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# Optimization Of Digital Financial Statements Based On The Accurate Application At Serayu Coffee And Eatery Tegal Small And Medium Enterprise

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Abstract- *Serayu Coffee and Eatery, an MSME in Tegal, encountered challenges in preparing financial reports due to manual recording using Microsoft Excel, which lacked integration and standard compliance. This study aims to optimize digital financial reporting based on SAK EMKM through the use of Accurate Online. The research employed a descriptive qualitative method with data obtained from observations, interviews, documentation, and literature review. Results show that Accurate Online enhances efficiency, accuracy, and real-time monitoring compared to manual methods. The application generates comprehensive financial statements, including balance sheets, income statements, cash flow, sales, and inventory reports in accordance with SAK EMKM. These improvements support better managerial decision-making and more systematic financial management. The study concludes that Accurate Online effectively optimizes MSME financial reporting systems. Future research is encouraged to evaluate its long-term impact and compare it with other digital accounting platforms..*

Abstrak- Serayu Coffee and Eatery, sebuah UMKM di Tegal, menghadapi tantangan dalam penyusunan laporan keuangan karena pencatatan manual menggunakan Microsoft Excel, yang kurang terintegrasi dan tidak sesuai standar. Studi ini bertujuan untuk mengoptimalkan pelaporan keuangan digital berdasarkan SAK EMKM melalui penggunaan Accurate Online. Penelitian ini menggunakan metode kualitatif deskriptif dengan data yang diperoleh dari observasi, wawancara, dokumentasi, dan tinjauan pustaka. Hasil menunjukkan bahwa Accurate Online meningkatkan efisiensi, akurasi, dan pemantauan waktu nyata dibandingkan dengan metode manual. Aplikasi ini menghasilkan laporan keuangan komprehensif, termasuk neraca, laporan laba rugi, arus kas, penjualan, dan laporan persediaan sesuai dengan SAK EMKM. Peningkatan ini mendukung pengambilan keputusan manajerial yang lebih baik dan manajemen keuangan yang lebih sistematis. Studi ini menyimpulkan bahwa Accurate Online efektif mengoptimalkan sistem pelaporan keuangan UMKM. Penelitian selanjutnya didorong untuk mengevaluasi dampak jangka panjangnya dan membandingkannya dengan platform akuntansi digital lainnya..

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## 1. Introduction

Advances in digital technology have now spread to various fields, including the world of economics and business. One of the most affected sectors is MSMEs. With digitalization, MSMEs have greater opportunities to compete in the midst of fierce market competition. This technology helps them manage their businesses more efficiently, expand their target markets, and maximize the use of their resources (Barus et al, 2023). A financial report is a written document that contains details about the financial condition of a business within a certain period or at a certain point in time. This document, which is often the result of accounting procedures, is used to inform relevant parties about financial data and business operations or those interested in such information (Trianto, 2019). The Financial Accounting Provisions for micro, small, and medium enterprises for Financial Accounting Standards (SAK EMKM) state that financial statements include the following main sections: Income statement, cash flow statement, statement of changes in equity, and statement of financial position gains and losses at the end of the period, as well as notes explaining the details of the information in the financial statements (Nurazizah, 2019). With a focus on financial reporting for micro, small, and medium enterprises, SAK EMKM refers to accounting standards designed to regulate daily operations. This benchmark allows assets and liabilities to be recorded based on historical cost, using the initial acquisition value as the basis for measurement (Camelia et al, 2024). The main purpose of preparing financial statements based on SAK EMKM is to meet the requirements for financial statement presentation by providing a comprehensive overview of the performance and financial condition of an entity. This data is of great benefit to various parties in the economic decision-making process. including companies that do not have a formal obligation to prepare financial statements. Through these standards, MSMEs can present information about their financial condition, profit and loss, and notes to the financial statements in an informative manner that is relevant to interested parties (Nuvitasari et al, 2019). Entrepreneurs play a significant role in the Micro, Small, and Medium Enterprises (MSME) sector and contribute greatly to economic expansion in Indonesia (Susilowati et al, 2021). For business actors, MSMEs are companies that are controlled and run by small-scale businesses, families, or individuals. A business activity can be categorized as an MSME if it meets the requirements for a micro business in accordance with applicable regulations (Al Farisi et al, 2022).

In Indonesia, one of the most widely used accounting programs is Accurate. This software is designed with reference to Financial Accounting Standards (SAK), making it highly suitable for use by various types of businesses in Indonesia. Accurate was first developed in 1999 by CPSoft. This application is designed to simplify the process of recording transactions, including complex transactions, especially in the culinary business (Andini et al, 2024). With advances in technology, MSME players can now compile financial reports more efficiently with the help of accounting software. One application thatcan be utilized is Accurate. Using Accurate provides the advantage of a faster financial report preparation process and more accurate and reliable results (Mahardika et al, 2019). Accurate was chosen as the accounting software for preparing financial reports because it is widely used and flexible. This application can be used in various commercial contexts, ranging from the service, trade, and construction industries to the manufacturing industry (Pratiwi, 2021).

Serayu Coffee and Eatery MSME is a business operating in the F&B (Food and Beverage) sector. The Food and Beverage sector is part of a business entity, such as a hotel, restaurant, or coffee shop, which is responsible for providing food and beverages to meet consumer needs. In addition, this sector also plays a role in supporting other services related to commercial businesses such as resorts or similar businesses (Udayana & Widiastini, 2020).

The direct application of Accurate Online in F&B sector MSMEs to compile financial reports based on SAK EMKM, accompanied by a comparative analysis of effectiveness with the manual Excel method. Previous studies, such as those conducted by Kartika (2025) and Suratno (2023), generally only highlight the implementation of accounting applications without providing a comprehensive evaluation of the differences in results and performance between manual and digital methods. Not only adopting accounting software, but also measuring its impact on time efficiency, recording accuracy, report completeness, and ease of real-time financial monitoring. This makes it relevant for MSMEs that are transitioning to full digitalization.With this justification, the researcher was interested in conducting research on how to optimize the creation of digital financial reports using Accurate Online at Serayu Coffee and Eatery SMEs to meet accounting standards, be more accurate, integrated, and support decision making. The purpose behind this research is to analyze the

implementation of Accurate Online in the preparation of financial reports for Serayu Coffee and Eatery MSMEs and to compare its effectiveness with the manual Excel method. The benefits of this research are expected to serve as a practical reference for MSME players in selecting and implementing digital accounting systems and to function as an academic resource for further studies discussing the optimization of technology-based financial reports.

## 2. Metode

This research is descriptive qualitative in nature. It includes primary and secondary data sources. The basic data used was obtained directly from interviews with employees involved in financial recording, while secondary data was obtained regarding the history, ordering process, organizational structure, recording transactions for MSME financial reports, and references regarding the optimization of Accurate-based digital finance implementation. The researcher himself served as the research instrument. The main data collection techniques were documentation, interviews, and observation.

The data analysis method used in this study is qualitative descriptive analysis. This qualitative descriptive analysis is used to systematically describe and explain the application of Accurate Online in the financial reporting process of Serayu Coffee And Eatery Tegal MSME. According to Miles and Huberman, data analysis is divided into three simultaneous activities. The three streams are data reduction, data display, and drawing conclusions. According to Bogdan (Hardani et al., 2020), data analysis is the process of systematically searching for and compiling data obtained from interviews, field notes, and other materials so that it can be easily understood and the findings can be communicated to others.

- Data Reduction
- Data Display
- Conclusions or Verification

### 2.1. Financial Statements

Users can obtain information about the financial health of a company through business financial statements with the aim of describing and supporting the decision-making process. However, the existence of financial statements alone is not always sufficient to evaluate the overall performance of a company; a comprehensive and appropriate study of the financial statements is required. Information from several sources regarding the company's finances, cash flow, and financial performance should be provided in the financial statements. In various economic activities that are usually related to financial statements, this is quite important. Therefore, it can be said that all information used to make decisions can be found in financial statements (Arventyani & Ismunawan, 2024).

### 2.2. Components Of Financial Statements

SAK EMKM states that the components of financial statements are as follows

1. Balance Sheet

The structure and order of presentation of items are not explained in the Balance Sheet (Statement of Financial Position) of the SME Financial Accounting Standards (SAK UMKM). However, an organization can present asset items based on liquidity and liability items based on maturity. In an entity's financial statements, current and non- current assets, as well as short-term and long-term liabilities, can be presented separately.

2. Income Statement

All revenues and expenses realized during a specific period are included in the income statement. If deemed necessary to understand the financial performance of the entity, the entity includes items and parts of those items in the income statement.

3. Notes to the Financial Statements

Clarifications of values, data, and other components of the financial statements, such as the accounting rules and procedures applied, can be found in the notes to the financial statements. The notes to the income statement, balance sheet, and financial statements have three financial

components that are recommended to be presented by the Indonesian Accounting Standards for MSMEs, based on the information provided. However, other components may be presented, provided they are useful to consumers, according to the Indonesian Accounting Standards for MSMEs. Due to their limited usefulness, relevance, and ease of use, statements of changes in equity and cash flow statements are not classified as components of financial statements in the context of Indonesian Accounting Standards for MSMEs. However, entities may include additional financial statement elements, such as statements of changes in equity and cash flow statements, if they are useful to users of financial statements. (Muhamad, 2021).

The balance sheet, income statement, and notes to the financial statements are the three financial components recommended to be presented by the Indonesian Accounting Standards for SMEs, based on the information provided. However, other components may be presented, provided they are useful to consumers, according to the Indonesian Accounting Standards for SMEs. Due to their limited usefulness, relevance, and ease of use, statements of changes in equity and cash flow statements are not included in the financial statement elements of the Indonesian Accounting Standards for MSMEs. Cash flow statements and statements of changes in equity are examples of additional financial statement components that can be presented by businesses if they are useful to financial statement readers (Muhamad, 2021).

### 2.3. Types of Financial Statements

- Income Statement

An accounting document that details a business's financial performance is called an income statement. Its purpose is to convey information related to taxation, business, administrative assessment materials, and income or liabilities. This is so that the report can help businesses make choices. Its components include income, expenses, tax expenses, cost of goods produced, and business profits or losses. There are two different formats for income statements: the *multi-step* format, which is more complex, and the single-step format, which is simpler.

- Statement of Changes in Equity

Each period, a report detailing changes in net assets, both growth and decline, is prepared to determine the reasons behind the first financial fluctuations occurred during business operations. When a company incurs losses during operations, its capital decreases; when a company makes a profit, its capital increases. Therefore, information about the format of the capital and private equity report is needed for the statement of changes in equity, so that this report accurately describes the total net profit or loss and the amount of funds withdrawn during a certain period of time.

- Balance Sheet

The purpose of a balance sheet, one type of financial statement, is to ensure the financial information and status of a business. Therefore, a balance sheet includes a comprehensive report detailing the capital, assets, and liabilities of a business. Liabilities and capital, or short-term assets and liabilities, must be balanced. According to the accounting equation, the equation is: Assets = Liabilities + Capital. This format contains information on liabilities in the form of debt and equity, such as capital, as well as assets, such as cash and accumulated depreciation.

- Cash Flow Statement

Cash inflows and outflows are detailed in a company's cash flow statement. Companies can use this type of cash accountability to estimate their cash flow for the next period. There are three main sections of the operating cash flow statement: financing, investing, and operating. Cash inflows and outflows during a specific period of time reflect these three activities. These cash inflows and outflows consist of capital additions, cash flows from sales or acquisitions, and operating activities.

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### 2.4. Micro, Small, and Medium Enterprises

Government Regulation Number 7 of 2021 defines micro, small, and medium enterprises as profitable businesses controlled by individuals or companies that meet the micro enterprise standards as stated in this government regulation. Small companies are not owned, managed, or affiliated with large or medium companies in any way. Businesses that meet the fixed asset criteria and have a value between IDR 200,000,000 and IDR 500,000,000 in the manufacturing sector and IDR 200,000,000 to IDR 600,000,000 in other sectors are considered medium enterprises. The

maximum net asset value, excluding buildings and land, is IDR 200,000,000. The annual limit for sales performance is IDR 200,000,000. MSMEs are defined as companies that are not subsidiaries or branches of large companies that meet the specified requirements and are owned by individuals or business entities that do not meet the business capital standards (Hidayat, 2022).

**Criteria for Micro, Small, and Medium Enterprises**

A number of Micro, Small, and Medium Enterprises (MSMEs) are defined using criteria that comply with Government Regulation No. 7 of 2021. The following is the definition:

- According to this government regulation, a micro business is a profit-making company owned by an individual or business that meets the definition of a micro business.
- According to this government regulation, a small enterprise is an independent economic unit operated by an individual or organization, separate from branches or subsidiaries, and not owned, controlled, or established by a medium or large company that meets the requirements to be categorized as a small enterprise.
- A medium enterprise is an independent corporate entity, managed by an individual or company that is not a branch or subsidiary of its parent company, which directly or indirectly owns, controls, or is affiliated with a small or large company that meets the criteria for a medium enterprise based on this government regulation.

Meanwhile, the criteria for micro, small, and medium enterprises (MSMEs) according to MSMEs are grouped based on Government Regulation No. 7 of 2021 based on annual sales performance or company capital.

### 2.5. Digital Financial Applications

Software specifically designed to help manage personal and corporate finances is known as financial applications. Computer software used for personal, professional, or corporate financial management is called financial applications. By monitoring financial transaction flows, financial applications enable quick responses to any gains or losses (Ghaliyah et al, 2023).

**Accurate *Online***

Since 1998, Accurate, an accounting program developed in Indonesia, has been compliant with Indonesian tax accounting standards and has been used for bookkeeping in various business sectors, including trade, services, distribution, contracting, and manufacturing, throughout the country. The database for the Accurate Online web-based accounting program will be stored in one place. Because Accurate Online can be accessed using a smartphone, this program offers the advantage of being accessible at any time and from various locations. In addition, Accurate Online has partnered with Shopee, Bukalapak, and Tokopedia, which are also leading services. (Nasution, 2019). Accounting software such as Accurate Online is believed to simplify every step of financial reporting, including receiving, entering, processing, and assisting in decision-making based on data. Accurate Online offers modules such as general ledger, cash and bank, sales, purchases, inventory, fixed assets, taxes, and report compilation to meet the financial recording needs of business owners. (Nurfadhilla & Marlina, 2024).

## 3. Results and Discussion

**Implementation of the Accurate Application in Preparing Financial Reports**

### 3.1 Initial Preparation for Registration and Creation of the Accurate *Online* Database

The initial step is to open a browser and visit the official Accurate Online website at: https://accurate.id. Once the main page appears, log in with a previously registered account. If you do not have an account, you can select the "Sign Up for Free" option to try the 30-day trial version specifically for beginners.:

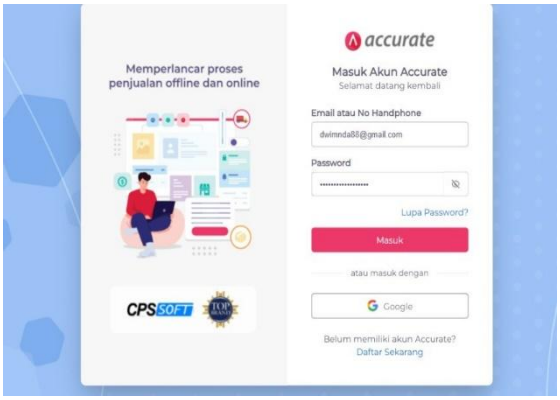



*Figure 1 Accurate Online* : *Registration (Source: Accurate online)*

### 3.2 Customer Data Entry Steps

After successfully logging in, select the company or database to be used. On the main screen, move the cursor to the Sales menu, then click Customers. Next, click the + icon button to create new customer data. A customer data entry form will appear. All customers of Serayu Coffee and Eatery, a micro, small, and medium enterprise (MSME), order cash payment menus, with payment methods in the form of cash and QR codes. Adding customer data in January, as shown in the image below:

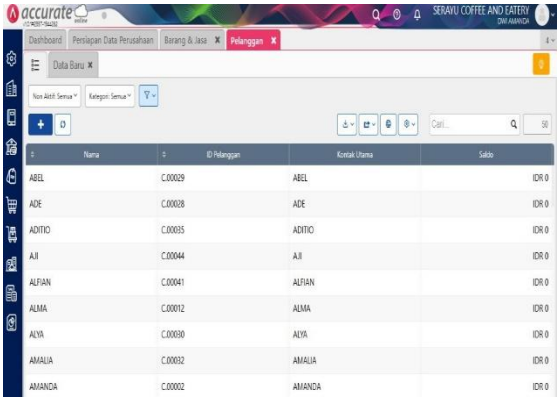



Figure 2 Customer Data Entry Display *Registration (Source: Accurate online)*

### 3.3 Supplier Data Entry Steps

On the main page, hover your cursor over the Purchasing menu, then click Suppliers. Click the + icon to create new supplier data. A supplier data entry form will appear. Fill in the supplier information completely, such as Supplier Name, Address, Phone Number, Email, and Tax ID Number if available. Suppliers of raw materials to be processed by Serayu Coffee and Eatery MSMEs are paid in full in cash.

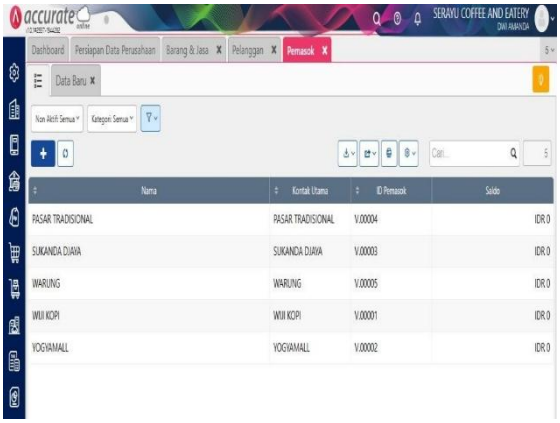



Figure 3 Supplier Data Entry Display (Source: Accurate Online)

### 3.4 Input Sales Transaction Data with Accurate Online

Financial transaction data Based on the financial data owned by Serayu Coffee and Eatery SME and the results of interviews with the finance department.

**Inputting Daily Transactions**

Transaction input steps: Sales Menu, click Sales Invoice, then click Sales Receipt.

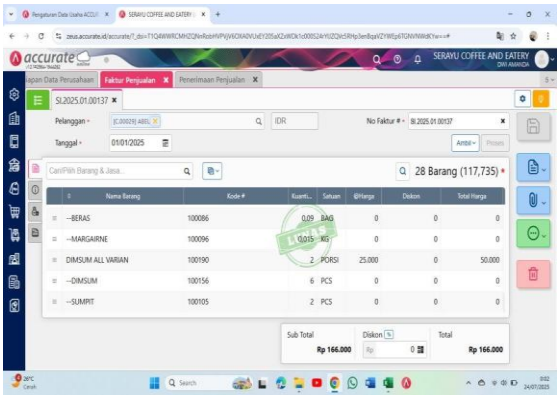



Figure 4 Sales Invoice from Customer (Source: Accurate Online)

### 3.5 Inputting Purchase Transactions from Suppliers

Recording purchases in Accurate Online begins with creating a purchase invoice that includes complete transaction data, such as the supplier's name and item details. The system automatically calculates the total purchase, ensuring accurate recording and integration into financial reports. After the purchase invoice is saved, payments to suppliers are recorded by selecting the method, date, and amount of payment.

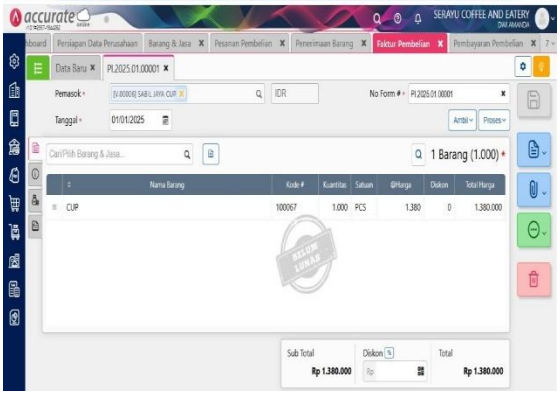



Figure 5 Purchase Invoice Display Source: Accurate Online

### 3.6 Employee Salary Payment Transactions

The process begins by entering complete data for each employee as the basis for accurate payroll transaction recording that reflects actual conditions. After employee data is entered, a special payroll expense account is created in the Accurate account list. The account is classified as an operating expense so that payroll expenses are accurately recorded in the income statement. The next step is to input the nominal salary of each employee according to company data. The Accurate system will automatically calculate the total salary expense and allocate it to the account that has been created. After the nominal salary is recorded, the process continues to payment via cash or bank account. Accurate will automatically update the cash or bank balance according to the transaction.

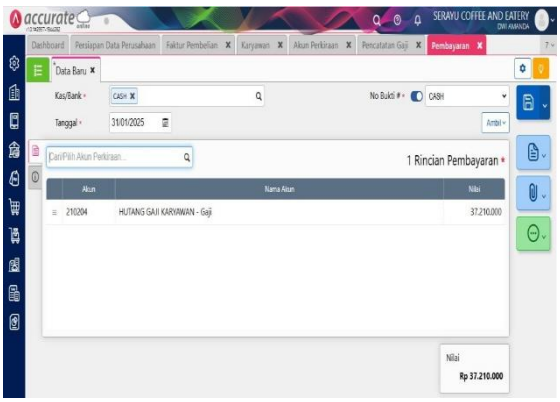



Figure 6 Employee salary payment entries

Source: Accurate Online

**Presentation of MSME Financial Reports Based on Accurate**

After implementing the Accurate Online application, the author generated several key financial reports that emerged as a result of accounting digitization. Balance sheets, income statement, sales report, inventory report, and income statement are some of the reports generated by cash flow.

**Benefits of Accurate Software in Supporting SME Performance**

In terms of time efficiency, preparing financial reports using *Microsoft Excel* previously required a considerable amount of time because the entire process was done manually. However, after implementing the Accurate application, various financial reports such as balance sheets, income statements, and notes to financial statements can be generated more quickly without the need for manual calculations.

In terms of financial information quality, reports compiled using Excel tend to be inaccurate and prone to errors in recording. After switching to the Accurate application, the financial reports produced are more accurate, detailed, and accountable. The automated compilation process through this system also helps management obtain a clearer picture of the SME's financial condition, so that business decisions can be based on valid and reliable data.

In terms of inventory management, the Accurate application offers stock management features that make it easier for business owners to monitor the availability of raw materials for food and beverage products. In addition, operational costs can be recorded in detail, making the monitoring of business expenses more systematic and efficient.

In terms of ease of access to information, the use of Accurate Online gives Serayu Coffee and Eatery the freedom to access financial data anytime and from anywhere. This convenience is very useful in supporting quick decision making, especially when financial information is needed suddenly in daily operations.

## 4. Conclusion

The optimization of digital financial reports at Serayu Coffee and Eatery can be implemented effectively with an efficiency level of 90% in terms of the speed of financial report preparation and is able to reduce the risk of recording errors by more than 85%. This achievement was obtained through the implementation of the Accurate Online application, which replaced the manual recording method using Microsoft Excel. This implementation resulted in a more organized recording process, easier financial information management, and the delivery of timely and reliable reports.

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