SMART ACCOUNTING WITH SIMKEU APPLICATIONS SINGLE ENTRIES

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ABSTRACT
Technological advances encourage all knowledge to adapt technology. The need for financial information encourages accountants to be able to modify using technology. This matter happened SIMKEU which is currently still complicated and not friendly with external users who do not understand accounting. Sigle entries application helps UKM and UMKM to be able to report their financial performance easily and accurately. The use of sigle entries done by separating receipts and costs more directly will journalize transactions in accordance with the iput performed by the user. This SIMKEU will generate the output of related financial statements. Balance Sheet, Income Statement, Equity Statement and Cash Flow Statement. This report can be used for decision making both internally and externally.
Keywords: SIMKEU, Sigle Entries, UKM, UMKM

1. INTRODUCTION

The development of technology makes the community easier in doing activities and work. Technology encourages a variety of disciplines to be able to improvisation. Accountants indirectly play a role in the development of technology. This is because the need for financial reporting can increase liability for internal and external parties.

Micro and medium-sized institutions (UKM and UMKM) play an important role in improving the Indonesian economy. Therefore, the government issued a regulation concerning the obligation of small and medium business development in accordance with the Government Regulation of the Republic of Indonesia Number 17 Year 2013 regarding the Implementation of Law Number 20 Year 2008 About Micro, Small and Medium Enterprises. This is certainly a great opportunity for people to open new businesses and develop existing businesses in the form of UKM and UMKM. According to Handayani and Hariyati (2014) in an effort to improve its performance, UMKM need a reliable information system. UMKM have a strategic role in national economic development, because in

addition to play a role in economic growth and employment absorption also play a role in the distribution of development results.

To develop a business certainly requires a large amount of funds so that good financial management is very important in entrepreneurship. With the increasing scale of UMKM operation, it requires information technology capable of processing data (database, corporate resource planning, inventory management, sales and consumer data management, and others (Handayani and Hariyati, (2014), UKM and UMKM directly required to be able to create good and correct financial statements in accordance with Financial Accounting Standards. This financial report will be used for internal and external parties. However, many obstacles faced by UKM and UMKM in preparing financial statements one of them is the intellectual limitations on financial statements.

In accordance with the data collected there are 80% of financial statements that have been made by UKM and UMKM have not met the financial accounting standards. The financial statements using double entry system is very difficult to use especially business actors who are not accounting background. So it takes a long time and a great cost to create a good and correct financial statements. Nevertheless it can not be denied that accounting is instrumental in the development of the company.

Basically a lot of UKM and UMKM who have started to record every financial transactions even many who are already using applications purchased on online sites. However, in the end the financial applications are not fully usable because the available applications are still difficult to understand and not in accordance with the needs of UKM and UMKM. As Warren (2006: 25) states that many pre-existing financial applications but many can not be used. This means that existing apps are not yet user friendly. Users still have to understand about the accounting and menu that is displayed is still complicated and takes a long time to input data.

The SIMKEU application is a financial system application that is directly connected to the web. UKM and UMKM can access the system either by using laptop or mobile phone wherever located. This application uses a sigle entry system that allows users to record daily financial transactions based on revenue and expenditure activities. Sigle entry here means the user only entry one financial transaction. Users only need to know whether the financial transactions made result in cash receipts or disbursements. The system will directly journalize transactions in accordance with the transaction selected by the user. This financial application does not require users to understand accounting and how to make financial statements. Each selected transaction will affect the financial position both from the side of journaling as well as financial statements to be generated.

2. OBJECTIVE

This study aims to look at the opportunity of Accounting Information Sistem In new erra technology with the implementation of

business UKM and UMKM to use the accounting report with SIMKEU Sistem.

3. **REASEARCH METHODOLOGY**

The data in this study was obtained based on the results of interviews with users and analysis of the needs of accounting systems required today. Population in this study are UKM and UMKM in Banda Aceh City in 2015. The sample of this study is UMKM that made financial reporting during the study period. Sample selection using purposive sampling technique, that is sample selection technique by specifying criteria to sample by researcher (Sekaran, 2006: 136).

4. **LITERATURE REVIEWS**

Systems are a series of interacting and interconnecting with each other. As Romney & Steinbart (2012: 24) states that A system is a set of two or more interrelated components that interact to achieve a goal. Moset systems are composed of smaller subsystems that support the larger system. However, the system also can not run if there is no data entry as input to be processed into information. Good information certainly contains everything needed in a business process.

Financial information in accounting will affect the financial position. The information is divided into two, namely information related to revenue and information related to expenditure. Accounting is the process of identifying, recording, and communicating an entity's economic information (eg a company, an organization) to an interested user (Surya, 2013). Income is the increase of economic benefits during an accounting period in the form of income or addition of assets or decrease in liabilities resulting in an increase in equity not derived from the contribution of investors (Financial Accounting Standards, 2007). While the cash disbursement cycle is a series of business activities and related data processing operations related to the purchase and payment of goods and services. This cycle consists of two main activities: purchase and payment (Gani, 2014).

Business processes and transactions can be grouped into five (Romney & Steinbart, 2012: 24), among others:

1. The revenue cycle, where goods and services are sold for cash or a future promise to receive cash.
2. Expenditure cycle, where companies purchase inventory for sale or raw materials to use inproducing products in exchange for cash or a future promise to pay cash.
3. The production and conversion cycle, where raw material are transformed into finished goods.
4. The human resources/payroll cycle, where employees are hired, trained, compensated, evaluated, promoted, and terminated.
5. The financing cycle, where companies sell shares in the company to investors and borrow money and where investors are paid devidends and interest is paid on loans.

The purpose of the financial statements is to provide information on the financial position and financial performance of an entity that is beneficial to a large number of users in economic decision-making (SAK, 2007: 3). The information that the company needs with each other is certainly different because the company is engaged in different fields and focus.

In the business process, required a good information processing system so that the decision taken is the right decision (Herawati, 2009). Broadly speaking the information presented in the accounting system must contain Characteristics (Romney, 2012: 25) as follows:

1. Relevant, reduces uncertainty, improves decision making, or confirms or corrects prior expectations.
2. Reliable, free from error or bias, accurately represents represents organization events or activities.
3. Complete, does not omit important aspects of the events of activities it measures
4. Timely, Profided in time for decision for decision makers to make decisions.
5. Understandable, presented in a useful and intelligible format.
6. Verifiable, two independent knowledgeable people produce the same information.
7. Accessible, avaible to users when they need it and in a format they can use.

User information in the financial statements include:

1. The Lender (Creditor), concerned with the information contained in the financial statements. This is because the lender will analyze and decide on the feasibility of lending or financing and the ability to pay its obligations.
2. Owner of funds (Investors), concerned about the information contained in the financial statements related to investment decisions and profit sharing.
3. Owner Enterprises (owner), berkepentingn on information related to the company's financial performance and business continuity.

Financial information can be used internally and externally. Externally, financial information is used to calculate the tax liability of the business owner. Regulation of the Government of the Republic of Indonesia Number 46 Year 2013 concerning Income Tax on Income from Business Received or Obtained by Taxpayers with Certain Gross Distribution as the basis for the importance of good bookkeeping by business actors.

Application of many technologies provides benefits in the business. If you understand the type of technology in need of technology can be a means of acceleration of your business and open many opportunities. This is what makes UMKM need information that broad scope, timeliness, aggregation and integration (Handayani and Hariyati, 2014).

Financial reports are packed with the system is expected to reduce human error. As Muhammad dkk (2014) states that An alternative solution of developing an Accounting Information System (AIS) to facilitate Islamic partnership contracts through the establishment of an open source software (OSS) that can be accessed and executed by BMTs and SMEs with easy , relatively cheap and provide more benefits for the institutional development.

Accounting information system used effectively should be able to answer the needs of users and users of financial statements. The design should analyze the needs of user information, then decide what data should be included in each report (Rama & Frederick, 2006). To know the reliability of the application, a trial process is required before the application is implemented (Rakhmanto, 2012).
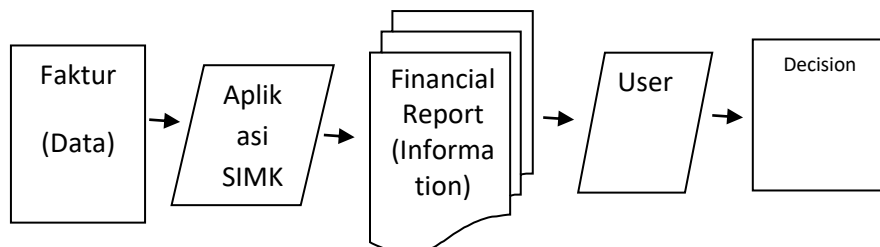
Gambar 1. Data Flow

5.RESULT AND DISCUSSION

The analysis used is the pilot stage conducted at PT Dinamika Mitra Global company using sigle entries concept for financial transaction data entry. The first view is the reception data. Receipts data can be selected based on business activities, funds from business owners, funds from lenders, debt payments from customers and other income. User can input transaction date, nominal transaction and additional information required.

Transactions arising from business activities are classified into service revenues, asset sales and other service revenues. Any transactions that occur in the end should be selected whether in cash or credit. Can be seen in the following figure:

Kegiatan Usaha	Pendapatan Jasa	> Tunai
Dana dari Pemilik Usaha	Penjualan Aset	> Kredit
	Pendapatan Jasa Lainnya	
Dana dari Pemberi Pinjaman		
Pembayaran Utang dari Pelanggan		
Penghasilan Lain-lain		

Gambar 2. Acceptance Menu on Business Activities

Furthermore, the transactions that have been stored will appear in the journal as follows:

TANGGAL	RINCIAN	DEBIT	KREDIT
01-Des-17	Kas	500.000	
	Pendapatan Jasa		500.000
	Projek Pelatihan PLN Banda Aceh		

Gambar 3. Journal of Acceptance Transaction

Each transaction will automatically enter into general journals and ledgers so that later will produce financial reports consisting of balance sheet, income statement, equity report, and cash flow statement. In accordance with the Financial Accounting Standards (2007: 1) states that the complete financial statements consist of the following components: (a) balance sheet: (b) income statement; (c) statement of changes in equity; (d) cash flow statement; (e) notes to the financial statements.

Gambar 4. Display Income

The second view is an expense transaction. This menu is selected to record any transactions that result in cash outlays. Both from business activities, withdrawal of capital, liabilities, write-off of accounts receivable, and prepaid expenses. For the menu of business activities expenditures can come from the purchase of assets and expenses for operating expenses either in cash or credit. Can be seen in the following figure:

Kegiatan Usaha	> Pembelian Aset	
Penarikan Modal	> Beban Operasional	Gaji Karyawan
Kewajiban		Gaji Trainer
Penghapusan Piutang		Fee Marketing
Biaya Dibayar Dimuka		Listrik
		Air
		Telp/Pulsa
		Internet
		Beban Sewa
		BBM
		Transportasi/Tiket
		Beban Umum & Administrasi
		Beban Dibayar Dimuka
		Beban Entertaiment
		Beban Akomodasi/Hotel
		Beban Konsumsi
		Beban PPN
		Beban PPh Pasal 21
		Beban PPh Pasal 23
		Beban PPh Pasal 25
		Beban Cetak (Buku/Materi)
		Beban Asuransi
		Beban BPJS
		Beban Bunga
		Beban Lain-lain

Gambar 5. Expenditure Menu of Business Activities

Furthermore, the transactions that have been stored will appear in the journal as follows:

TANGGAL	RINCIAN	DEBIT	KREDIT
01-Des-17	Beban Konsumsi	Rp. 100. 000	
	Kas		Rp. 100. 000
	Konsumsi untuk Projek Pelatihan PLN Banda Aceh		

Gambar 6. Journal of Expenditure Transactions

The expense transaction contains all expenses incurred in the company. Both service companies and trading companies. Transactions for expenditures that do not appear on the "contents of expenditure" menu can be added in the master account code. Master account code contains all code and financial account that will be connected to journal and financial report. The menu for expense transactions can be seen in the following figure:

Gambar 7. Expenditure view

6. CONCLUSION

With the application of SIMKEU lighter and easy to use. Business actors can easily and quickly in making financial statements. This system can also be able to calculate taxes and zakat making it easier for users to be able to calculate and report business obligations to external parties. Optimizing reporting using SIMKEU enables business actors or MSMEs to easily compile financial statements and obtain funding. This system can also help users and third parties in conducting business analysis and feasibility. So hopefully with smart accounting with SIMKEU application every business actor can be consistent to make financial report to assess business continuity.

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