) "Stating financial statements is information that describes the condition of a company's financial statements and can be used further as a picture of the company's financial performance."

(Psak No. 1, 2009) "Stating financial statements is a structured presentation of an entity's financial position and performance. So financial statements are one of the most important information in assessing the company's development". At the same time, joint financial statements report the cooperative management's responsibility for the cooperative's business results in a certain period and the cooperative's financial position at the end of that period (Rudianto, 2010: 11).

### *Research Mindset*

In a company, errors in implementing processes occur accidentally or intentionally. Moreover, the greater the action, the risk to the company is greater and more. Therefore, companies must be able to anticipate these phenomena. Accounting information systems are important for companies; although this can reduce the number of errors and errors, this often occurs at risk, which can endanger the company's stability. With the increasing level of risk caused by the system's novelty, it is also necessary to review the current information system.

Errors can occur during repeated operations of information systems, so it is necessary to master things to understand things earlier than the purpose of an information system audit. Kuzrini (2009), Audit The purpose of information systems is to protect computer equipment from access by persons who are not responsible for the destruction of systems or data, ensure the file management process is carried out correctly, and recognize Sources of information whose authority is unclear and incomplete. Because the study of information systems arises because information systems have developed with companies with accounting information systems, and with good information system audits, you can trust internal control very well.

Accounting has a conceptual, theoretical framework on which to base the implementation of its techniques; this basic conceptual framework consists of standards of practice that the public has accepted because of their usefulness and logic. Accounting standards include regulations and procedures prepared and ratified by official institutions. Sofyan Safri Harahap (2007: 149) states that accounting standards it

is explained by recording economic sources, liabilities, and capital, as well as what transactions must be recorded, how to record them, and how to disclose them in the financial statements to be presented.

## **B. RESEARCH METHOD**

This study's methods started with data collection, processing, and migration to the MYOB and Finansialku applications. The method used in this study is a qualitative descriptive method, which is research conducted by collecting data with a clearer and more detailed picture of a situation based on data and information obtained by the stages of data collection, which is then classified and accomplished so that the information needed to analyze existing problems and how to solve them. The method used is a field survey method where research is carried out by directly visiting the intended research place to get the necessary data from business owners. This research was conducted on the CV. AJM, the month of data in this study is January 2023.

To obtain the necessary information in this study, documentation was used, namely—the collection of research data with the help of documentation. The documents are mainly in the form of official legal/financial information, balance sheets, and income statements of pharmaceutical companies listed on the IDX. Data analysis is an activity that involves transforming research data into new, easy-to-understand activities to conclude. The technique used in this study is comparative analysis, comparative analysis technique. A comparative study (Nazir, 2005: 58) is a type of descriptive research that aims to answer fundamental questions about cause and effect by examining the conditions behind the occurrence or emergence of a particular phenomenon. The data analysis method used is a descriptive statistical analysis to analyze and present information about the picture of the sample company and to get an overview of the state of the data based on the minimum value, maximum value, average value, and standard deviation.

The sampling technique to be used by purposive sampling method. The purposive sampling method is where not all population elements can be used as samples because the selected sample must meet certain criteria. The sample criteria used in this study are data that meet the needs of the study, preferably data that is close to the time of research to meet the latest data and the completeness and availability of all data. Based on these criteria, the sample in this study is CV's financial statements. AJM, the month of data in this study is January 2023.

At the data collection stage, namely the activity of collecting various data, which are related to research using the following methods: 1) Observation: Data collection by observing directly in the financial department regarding ice block sales transactions, recording financial statements, and everything related to the processing of financial transactions that occur in CV. AJM; 2) Interview: At this stage, interview the Person in Charge of the Field CV. AJM to obtain good information about the history of the company, to the process of making financial statements and other data needed; and 3) Literature Study: Research is carried out with literature studies such as reading books, research journals, and other scientific articles that have something to do with the object of research.

## **C. RESULTS AND DISCUSSION**

It has been explained in the above problem that the main point of the existing problem is that the process of recording reports is still manual and allows minor errors, so it can be concluded that an application uses problem-solving in its implementation in CV. AJM, the author, has carried out his responsibilities in the administrative department. Some obstacles occur both internally and externally and may be caused by several factors, including 1) Internal: a) Inefficient in reporting financial data; b) In CV AJM, the main task of administration is to record reports in and out of financial data, but because the financial recording is still done manually, the obstacle faced is inefficiency in financial recording because it takes a long time so it is less optimal; and c) Difficulty finding transaction data such as attachments due to a large number of transaction data stored; 2) External: Noise caused by the sound of the equipment used and also from traffic that interferes with focus when recording finances.

In the implementation, there are several obstacles; knowing these obstacles, then there are several things that can be done to overcome the obstacles faced, including 1) Record reports quickly but still thoroughly: In overcoming writing obstacles that take a long time, usually the thing to do is to write

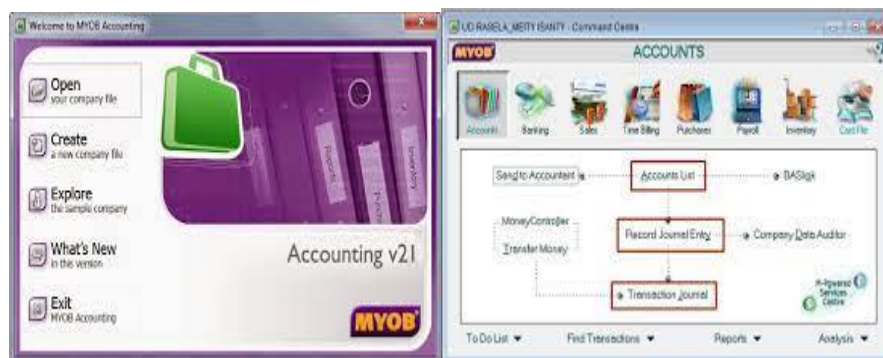
quickly, but this sometimes finds new problems, namely the number of writing errors; 2) Compile transaction data to make it easier to report to the general ledger.

The solution in this study is for CV. AJM, in order not to be constrained anymore in the administration section, is to use applications to be more efficient and effective; there are several applications that we recommend using, namely:

#### 1. Apps Mind Your Own Business Accounting (MYOB)

The MYOB Accounting program functions to automate complete, detailed, and accurate bookkeeping, making it easier to make financial reports compared to manual use. Mind Your Business Accounting, or MYOB, is a common accounting computer application that can record all business transactions and automatically generate financial statements (Nofrizal, 2013). This MYOB program makes books automatically, completely, detailed, and accurately to simplify the process of making financial statements compared to manual use (Rohman, 2020).

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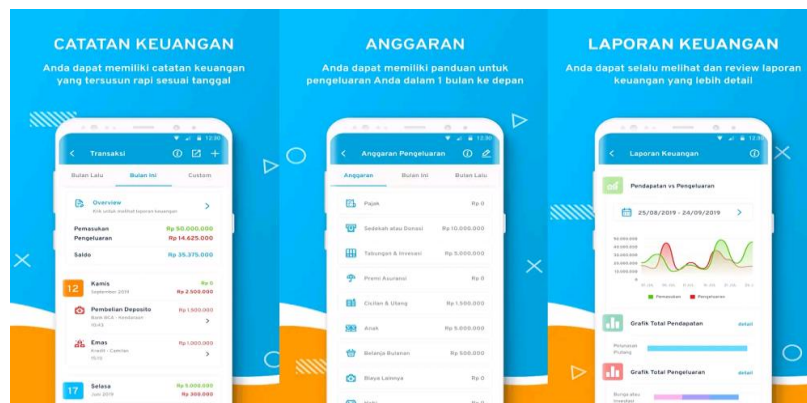


**Figure 1. MYOB Display**

Based on some of the expert opinions above, it can be concluded that the MYOB Accounting program is a computerized accounting data software package provided to make it easier for someone to do bookkeeping completely, quickly, and accurately in the financial reporting process in service companies, trade, middle to lower industries, and large companies.

#### 2. Apps Finansialku

Finansialku is one of the applications that can be used on Android devices. Finansialku is a good and safe application to manage your finances because this application has a CFP (Certified Financial Planner) certificate. Getting a certificate is not a miracle because this program is very helpful in managing expenses and income. Komunitas Finansialku is officially named PT Solusi Finansialku Indonesia as a financial planning company with educational portals, financial applications, and financial consulting. This community has the vision to help Indonesians realize financial goals through financial planning, financial literacy, and financial inclusion.



**Figure 2. User Interface Finansialku**

There is concrete evidence of the commitment of Komunitas Finansialku by registering and having been officially registered at the Financial Services Authority (OJK) as a Financial Planning company in the Financial Technology category based on OJK regulation Number 13/POJK.02/2018 concerning Digital Financial Innovation. In addition, Komunitas Finansialku has been used as a pilot Regulatory Sandbox in the Financial Planning cluster Finansialku aims to increase financial literacy for the younger generation, especially millennials, to make wiser financial decisions.

Finansialku was founded by Melvin Mumpuni, who was initially inspired while working on his thesis. Mumpuni has a desire to increase the financial awareness of the Indonesian people. Where Indonesia has a variety of investment instruments available, thus, consumptive patterns that often occur can be directed in a better direction through companies that focus on financial education, such as Finansialku.

#### **D. CONCLUSION**

Based on the discussion of the results of the study, it can be concluded that recording transactions carried out manually requires a long time to make financial statements, and it is likely that there will be errors in the information produced due to a lack of human accuracy. Financial statements are reports resulting from the accounting process that can be used to communicate between financial data or activities of a company with parties interested in the company's data or activities. Financial statements provide information on assets, liabilities, revenues, costs, changes, management performance, and records. Financial statements are also useful as a tool to measure the results of business and company development results from a period and find out where the company has achieved its goals.

Some recommendations that can be given to CV AJM in connection with recording financial transactions in forming accurate financial statements and not taking long companies are advised to immediately use accounting applications because these applications can reduce the risk of errors due to human negligence and financial statements can be completed. It can save costs, and business analysis decisions can be easily made.

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