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Implementation of Accounting Information Systems for Small and Medium - Sized Enterprises in East Kalimantan, Balikpapan City

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Abstract

Micro, Small, and Medium Enterprises (MSMEs) play a significant role in supporting the national economy, particularly in creating employment opportunities and maintaining economic stability. However, many MSMEs still face challenges in financial management, especially in implementing accounting information systems (AIS). The lack of proper financial recording systems often makes it difficult for MSMEs to evaluate business performance and make accurate managerial decisions. This study aims to determine the implementation of accounting information systems in MSMEs in Balikpapan City and to identify the obstacles faced by MSMEs in adopting AIS for financial management and business development. This research uses a qualitative descriptive approach with a case study method. Data were collected through in-depth interviews, direct observation, and documentation involving seven informants consisting of company owners, finance managers, and shop owners in Balikpapan City. The data were analyzed using the Miles and Huberman qualitative analysis model, including data reduction, data presentation, and conclusion drawing. The findings indicate that most MSMEs in Balikpapan City have not implemented accounting information systems and still rely on manual recording methods using Microsoft Excel, Microsoft Word, and general ledger journals. Only a small number of businesses have implemented computerized systems such as Accurate software. The implementation of accounting information systems among MSMEs in Balikpapan City remains limited. Although AIS provides benefits such as improving efficiency and supporting managerial decision-making, its adoption is constrained by financial limitations, business scale, and the continued reliance on manual accounting practices.

INTRODUCTION

In today's world of work, competition is intense, and this is also felt by micro, small, and medium enterprises (MSMEs). MSMEs are a part of the economy that is not directly affected and continues to operate during economic crises. The reason is that MSMEs do not rely on loans or foreign funds to carry out their business activities (Dinarti, 2015). In addition, MSMEs have also been proven to play a role and contribute to the national economy. MSMEs play a role and contribute as providers of employment, alternative activities in the real sector (productive economic activities), and alternative activities in the monetary sector (credit provision) (Lucy, 2013).

Micro, small, and medium enterprises (MSMEs) in Indonesia have proven to be a lifeline during the 1998 economic crisis, as well as during times of bankruptcy and other hardships. In general, the current structure of MSMEs in Indonesia shows that 98% are microenterprises, while the remainder are small and medium enterprises that previously had micro-enterprise status but have transitioned to a higher level. In Indonesia, MSMEs are protected and regulated by various legal regulations, including Presidential Decree of the Republic of Indonesia Number 19 of 1998 and several other regulations. Currently, many MSMEs are starting to develop well, both on a household scale and on a large scale (Alfionita & Estiningrum, 2022).

The Indonesian government places significant emphasis on better and more planned development for micro, small, and medium enterprises (MSMEs). This is due to the rapid progress in the growth of MSMEs in Indonesia and their crucial role in the country's development. However, the growth of MSMEs in Indonesia also faces various obstacles. A common problem faced by MSMEs in Indonesia is the difficulty in evaluating their success. This is particularly challenging because MSMEs lack a clear understanding of the current situation and condition of their businesses, as many do not maintain accounting records and reports.

The development of micro, small, and medium enterprises in Indonesia is inseparable from various challenges. Problems frequently faced by micro, small, and medium entrepreneurs include limited capital, difficulties in obtaining raw materials, lack of technology, qualified human resources, access to information, and marketing challenges (Astutu & Widiatmo, 2003). Accounting information systems function to support daily activities, managerial decision-making, and reduce uncertainty. An understanding of financial management by business owners can be analyzed through existing human resources. Accounting information systems in the modern era play a significant role in the progress and development of an organization, including in the business sector. These accounting information systems are not only applied to large companies but can also be applied to micro, small, and medium enterprises (Berlia Setiawan et al., 2011).

Accounting information systems (AIS) provide crucial information for MSMEs, as they serve as a tool for generating information that users can use for decision-making. AIS also facilitate access to and utilization of information essential for business development. Accounting information is used to assess and provide financial reports, which are crucial for management in formulating various decisions to address issues facing the company. Furthermore, accounting information is also useful for making various types of projections, such as projections for controlling future cash flow needs, measuring and improving productivity, and supporting the production process. It can be concluded that accounting information systems are one of the tools used by management to support the competitive business world.

The development of today's business world is heavily influenced by a company's ability to compete in the market. A manager needs to have an effective plan to capitalize on existing strengths and opportunities, as well as cover weaknesses and overcome challenges faced in the business world. In carrying out its business activities, company management desperately needs information delivered according to existing needs. The use of information devices can

increase effectiveness and efficiency in task execution. Information communication devices support several individuals in achieving a goal. The advantages of information devices depend on the communication technology user. The use of information and communication technology can increase efficiency and effectiveness in completing tasks. Information technology facilitates each individual in communicating and collaborating to achieve goals by utilizing computer systems that can support a company's operations effectively and efficiently.

Based on the results and explanations presented above, the author concludes that accounting information systems contribute significantly to and benefit from creating a flow of financial information that supports MSMEs, while recognizing the varying levels of individual understanding of the available information. Therefore, the researcher decided to conduct a study entitled "Implementation of Accounting Information Systems for Small and Medium Enterprises in East Kalimantan, Balikpapan City."

This study aims to analyze the implementation of accounting information systems (AIS) in micro, small, and medium enterprises (MSMEs) in Balikpapan City, East Kalimantan. Specifically, this research seeks to examine how MSMEs apply accounting information systems in managing their financial records and reporting processes. In addition, the study aims to identify the methods used by MSMEs in processing financial data, whether through manual recording systems or computerized accounting software. Furthermore, this research intends to explore the challenges and obstacles faced by MSMEs in adopting accounting information systems, including financial limitations, technological readiness, and organizational factors. Finally, this study aims to provide insights into the role of accounting information systems in supporting financial management and improving decision-making processes for MSME business development in Balikpapan City.

RESEARCH METHOD

This research is classified as a case study, which uses a qualitative approach and aims to examine a specific case in greater detail by gathering various sources of information. A case study is research that uses concrete evidence from one or more organizations, in which researchers attempt to understand the problem in its context. According to (Sugiyono, 2016), the qualitative descriptive method is a research approach based on the philosophy of post-positivism. This method is used to study objects in their natural state (as opposed to experiments). In this method, the researcher serves as the primary tool, and data collection techniques are carried out through triangulation (combination). Data analysis is carried out using an inductive or qualitative approach, and the results of qualitative research emphasize meaning rather than generalization. Qualitative descriptive studies aim to describe, depict, explain, and provide more detailed answers to the problem being studied by studying a specific individual, group, or event in depth. In qualitative research, humans serve as research tools, and the written results are in the form of words or statements that reflect the actual situation.

The characteristics of qualitative research according to (Sugiyono, 2019) are as follows:

1. It is carried out in natural conditions, directly to the data source and the researcher is the key instrument.

2. Qualitative research is more descriptive in nature. The collected data is presented in the form of words or images, so it doesn't focus on numbers.
3. Qualitative research focuses more on the process than the product or outcome.
4. Qualitative research conducts data analysis inductively.
5. Qualitative research places more emphasis on meaning.

The researcher will present the collected information in the form of documents and current information regarding the accounting information system for sales and purchases, so that an understanding of the application of the accounting information system in the company can be obtained. Qualitative research means that the research produces descriptive data in the form of written words regarding what is observed from the data being analyzed, with the results of the analysis presented in descriptive form.

Place and Time of Research

This research was conducted in Balikpapan City, East Kalimantan

Participants

In this study, the researcher uses the term "participants" to refer to those who have the necessary information and are able to share their experiences and are truly involved in the events and problems that occur (Semiawan, 2010). Participants are all people or humans who participate or take part in an activity.

The participants include:

Table 1. List of Research Informants and Their Positions

No	Name	Information
1	Mrs. Iva	Finance Manager of PT Diven
2	Mrs. Rosa	Owner of PT Henjelina Karya Abadi Company
3	Mr. Purnadi	Owner of PT Margi Purnama Company
4	Mr. Eddy Chong	Owner of PT Indra Internasional Indonesia Company
5	Mr. Eddy Chong	Owner of the CV Karya Ekadharma Indonesia Company
6	Mr. Hasyim	Finance Manager of PT Gunung Artha Perkasa
7	Mr. Hasyim	Hasyim Nur Electrical Shop Owner

Source: Primary data obtained from interviews conducted by the researchers (2026)

Data Collection Method

The data collection method used in this study applies the techniques described by Sugiyono (2016), the methods used include interviews, observation, documentation, and triangulation or a combination of the three.

1. In-depth Interview Techniques

According to Sugiyono (2016), an interview is a meeting between two individuals who can share information and thoughts through a question-and-answer process, so that meaning can be constructed on a particular topic. The interview method here was conducted through a question-and-answer session with the owners of 5 companies. The purpose of this interview was to gather detailed information or information regarding accounting information systems. Researchers must observe ethical standards when conducting interviews, including:

    a. Interviewers should avoid words that have double meanings or are ambiguous.

    b. Interviewers should avoid asking questions that contain many specific questions. If they ask a long question, it should be broken down into several new questions.

    c. The interviewer should ask questions that are concrete to the participant's experience.

    d. Interviewers should either mention all available alternatives or leave them out altogether. When interviewing about things that might make participants angry, embarrassed, or awkward, use words or phrases that can soften the situation.

    e. A clear time and place. The interviewer should at least ask questions that reflect the participant's actual experiences.

2. Direct Observation Technique

    According to Sugiyono (2016), observation is a method of data collection that has certain characteristics compared to other methods. In this situation, observation is conducted by directly observing all activities carried out by the Company Owner. This research was conducted according to the object of study, so the researcher chose the observation method by directly observing and recording the research object and observing the ongoing activities. This way, the researcher can determine the participants to be studied. This method makes it easier to obtain the information necessary for the smooth running of the research.

3. Document Engineering

    According to Sugiyono (2019), documentation is a method used to obtain data and information in the form of books, archives, documents, writings in the form of numbers and images consisting of reports and information that can support research including documents that are relevant to the data, both primary and secondary.

    The documentation carried out in this research is by taking pictures in the form of photos with the informants, photos of accounting input whether using Myobe or Excel, photos of proof of invoices, photos of company financial reports, photos of profit and loss reports.

Data Types

1. Primary Data

The type of data used in this study is primary data. Primary data is information obtained or collected by researchers directly from the data source. Primary data can be collected through in-depth interviews and direct observation. Indrianto and Supomo (Purhantara, 2010) state that primary data is considered more accurate because it is presented clearly and in detail.

In this research, the data obtained was directly observed in 5 different companies, which were the results of interview data with informants, namely 5 company owners.

2. Secondary Data

According to Sugiyono (2016), secondary data is a source that does not directly convey information to the data collector, for example through a third party or document. This information is obtained indirectly through written publications and other explanations related to the topic discussed, such as a summary of the company's

history. The data was obtained from archives or documents already held by the five companies.

Data Quality Testing

Quality testing is essential to ensure data reliability. Quality testing in case study research is commonly known as data credibility testing. Data credibility testing refers to the accuracy, validity, and veracity of the data collected and analyzed from the beginning of the qualitative research. This will determine the extent to which the research results reflect the truth and accuracy of the research focus, extending the duration of the study.

The involvement of researchers in the field, increasing the accuracy of observations, conducting triangulation according to procedures, verifying with other members of the group, analyzing inappropriate cases, and using relevant sources.

In this study, data reliability testing was carried out using triangulation, namely:

1. Data Source Triangulation Method

   The Data Source Triangulation method is a method for verifying the credibility of data and information obtained from participants by matching it with the information obtained from the participants themselves. Data is considered credible if the content of the participants' answers is similar. This triangulation technique is implemented by comparing observational data with interview data and also comparing interview results with information contained in relevant documents.

2. Triangulation Method Data Collection Technique

   Triangulation Method in Data Collection is a Triangulation technique that can be carried out by verifying research data that has been obtained through three different collection techniques, namely in-depth interview techniques, direct observation techniques, and documentation techniques.

   This triangulation is carried out through the process of checking information resulting from research findings using several data collection techniques. Furthermore, it is carried out by examining several data sources in the same manner, namely using the triangulation method. For example, data is obtained through interviews, then checked with observation, documentation, or questionnaires. If the three data credibility assessment techniques produce different results, the researcher conducts further discussions with the relevant data sources or others to determine which data is considered correct. Or perhaps all are correct, due to differing perspectives.

Data Analysis Techniques

The data analysis method applied in this research is qualitative, namely the steps to compile, analyze, and interpret non-numerical data into information that will be used as a basis for the research process. The data analysis process includes steps to examine all available data obtained from various sources.

Data analysis in qualitative research is obtained from multiple sources using various data collection methods (triangulation), and is conducted continuously until the data reaches saturation point. Continuous observations result in significant data variation.

The data obtained is generally qualitative, so the data analysis methods applied lack a clear pattern. Consequently, conducting the analysis often presents challenges.

According to Sugiyono (2018), data analysis is a step to search for and organize

information obtained from interviews, field notes, and documentation in an orderly manner, by grouping data into categories, detailing it into units, synthesizing it, arranging it into patterns, selecting what is important and what will be researched, and drawing conclusions so that it can be understood well by oneself and others.

Conduct data analysis using the model developed by Miles and Huberman. The Miles and Huberman model is applied by grouping data from in-depth interviews and direct observations in stages, so that conclusions can be drawn. The Miles and Huberman model is suitable for qualitative data collected in the context of case study research. This process continues throughout the research, even before the data is fully collected, as seen from the research's conceptual framework, the problem being studied, and the data collection methods chosen by the researcher.

The following are the stages of data analysis techniques in this research:

1. Data Reduction

   Data reduction means collecting, selecting important information, prioritizing essential elements, identifying themes and patterns, and eliminating irrelevant elements. Thus, reduced data provides a clearer picture, making it easier for researchers to collect data by coding specific aspects.

2. Data Presentation

   Presenting data makes it easier to understand the situation and then plan next steps based on that understanding. Furthermore, it's recommended that data presentations not only use narrative text but also include graphs, matrices, networks, and diagrams.

3. Conclusion Drawing

   According to Miles and Huberman, the third stage in qualitative data analysis is drawing conclusions and verifying them. The conclusions presented are still tentative and subject to change if no further evidence is found. However, if the conclusions presented in the initial stage are supported by valid and consistent evidence when the researcher returns to the field to collect data, they can be considered credible.

RESULTS AND DISCUSSION
Data Quality Test Results

The method used to analyze the data in this study is to apply the triangulation method, where the researcher makes observations, takes notes in the field, and conducts interviews with respondents and questionnaires that will be filled out by their employees.

This study conducted observations to determine respondents who met the previously established criteria. Seven respondents were selected, including: 1. Finance Manager of PT Diven, 2. Owner of PT Henjelina Karya Abadi Company, 3. Owner of PT Margi Purnama Company, 4. Owner of PT Indra Internasional Indonesia Company, 5. Owner of CV Karya Ekadharma Indonesia Company, 6. Finance Manager of PT Gunung Artha Perkasa, 7. Shop Owner.

Table 2. Key Respondents

No	Name	Position	Tasks and Responsibility	Information

1	Mrs. Iva	Finance Manager	Responsible for PT Diven's Finance	Key Respondents
2	Mrs. Rosa	Owner	Responsible for the Company PT Henjelina Karya Abadi	Key Respondents
3	Mr. Purnadi	Owner	Responsible for the Company PT Margi Purnama	Key Respondents
4	Mr. Eddy Chong	Owner	Responsible for the Company PT Indra Internasional Indonesia	Key Respondents
5	Mr. Eddy Chong	Owner	Responsible for the CV Karya Ekadharma Indonesia Company	Key Respondents
6	Mr. Hasyim	Finance Manager	Responsible for the Finances of PT Gunung Artha Perkasa	Key Respondents
7	Mr. Hasyim	Owner	Responsible for Electrical Shop Finance	Key Respondents

Source: Primary data obtained from field interviews with research informants (2026)

Researchers will conduct interviews with 7 informants:

1. Informant 1 Finance Manager of PT Diven
   Informant 1 is the Finance Manager of PT Diven. His duties include being responsible for PT Diven's finances.
2. Informant II, Owner of PT Henjelina Karya Abadi
   Informant II is the owner of PT Henjelina Karya Abadi. His duties include being responsible for PT Henjelina Karya Abadi.
3. Informant III, Owner of PT Margi Purnama Company
4. Informant IV, Owner of PT Indra Internasional Indonesia
5. Informant V, Owner of the CV Karya Ekadharma Indonesia Company
6. Informant VI Finance Manager of PT Gunung Artha Perkasa
7. Informant VII: Owner of an Electrical Shop

Triangulation of Data Sources and Data Collection

In the study that has been carried out by applying the technique

Using method triangulation, the researcher then conducted oral interviews with the selected informants. The results were then entered into a table containing the interview results. The table showing the interview results in this study is as follows:

Table 3. Triangulation Results of Key Respondent Interview Data Sources

No	Question	Informant 1	Informant 2	Informant 3	Informant 4	Informant 5	Informant 6	Informant 7
1	Has the company implemented an Accounting Information System / AIS?	No	No	Yes	Yes	Yes	No	No

2	What is the recording system?	Manual (Excel)	Manual (Excel)	Software (Accurate)	Accurate	Accurate	Manual (Excel)	Ledger
3	How to Process it	Excel	Excel	Accurate	Accurate	Accurate	Excel	Ledger
4	How to Present Financial Reports	Transaction data collection, General journal, Transfer to general ledger	Transaction data collection, General journal, Transfer to general ledger	Make sure the accounting data is complete, go to the Accurate menu, set the period and report format, print the report, the type of report generated is accurate.	Financial statements are presented in the form of a profit and loss balance sheet and trial balance sheet.	Presents a statement of financial position at the end of the period, profit or loss statement and other comprehensive income during the period.	In manual input with Word and Excel	Doing manual recording via ledger
5	Is the resulting Financial Report used as a basis for decision making?	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Source: Primary data from interview results processed by the researchers (2026)

Table 4. Triangulation Results of Data Collection

No	Question	In-depth Interview	Direct Observation
1	Has the company implemented an Accounting Information System (AIS)?	In this MSME, most of them still do not use the Accounting Information System.	Observation results show that MSMEs under 50 M per year / 4.2 M per year still do not use Accounting Information Systems as happened at PT Gunung Artha Perkasa, PT Diven, PT Henjelina Karya Abadi.
2	What is the reason why companies have not implemented a computerized accounting information system such as MYOBE / ACCURATE?	The majority of companies have not implemented an Accounting Information System because they are still comfortable with the existing one and manual data processing is still more efficient and also because of the large monthly subscription costs for the Accounting	The observation results show that the problem of why not implementing an accounting information system is because: 1. Still Comfortable with Manual Calculations, 2. System Subscription Fees, 3. Few Company Projects that cause still do not need a System, 4. Based on an

		Information System which makes them wait until the company is large before using the Accounting Information System.	Interview with Mrs. Iva (Finance Manager) PT Diven. Mrs. Iva said that by using the system we will not know the financial storyline because everything is in the system so if for example asked to other employees where is the Tax data? or where is the profit and loss balance data? they will answer that it is already in the system and causes them not to think because everything is automated. therefore still using Manual via Excel for calculations to know where the Financial Flow is and where it is not just thrown into an automated System
3	How does the financial report recording system work?	The majority of companies still use Excel and a minority are already sophisticated, namely computerized using Accurate Software and for wholesale shops they still use General Ledgers / Journal Ledgers, just like shops in general .	Observation results show that the majority of MSMEs already use Excel, some sophisticated software (Accurate) and General Ledger (Journal Ledger).
4	How does the processing system produce financial reports?	The majority of companies that use Excel do it by printing lots of invoices and then entering them into Microsoft Excel and Word and then processing them with calculations. A minority only use a sophisticated system called Accurate Software and wholesale shops still do manual bookkeeping, namely through the General Ledger / Journal Ledger.	Observation results show that the majority of MSMEs are advanced but less sophisticated because they are not computerized and automated and for shops they still use the old method, namely the General Ledger / Journal Ledger.
5	Are the resulting Financial Reports used as a basis for decision making?	The majority and minority all answered Yes because even though there are Advanced, Very Advanced, or Old, the final results of the Financial Report remain the basis for decision making for both the Company and the Wholesale Store.	Observation results show the answer is yes, that financial reports, whether done manually / computerized / ledger (Journal Ledger), are still the basis for decision making.

Source: Primary data from interviews and direct observations conducted by the researchers (2026)

In the Triangulation Results Table of the interview data sources above, all Informants provided answers asked by the researcher. Based on the results of the interview table with the triangulation method above, it can be concluded that the majority of Small and Medium Enterprises still use manual methods, namely a combination of Microsoft Word and Microsoft Excel and for Wholesale Stores still use General Ledgers (Journal Ledger) while the Minority has developed using sophisticated computerized software called Accurate. The Recording and Processing System for Financial Reports is also still mostly manual and not yet computerized due to the following factors: 1. Still Comfortable with Manual Calculations, 2. Expensive System Subscription Fees, 3. The company has not developed rapidly so it has not yet thought about using a computerized system. Certainly, both Manual and Computerized results will still be used as a basis for decision making for the Hasyim Nur Company and Electrical Store.

Description of Research Results

Based on the results of research conducted in the field in real time, researchers conducted interviews with 7 informants. The following is the interview data of 7 informants from PT Diven, PT Henjelina Karya Abadi, PT Margi Purnama, PT Indra Internasional Indonesia, CV Karya Ekadharma Indonesia, PT Gunung Artha Perkasa, Hasyim Nur Electric Store.

PT Diven :

Informant 1 Finance Manager of PT Diven

First Question for Mrs. Iva

"Has the Company implemented an Accounting Information System (AIS)?"

From this question the following answers were obtained:

"We have not implemented an Accounting Information System in this Company."

Based on the answer from Mrs. Iva as Finance Manager at PT Diven, we can see that the company has not yet implemented an Accounting Information System .

Second Question: "How is the accounting recording system in a company?"

From the questions above, the following answers were obtained:

"Accounting records for this company are still manual, namely still using Microsoft Excel and Word with invoice input into Microsoft Word and Excel."

Based on the answer from Mrs. Iva as the Finance Manager at PT Diven, we can see that the company uses Microsoft Word and Excel for accounting records .

Third Question "How is Accounting Data Processed?

From the questions above, the following answers were obtained:

"Accounting records are still the same, namely with Microsoft Word and Excel."

Fourth Question: "What are the obstacles for companies that prevent them from implementing an Accounting Information System?"

From the questions above, the following answers were obtained:

"That by using the system we will not know the financial storyline because everything is in the system so if for example we ask other employees where the Tax data is? or

where the profit and loss balance data is? they will answer that it is already in the system and cause them not to think because everything is automated. therefore still using Manual via Excel for the calculation to know where the Financial Flow is and where it is not just thrown into an automated System, the cost factor of System Procurement, the new System (AIS) is worried that it will be a complicated and time-consuming task, for now Manual Data Processing is more efficient and can still present accurate financial reports. "

Based on the answer from Mrs. Iva as the Finance Manager at PT Diven, we can see that the company has not yet used the system because it is still comfortable with manual calculations and financial reports that are still accurate."

Fifth Question: "Are the resulting financial reports used as a basis for decision making?"

From the questions above, the following answers were obtained:

"Yes, it can be used as a basis for planning and budgeting, decisions, operational and strategic. "

PT Henjelina Karya Abadi:

Informant 2, Owner of PT Henjelina Karya Abadi

First Question for Mrs. Rossa

"Has the Company implemented an Accounting Information System (AIS)?"

From this question the following answers were obtained:

"We have not implemented an Accounting Information System in this company because we are still comfortable with the manual system, namely the General Ledger and Excel."

Based on the answer from Mrs. Rossa as Director/Owner at PT Henjelina, we can see that the company has not yet implemented an Accounting Information System.

Second Question: "How is the accounting recording system in a company?"

From the questions above, the following answers were obtained:

"Accounting records for this company are still manual, namely still using Microsoft Excel and Word with invoice input into Microsoft Word and Excel and still using the General Ledger Journal."

Based on the answer from Mrs. Rossa as Director/Owner at PT Henjelina, we can see that the company uses Microsoft Word and Excel for accounting records.

Third Question "How is Accounting Data Processed?

"Accounting records are still the same, namely with Microsoft Word and Excel as well as General Ledger Journals."

Fourth Question: "What are the obstacles for companies that prevent them from implementing an Accounting Information System?"

From the questions above, the following answers were obtained:

"Still comfortable with manual systems, namely Microsoft Excel, Ms Word, and General Ledger Journals."

Based on the answer from Mrs. Rossa as Director/Owner at PT Henjelina, we can see that the Company has not yet used the System because it is still comfortable with manual calculations and financial reports that are still accurate using Ms Word, Ms

Excel, General Ledger Journal."

Fifth Question: "Are the resulting financial reports used as a basis for decision making?"

From this question the following answers were obtained:

"Yes, as a basis for decision making for the Company ."

PT Margi Purnama:

Informant 3, Owner of PT Margi Purnama Company

First Question for Mr. Purnadi

"Has the Company implemented an Accounting Information System (AIS)?"

From this question the following answers were obtained:

"Yes, the Company has utilized the Accounting Information System and has gained benefits from the Accounting Information System such as: 1. Faster and more accurate transaction recording process, 2. Simplifying monitoring and analysis of financial data and financial reports, 3. Helping management in making faster and more accurate decisions for the smooth operation of the company."

Based on the answer from Mr. Purnadi as Director/Owner of PT Margi Purnama, we can see that the company has implemented an Accounting Information System.

Second Question: "How is the accounting recording system in a company?"

From the questions above, the following answers were obtained:

"Our company's accounting recording system uses computerization such as Accurate Software."

Based on the answer from Mr. Purnadi as Director/Owner at PT Margi Purnama, we can see that the company uses a computerized accounting recording system using Accurate Software.

Third Question "How is Accounting Data Processed?

"1. Create a company database and fill in initial data, 2. Enter/input daily transactions (Sales, Purchases, General Journal), 3. Monitor and generate automatic financial reports such as balance sheets and profit and loss."

Fourth Question "How are Financial Statements Presented?"

From the questions above, the following answers were obtained:

"1. Ensure the accounting data is complete, 2. Go to the report menu in Accurate, 3. Set the Period and Report Format in Accurate, 4. Print or export the report. 5. Types of financial reports that can be generated in Accurate."

Fifth Question: "Are the resulting financial reports used as a basis for decision making?"

From this question the following answers were obtained:

"Yes"

PT Indra International Indonesia:

Informant 4, Owner of PT Indra Internasional Indonesia

First Question for Mr. Eddy Chong

"Has the Company implemented an Accounting Information System (AIS)?"

From this question the following answers were obtained:

"Yes, the Company has implemented an Accounting Information System because it

has the following benefits: 1. Improving operational efficiency, 2. Providing accurate and relevant financial information, 3. Improving transparency and accountability within the company, 4. Helping better decision-making based on accurate data."

Based on the answer from Mr. Eddy Chong as Director/Owner of PT Indra International Indonesia, we can see that the company has implemented an Accounting Information System.

Second Question: "How is the accounting recording system in a company?"

From the questions above, the following answers were obtained:

"The company uses an accrual basis, then the main AIS process in this company is collecting transaction evidence, classifying transactions and summarizing data into financial reports using computerization with software called Accurate."

Based on the answer from Mr. Eddy Chong as Director / Owner at PT Indra International Indonesia, we can see that the company uses a computerized accounting recording system using Accurate Software.

Third Question "How is Accounting Data Processed?

"Accounting data processing in this company uses a computerized system, namely the Accurate software system."

Fourth Question "How are Financial Statements Presented?"

From the questions above, the following answers were obtained:

"Financial reports are presented in the form of a profit and loss balance sheet and trial balance sheet."

Fifth Question: "Are the resulting financial reports used as a basis for decision making?"

From this question the following answers were obtained:

"Yes"

CV Karya Ekadharma Indonesia:

Informant 5 Company Owner PT CV Karya Ekadharma Indonesia

First Question for Mr. Eddy Chong

"Has the Company implemented an Accounting Information System (AIS)?"

From this question the following answers were obtained:

"Yes, the Company has implemented it because the Company has received benefits, namely: 1. Can improve operational efficiency, 2. Automate the report creation process, 3. Produce accurate financial reports."

Second Question: "How is the accounting recording system in a company?"

From the questions above, the following answers were obtained:

"A computerized system called Accurate collects transaction evidence and records it systematically, then groups transactions based on their type, for example income, expenses, assets and liabilities, and accrual basis."

Based on the answer from Mr. Eddy Chong as Director/Owner of CV Karya Ekadharma Indonesia, we can see that the company uses a computerized accounting recording system using Accurate Software.

Third Question "How is Accounting Data Processed?

"Using a computerized Accounting Information System with software called

Accurate, then collecting transaction evidence, then recording transactions in the General Journal, and compiling a list of the final balances of all accounts from the general ledger."

Fourth Question "How are Financial Statements Presented?"

From the questions above, the following answers were obtained:

"Presenting a statement of financial position at the end of the period, profit or loss statement and other comprehensive income during the period."

Fifth Question: "Are the resulting financial reports used as a basis for decision making?"

From this question the following answers were obtained:

"Yes"

PT Gunung Artha Perkasa:
Informant 6: Finance Manager of PT Gunung Artha Perkasa Company
First Question for Mr. Hasyim Nur

"Has the Company implemented an Accounting Information System (AIS)?"

From this question the following answers were obtained:

"No."

Based on the answer from Mr. Hasyim Nur as Finance Manager at PT Gunung Artha Perkasa, we can see that the company has not yet implemented an Accounting Information System.

Second Question: "How is the accounting recording system in a company?"

From the questions above, the following answers were obtained:

"Manual recording, incoming and outgoing cash transactions are recorded and input into the computer using either Ms Word or Ms Excel."

Based on the answer from Mr. Hasyim Nur as Finance Manager at PT Gunung Artha Perkasa, we can see that the company uses Microsoft Word and Excel for accounting records.

Third Question "How is Accounting Data Processed?

"Inputted manually with Ms Word and Ms Excel and researched manually."

Fourth Question: "What are the obstacles for companies that prevent them from implementing an Accounting Information System?"

From the questions above, the following answers were obtained:

"Because to use the SIA program application requires additional costs while the Company is still engaged in only one business area of Tire Management Service, namely Tire Management Services, both Tire Repairs and Service in supporting Transportation Work in Mining, so it is still relatively easy to prepare the Company's Balance Sheet, but there is a possibility that in the coming year we will use an SIA application such as the Accurate Program because it will diversify the business so that it will be more helpful for the Company's Balance Sheet Administration."

Fifth Question: "Are the resulting financial reports used as a basis for decision making?"

From this question the following answers were obtained:

"Yes, as a basis for decision making for the Company."

Hasyim Nur Electrical Shop
Informant 7: Electrical Shop Owner
First Question for Mr. Hasyim Nur

"Has the Company implemented an Accounting Information System (AIS)?"

From this question the following answers were obtained:

"No."

Based on the answer from Mr. Hasyim Nur as the owner of the Electrical Shop, we can see that the shop has not implemented an Accounting Information System.

Second Question: "How is the accounting recording system in a company?"

From the questions above, the following answers were obtained:

"Every income and expense is recorded in the General Ledger Journal."

Third Question "How is Accounting Data Processed?

"Processed manually via ledger."

Fourth Question: "What are the obstacles for companies that prevent them from implementing an Accounting Information System?"

From the questions above, the following answers were obtained:

"Because this business is small-scale, namely a shop, so it is sufficient to use a General Ledger Journal."

Fifth Question: "Are the resulting financial reports used as a basis for decision making?"

From this question the following answers were obtained:

"Yes."

CONCLUSION

Based on the results and discussion of the study on the implementation of accounting information systems in MSMEs in Balikpapan City, it can be concluded that most MSMEs have not yet implemented an accounting information system. This condition is mainly caused by the perception that the use of such systems is not a priority for their business operations and by the relatively high cost of annual software subscriptions. In addition, several MSMEs still feel comfortable using manual accounting systems, which combine the use of general ledger records, Microsoft Word, and Microsoft Excel, because they consider these methods sufficiently accurate and easier to manage according to their current business needs. On the other hand, some MSMEs have begun to recognize the benefits of computerized accounting software such as Accurate for modernizing their financial management. However, the adoption of these systems is still limited because many MSMEs operate on a relatively small business scale and consider the annual subscription fees for software such as Accurate and MYOB to be relatively expensive. Therefore, the implementation of accounting information systems among MSMEs in Balikpapan City remains low and has not yet become a major priority in their business development.

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