



## **Analysis of the Application of Android-Based Financial Application Development to MSME Financial Statements in Pari Serdang Bedagai City Village**

Noviani\*<sup>1</sup>, Heriyati Chrisna<sup>2</sup>, Sri Wahyuni<sup>3</sup>, Miftahurrahmah Sinaga<sup>4</sup>

<sup>1,2,3,4</sup>Accounting Study Program, Universitas Pembangunan Panca Budi, Indonesia

Correspondence Author: [noviani@dosen.pancabudi.ac.id](mailto:noviani@dosen.pancabudi.ac.id)

***Abstract.** In today's Digital Era, a financial report can be prepared using an android-based financial application by utilizing an android smartphone which will make it easier for MSME actors in Pari Serdang Bedagai City Village to see and enter transactions in the form of purchases-sales, debts-receivables, payment of operational expenses and others. This system makes it easier for MSME actors in Kota Pari Serdang Bedagai Village to find out business developments effectively and efficiently so that in the future it can be used as access to capital to formal financial institutions so that they can strengthen the economy in moving the wheels of the economy. The purpose of this study is to find out the process of implementing and developing a simple android-based financial application as a medium in compiling financial reports for MSMEs in Pari Serdang Bedagai City Village. This type of research is descriptive using a qualitative approach. The data analysis techniques used in this study include observation, interviews, and documentation. The results of this study were obtained that in the financial recording of MSMEs in the area in the village of Pari Serdang Bedagai City, they have not used android-based financial applications, they still use simple and manual recording. Their obstacle is the lack of knowledge about android-based financial applications in compiling financial reports due to the level of education and lack of socialization. From the results of research and discussion, it is known that the level of education in the IT field affects the application and development of android-based financial applications in compiling financial reports.*

***Keywords:** Android-Based Financial Application, MSME Financial Report, Android*

### **1. Introduction**

Financial statements are a very important tool to obtain information in relation to the financial position and results that have been achieved by the company concerned. According to SAK EMKM in 2018, the purpose of financial statements is to provide information on the financial position and performance of an entity that is beneficial to a large number of users in economic decision-making by anyone who is not in a position to request special financial statements to meet the needs of such information. Micro, Small, and Medium Enterprises (MSMEs) have an important role in economic development and growth. This important role has encouraged many countries, including Indonesia, to continue to develop MSMEs. This is because MSMEs have flexibility and adaptability to rapidly changing market conditions compared to using large-scale companies (Windayani et al, 2018).

The implementation, development, and use of Android applications on Android or smartphones can be easily used in all situations and places, making smartphones one of the tools chosen for business owners today to carry out operational activities such as recording and

accounting (Elvira, 2018) Several points that can be used as an analysis related to the application of Android-based financial applications to MSMEs in the City of Pari Serdang Bedagai are ease of access, simple and easy to use, automatic transaction recording, cash and cash flow monitoring, fast and accurate reporting, time savings, costs, taxes, compliance and a good understanding of the business so that MSME actors in Pari Serdang Bedagai City can quickly know business developments so that they can strengthen the economy in this digital era, so that it can be used as access to capital to formal financial institutions. However, most MSMEs in Kota Pari Serdang Bedagai Village face obstacles in the implementation and development of Android-based financial applications for financial statements, namely limited education levels in the IT field and lack of socialization and training. Therefore, it is necessary to conduct a comprehensive analysis of MSMEs in Pari Serdang Bedagai City Village, thereby generating in-depth insights into the potential benefits, challenges and optimal strategies for the implementation and development of android-based financial applications for financial statements to MSMEs in Pari Serdang Bedagai City Village.

## **Literature Review**

### **The Importance of Financial Reports for MSME Actors**

The benefits of preparing financial statements for MSME actors are as a basis for consideration to make decisions, to obtain loans or investor capital, for tax purposes and so on. MSMEs based on Law No. 11 of 2020 concerning MSMEs, with the following criteria: Micro Enterprises are productive businesses owned by individuals or individual business entities that meet the criteria for Micro Enterprises as regulated in the law. Small business is an independent economically productive business, which is carried out by an individual or business entity that is not a subsidiary or not a branch of a company that is controlled or owned as a direct or indirect part of a Large Business or Medium Business that meets the criteria for Small Business as intended in the law.

### **Definition of Financial Statement Preparation**

Definition of Preparation according to the Indonesian Language dictionary (2008) Preparation is the process, method, act of presenting or conveying news, papers, and so on. According to SAK (As of June 1, 2012) Financial statements are a structured presentation of the financial position and financial performance of an entity, to provide information about the financial position, financial performance, and cash flow of the entity that is useful for most financial report users in making economic decisions. Financial statements present in a reasonable manner the financial position, financial performance, and cash flow of an entity. Fair presentation requires an honest presentation of the impact of transactions, other events and conditions in accordance with the definition and criteria for recognition of assets, liabilities, revenues and expenses as stipulated in the Basic Framework for the Preparation and Presentation of Financial Statements, Application of SAK, with additional disclosures if necessary, considered to result in the fair presentation of financial statements.

### **Financial Accounting Standards for Entities, Micro, Small and Medium**

The Financial Accounting Standards for Micro, Small and Medium Entities (SAK-EMKM) are prepared to meet the financial reporting needs of entities, micro, small, and medium entities intended for use by entities that are not or have not been able to meet the accounting requirements regulated in SAK-ETAP. Seeing that many MSME actors do not understand the presentation of financial statements based on SAK-ETAP which is considered to be still not simple and considering the importance of accounting for MSME actors for the

progress of their business, IAI through the Financial Accounting Standards (DSAK) board on October 24, 2016 ratified the Financial Accounting Standards for Micro, Small, Medium Entities (SAK-EMKM) which is effective from January 1, 2018. The regulation of financial statements in SAK-EMKM is based on historical costs. This means that the recognition of an asset is presented based on the value when obtained, which is the amount of cash issued by the entity. Likewise, liabilities are measured in the amount of cash received at the time of a liability transaction or in the amount of cash that will be paid by the entity. The presentation of a Financial Statement must be reasonable on the condition of presenting relevant information, comparability, accurate representation and understanding. (Amani, 2018).

### **Recognition in Financial Statements**

#### **1. Assets**

Assets are resources that are controlled by a company as a result of past events and from which future economic benefits are expected to be obtained by the company. Assets are recognized in financial position statements when their future economic benefits can be assured to flow into the entity and the principle has a cost that can be reliably measured. An asset is not recognized in the statement of financial position if its economic benefits are deemed unlikely to flow into the entity even though the expense has occurred as an alternative to the transaction giving rise to the recognition of the burden in the income statement.

#### **2. Liability**

Liabilities are the company's current debts that arise from past events, the settlement of which is expected to result in an outflow of the company's resources that contain economic benefits. Liabilities are recognized in the statement of financial position if expenditures on resources containing economic benefits are ensured to be made to settle the obligations of the entity and the amount to be settled can be reliably measured.

#### **3. Income**

The definition of income includes both revenues and gains. Income arises in the implementation of ordinary company activities and is known by different designations such as the sale of service income, interest, dividends, royalties, and rent. Income is recognized in the income statement if an increase in future economic benefits related to an increase in assets or a decrease in liabilities occurs and can be reliably measured.

#### **4. Burden**

The definition of expenses includes both losses and expenses incurred in the ordinary conduct of a company's activities. Expenses incurred in the implementation of the company's usual activities include, for example, cost of goods sold, salaries, and depreciation. These expenses are usually in the form of outflows or reductions in assets such as cash (and cash equivalents), inventories, and fixed assets. Expenses are recognized in the income statement if a decrease in future economic benefits related to a decrease or increase in liabilities has occurred and can be reliably measured. (SAK EMKM, 2016).

#### **5. Preparation of SAK-EMKM-Based Financial Statements**

MSME upgrading is initially a 5-year learning process with close cooperation that aims to improve advanced MSME policies through an inter-regional learning process which is marked by improving policy instruments that support the performance of innovative SMEs. Micro, Small and Medium Enterprises (MSMEs) are entrepreneurs who take advantage of business opportunities by maximizing existing resources (Irawan, 2021).

#### **6. Identify Financial Statements**

Entities identify each financial statement and record on the financial statements. In addition, the entity clearly displays the following information and repeats it as necessary for

the additional information presented; a) Name of the entity that prepares and presents the financial statements; b) The end date of the reporting period and the financial reporting period; c) Rupiah as the currency of presentation; d) Rounding of numbers used in the presentation of the report

### **Application of Accounting to Financial Statements**

1. Benefits of preparing financial statements for MSME actors:

a. As a basis for consideration to make decisions

In MSMEs, business management is usually carried out by the owner himself, so that all business decisions are the responsibility of the owner. With financial statements, MSMEs can find out the financial position of a business. In general, financial statements show business trends, such as how long receivables are usually received, how much is payable to creditors or investors, and cash flow issues. Readers of financial statements can find out the amount of net profit and net cash flow from business activities. The influence of the ability to prepare financial statements for small and medium enterprises on the performance of MSMEs in Kelambir Lima Kebun Village when knowing the calculation or preparation of financial statements will also be seen whether it affects the performance of MSMEs run by the community in Kelambir Lima Kebun Village, especially housewives who mostly do not know how to make and calculate every element related to a financial report Nina Fadilah, Nur Aliah, Hidayati Purnama Lubis (2022).

2. Types of MSME Financial Statements

Financial statements for MSMEs are one of the important instruments to present transaction data from business activities. Explained in SAK EMKM Paragraph 3.9 The minimum MSME financial statements consist of: a) A statement of financial position at the end of the period; b) Statement of profit and loss during the period; c) Notes on the financial statements, which contain additional and details of certain relevant accounts. Accounting practices in a financial statement are characterized by the availability of financial statements that are prepared systematically and supported by adequate evidence. To produce financial statements, it is related to the availability of accounting information systems. An accounting information system is an integrated arrangement of people, activities, data, networks and technology that functions to support and improve the daily operations of a business, as well as providing information needs for problem solving and decision-making by management.

3. Accounting for Manufacturing Companies

Manufacturing Companies (Sujarweni, 2015) are companies that start from managing raw materials into semi-finished materials to finally become finished materials. In Accounting in a manufacturing company, there are inventory, factory overhead costs, basic production costs and production costs. (Kartikahadi, et al., 2012). In a manufacturing company, it consists of 3 inventory accounts, namely: a) Inventory of raw materials, b) Inventory of materials in process, c) Inventory of finished goods.

### **Android**

Android is a software used on mobile devices which includes Operating Systems, Middleware, and Core Applications (Mulyana, 2012). Meanwhile, according to Satyaputra and Aritonang (2014), android is an open source operating system. It is called open source because the source code of the Android operating system can be viewed, downloaded, and modified freely. This open surveillance paradigm facilitates the development of android technology,

because all interested parties can contribute, both in the development of operating systems and applications. At the beginning of October 2013, there were more than 850,000 Android apps available on Google Play (formerly known as Android Market). One of the main reasons for the spread of android in the mobile phone market is because mobile applications developed through the development of android technology are more efficient and effective compared to other technologies, such as Windows mobile phones or the Symbian operating system, and produce quickly, user friendly and attractive applications.

## **2. Research Methodology**

### **2.1. Research Approach**

The research conducted is included in the category of qualitative research with a type of descriptive research. Qualitative research according to Moleong (2005) is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behaviors. In this study, the author will collect data through interviews or surveys to respondents so as to produce data. The material in this study is about the Analysis of the Application of Android-based Financial Application Development to the Financial Statements of MSMEs in Pari Serdang Bedagai City Village. The author will manage the data so that he can make conclusions and suggestions related to this research, which is the Analysis of the Application of Android-Based Financial Application Development to MSME Financial Reports in Pari Serdang Bedagai City Village

### **2.2. Population**

Population, according to Sugiyono (2017), is a generalization area consisting of objects or subjects that have certain qualities and characteristics that are determined by the researcher to be studied and then drawn conclusions. Populations are not only humans but also other natural objects and objects. Population is also not just the number of objects or objects being studied, but includes all the characteristics or traits possessed by the subject or object. The population in this study is MSME actors in the village of Pari Serdang Bedagai City who carry out entrepreneurship training.

### **2.3. Sample**

The sample is a part of the population whose characteristics are to be studied. A good sample, whose conclusions can be applied to a population, is one that is representative or that can describe the characteristics of the population. The sample in this study is all MSME actors who carry out entrepreneurship training.

### **2.4. Data Analysis Methods**

Data analysis should be carried out from the beginning, this is emphasized by Sugiyono (2019) who stated that the analysis has started from formulating and explaining the problem, before going into the field and continuing until the writing of the research results. Data analysis is the process of processing research results starting from compiling, grouping, analyzing and interpreting data in patterns and relationships between concepts and formulating it in relationships between other elements so that it is easy to understand and understand. The collected data is then analyzed by:

#### **1. Data Reduction**

The data obtained by researchers from the field is written in the form of a detailed description or report. This report will continue to grow so that it will add difficulties for

researchers if it is not analyzed immediately. Therefore, researchers reduce data by systematically compiling data, highlighting important points so that they are easier to control. Data reduction that researchers do is in the form of summarizing and selecting important things to then be put together, as Sugiyono said, reducing data means summarizing, choosing the main things, focusing on important things, looking for themes and patterns. Thus the data that has been reduced will provide a clearer picture, making it easier for researchers to collect further data and search for it when needed. The reduced data will provide a sharper picture of the observations and make it easier for researchers to retrieve the data obtained when needed. Data reduction can also help assign code to certain aspects. The data reduction that the researcher does is by selecting and sorting the data based on the number of informants who mention the problem, then the researcher makes it in a narrative and then the researcher simplifies it by choosing similar things to make it easier to present it.

## 2. Data Display

Once the data is reduced, the next important flow in data analysis is data presentation. The most commonly used presentation in qualitative research is the form of narrative text. Narrative presentation needs to be complemented by various types of matrices, graphs, networks and charts. All of them are designed to combine information arranged in a cohesive and easily achievable form. In qualitative research, data presentation can be done in the form of brief descriptions, charts, relationships between categories, flowcharts and the like, which are most often used to present data in qualitative research is with narrative text. Meanwhile, according to Nasution, displaying data can be done by making graphs or others. The presentation of the data made by the researcher is in the form of descriptive text. The researcher chose to present this kind of data because according to the researcher it is easier to understand and do. If there are several tables that the researcher presents, it is only a complement.

## 3. Conclusion Drawing and Verification

The third step in qualitative data analysis is drawing conclusions and verification. The initial conclusions presented are still provisional, and will change if strong supporting evidence is not found at the next stage of data collection. It is better to draw conclusions from the beginning of the research, as Nasution said from the beginning the researcher tried to find the meaning he collected, for that the researcher looked for patterns, themes, relationships, similarities, things that often arise, hypotheses.

## 3. Results And Discussion

### 3.1. Results

Kota Pari Village is one of 12 villages in the Pantai Cermin Serdang Bedagai District area, which is located 7.5 Km to the west of Pantai Cermin District, Kota Pari Village has an area of 1000 Ha, Kota Pari Village is an area that is quite famous for its mangrove forest ecosystem, located in the Pantai Cermin District area which has a coastline that is filled with many beach tourist sites. The city of Pari usually forms a community based on ethnicity, which consists of hamlets 1-4 with a majority of Malay tribes, hamlets 5 with a majority of Chinese tribes, hamlets 6-10 with a majority of Javanese tribes, and hamlet 11 itself with a majority of Banjar tribes.

Kota Pari Village is located in Pantai Cermin District, about 29 Km away, while the boundaries of the Kota Pari Village area have a northern boundary bordering the Malacca Strait – the south bordering Simalungun District – the west bordering the snake river – the east bordering Simalungun District. There are 11 hamlets in Kota Pari Serdang Bedagai Village, some of which have potential business units that can grow for the better if developed and

fostered. The MSMEs that will be accompanied are pandan weaving artisans, Kecepe Shrimp Industry Home, Brown Sugar Industry Home, and Mangrove Ecotourism.

In Pari Serdang Bedagai City Village, the majority of the population has been involved in the pandan weaving processing business for generations, Kecepe Shrimp Industry Home, Brown Sugar Industry Home, and Mangrove Ecotourism. MSMEs in Pari City are mostly managed by women, including housewives and young women with an average education of only elementary and junior high school, especially housewives in producing their businesses assisted by young women, while their husbands prefer to work in other professions as their main job. MSMEs in the village of Pari Serdang Bedagai City experienced obstacles in the Implementation of Android-Based Financial Application Development for MSME Financial Reports in Pari Serdang Bedagai City Village. They still carry out manual and simple bookkeeping using a notebook whose content is only receipts and expenses and MSME business actors feel that it is not so important to record financial statements using android because for them it is difficult to use it perhaps due to their educational background. In addition, there is no socialization about the Implementation of Android-Based Financial Application Development.

**Table 1.** Results of Findings on the Causes of Non-Implementation of Accounting Procedure Systematics

No.	Conclusion of Interview Results	Description	Causative factors
1	Business actors do not attach importance to the Application of Android-Based Financial Application Development to their financial reports and they only need to record what is needed at this time, namely receipts and expenses	The informant's indifference to the importance of the Implementation of Android-Based Financial Application Development in his financial statements and thinks that the Implementation of Android-Based Financial Application Development is not very important to use.	Perception
2	Simple and manual recording can already represent what is needed by MSME business actors, such recording has been carried out since the beginning of the business	The assumption that the application of Android-Based Financial Application Development to financial reports is not very important and has been carried out since its inception, makes business owners have no motivation to improve	Motivation
3	The informants have elementary and junior high school education backgrounds, where there is no learning about the Application of Android-Based Financial	lack of socialization so that informants do not understand in implementing Android-Based Financial Application Development on Financial Reports	Socialization

Application Development to Financial Reports			
4	The implementation of accounting training has been carried out both from campus and from the government, but it is still difficult to implement it properly and correctly.	Informants need continuous training from the higher education side.	Higher Education Institutions

### 3.2. Discussion

Based on the results of interviews and observations on MSMEs in Kota Pari Serdang Bedagai Village in the Implementation of Android-Based Financial Application Development to Financial Statements, there are several obstacles experienced, namely:

MSMEs in the village of Pari Serdang Bedagai City are still carrying out bookkeeping simply and manually by using a notebook whose content is only receipts and expenses, they feel that recording using the Application of Android-Based Financial Application Development to Financial Reports is very difficult, the obstacle is due to the result of low educational background and lack of socialization about the Implementation of Development of Android-Based Financial Applications for Financial Statements. Educational background is the main obstacle factor why MSMEs in Kota Pari Serdang Bedagai Village do not implement the Implementation of Android-Based Financial Application Development on Financial Reports correctly, because most of them only receive elementary and junior high school education. So MSME business actors feel that it is not so important to record financial statements in accordance with the Application of Android-Based Financial Application Development to Financial Statements.

The solution to the obstacles to the Implementation of Android-Based Financial Application Development to MSME Financial Reports in Pari Serdang Bedagai City Village is as follows:

Solutions from the Implementation of Android-Based Financial Application Development to MSME Financial Reports in Pari Serdang Bedagai City Village so that socialization is held about the Application of Android-Based Financial Application Development to Financial Reports such as the application of Android-Based Accounting Information System software which are widely circulated, ranging from free ones and some paid ones such as Accurate, Zahir, cash book applications, SIAPIK and others. That way, the application of Android-Based Financial Application Development to MSME Financial Reports in Pari Serdang Bedagai City Village can be carried out in a computerized manner such as cash sales, for example, customer orders, inventory of goods, customer history, product feasibility. There are updates on inventory status, sales invoices, and sales overviews. In addition, a more detailed payroll accounting information system is also needed from the calculation of working cost hours and the recapitulation of personnel activities

### 4. Conclusion

MSMEs in the village of Kota Pari Serdang Bedagai are still carrying out manual and simple bookkeeping using notebooks whose content is only receipts and expenditures, they experience obstacles in the implementation of Android-Based Financial Application Development to financial reports because it is very difficult to do as a result of low educational background and lack of socialization. The background of education is the main obstacle factor



why MSMEs in Kota Pari Serdang Bedagai Village do not implement the Implementation of Android-Based Financial Application Development on Financial Reports correctly, because most of them only receive elementary and junior high school education. So MSME business actors feel that it is not so important to implement Android-Based Financial Application Development on Financial Statements.

The solution of the Implementation of Android-Based Financial Application Development to MSME Financial Reports in Serdang Bedagai City Village is to hold socialization about the Application of Android-Based Financial Application Development to Financial Reports such as the application of Android-based Accounting Information System software which are widely circulated, ranging from free ones and some paid ones such as Accurate, Zahir, cash book applications, Siapik and others. That way, the application of Android-Based Financial Application Development to MSME Financial Reports in Pari Serdang Bedagai City Village can be carried out in a computerized manner such as cash sales, for example, customer orders, inventory of goods, customer history, product feasibility. There are updates on inventory status, sales invoices, and sales overviews. In addition, a more detailed payroll accounting information system is also needed from the calculation of working cost hours and the recapitulation of personnel activities.

### **Suggestion**

Based on the results of the conclusion above, the suggestions that can be given are:

1. There should be a socialization of the Implementation of Android-Based Financial Application Development for MSME Financial Reports in Pari Serdang Bedagai City Village, such as the application of Android-based accounting Information System software that is widely circulated, ranging from free and some paid such as Accurate, Zahir, cash book applications, SiApik and others. That way, the application of Android-Based Financial Application Development to MSME Financial Reports in Pari Serdang Bedagai City Village can be carried out in a computerized manner.
2. Universities should send experts in Android-Based Financial Application Development to financial reports to MSMEs in Pari Serdang Bedagai City Village to provide training and socialization.

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