



Transformation of Accounting Information Systems For Small Businesses Based on Social Environment

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ABSTRACT

Small businesses' rapid growth does not mean they do not have obstacles in carrying out their business activities, especially in the application of Environmental, Social, and Governance (ESG) in the management of financial reports which will still be a trend in the coming years to produce sustainable value. So this research aims to develop an innovative financial report accounting information system model for the digitalization transformation of Small Businesses based on ESG. To achieve the objectives, the research method used in this research is qualitative by collecting data through interviews and observations of Small Businesses that have implemented digitalization. As well as collecting data using literature studies to support the study and research framework. The results achieved in this research

are an accounting information system model for digitalizing Small Businesses' financial reports based on ESG. It is hoped that the resulting model can become a basis for Small Businesses to apply digitalization in preparing financial reports based on ESG values so that it is hoped that it can produce sustainable value for these Small Businesses.

Keywords: Accounting Information Systems, Digitalization Transformation, ESG, Financial Statement, Small Businesses

1. INTRODUCTION

Small businesses' rapid growth does not mean they do not have obstacles in carrying out their business activities, especially in the application of Environmental, Social, and Governance (ESG) in the management of financial reports which will still be a trend in the coming years to produce sustainable value. By the year 2024, it is anticipated that companies will adopt ESG standards not just to adhere to regulations or mitigate risks, but also to seize the chance to revolutionize their business frameworks, recognizing and embracing the imperative to address the growing array of interconnected external risks (Runyon, 2024). 2024 is also predicted to be the year when ESG is increasingly integrated into the financial foundations of companies. Transformation of the Accounting Information System is used in this research model because in the financial digitalization process, it plays an important role in keeping finances stable, and change management can run well. CFOs and financial professionals will more deeply consider the impact of climate change scenarios on financial report figures which can show the relationship between sustainability and financial stability (Feryanto, 2024). Additionally, more and more companies are creating ESG controller positions. The ESG controller acts as a supervisor and manager of ESG issues that are integrated into company operations and financial reporting governance. In the face of a politicized environment around ESG, companies, especially Micro, Small, and Medium Enterprises (MSMEs) in Indonesia, need to be strategic in communicating about sustainability, perhaps by emphasizing specific initiatives within the more polarized ESG. To maintain a business, the main key and the basis is how the people involved in the organization have the ability to work (Supriyati, Nelfianti, et al., 2023). MSMEs are the economic drivers of a region, even in a larger area of the country. Small entrepreneurs, especially creative product entrepreneurs, in this case the fashion and handicraft fields, need good management and governance, because this sector is a sector that is always influenced by market trends, so entrepreneurs in this field need adequate education and experience to run their businesses (Supriyati & Yulianto, 2016).

Apart from ESG, one of the obstacles that every MSMEs often faces are difficulties in obtaining capital and presenting financial reports that are not based on the Financial Accounting Standards for Micro, Small, and Medium Entities (or in Indonesian called SAK EMKM). Since January 1, 2018, SAK EMKM has been in effect and continues to serve as the relevant accounting standard for organizations meeting the criteria of an entity lacking significant public accountability as defined in SAK ETAP and the parameters outlined in Law No. 20 of 2008 regarding MSMEs (Ikatan Akuntan Indonesia, 2018). The presentation of financial reports that are consistent with SAK EMKM can be used as a credit application process to banks and other financial institutions. However, presenting financial reports that are consistent with SAK EMKM is still difficult for MSMEs (Novatiani et al., 2023).

Previous research by Chairunnisa and Fadilah suggests that the implementation of SAK EMKM has a positive impact on the quality of MSME financial reports in Bandung City. If SAK EMKM is implemented better, the quality of MSME financial reports will also improve (Chairunnisa & Fadilah, 2023). Then research by Ayudhi suggested that the implementation of SAK EMKM had a positive and significant influence on the growth of MSMEs (Ayudhi, 2020). The study conducted by Utari et al. discusses the condition of MSMEs in Tanjungbalai City, where many MSMEs actors have not yet adopted SAK EMKM. Obstacles faced include limited time, resources, and minimal understanding regarding SAK EMKM. The results of this study propose an alternative solution that involves the use of applications that meet standards, which can help record transactions more easily (Utari et al., 2022). The effectiveness of the accounting information system is positively influenced by the business model. Azhar and Shakil's research reveals that while Malaysia's MSMEs constitute a crucial aspect of the business environment, they lag in the realm of digitization (Azhar & Shakil, 2021). As per research conducted by Cueto and associates in the Philippines, the nation is acknowledged as a global center for social media engagement. This recognition presents young entrepreneurs as potential agents in advancing the Philippine government's socioeconomic goals related to MSMEs (Cueto et al., 2022). In Indonesia, devising a marketing approach for MSMEs entails enhancing service standards, nurturing conducive business settings and alliances, and enhancing product dissemination through partnerships with both governmental and private entities (Luckyardi et al., 2022). The performance of digital-based MSMEs will be evaluated within the context of each MSME. Information technology enhances the quality of accounting information systems for digital MSMEs (Supriyati et al., 2022). Information technology (IT) encompasses hardware, software, and associated system components utilized by an organization to construct computer-based information systems. Its applications range from monitoring the advancement of response initiatives, such as tracking the impact of the COVID-19 virus on individuals, to fostering collaboration among aid organizations, government bodies, businesses, and volunteers, along with facilitating various coordination tasks (Fernandes et al., 2021). According to Zuliyati and Delima, it has been confirmed that elements related to the effective utilization of accounting data, incentives, the application of technology, and the importance of technology significantly influence employee performance (Zuliyati & Delima, 2021). Subsequent research conducted by Elisa et al. posited the importance of crafting novel frameworks that establish connections among pivotal stakeholders in contemporary research, such as digital transformation and ESG (Truant et al., 2024). A separate investigation conducted by Helen et al. revealed that corporations exhibiting elevated ESG scores demonstrated enhanced Financial Reporting Quality (FRQ). Furthermore, mediation analysis indicates that financial distress costs function as a significant mechanism by which ESG impacts FRQ. These findings remain robust even after considering alternative FRQ measures, various sampling scenarios, endogeneity concerns, and simultaneity bias (Özer et al., 2024). Taking into account previous research and the obstacles experienced by most MSMEs due to their lack of knowledge and the complexity of learning about ESG and SAK EMKM, these conditions initiated this proposed research. The proposed model innovation can be a solution to the obstacles experienced by MSMEs.

MSMEs are the economic drivers of a region, even in a larger area of the country. Small entrepreneurs, especially creative product entrepreneurs, in this case the fashion and

handicraft fields, need good management and governance, because this sector is a sector that is always influenced by market trends, so entrepreneurs in this field need adequate education and experience to run their businesses (Supriyati & Yulianto, 2016). Information technology takes the form of physical facilities that protect computers and networks, while transaction processing system technology consists of hardware and software that is capable of carrying out company transactions (Supriyati, Sampe, et al., 2023). Even though AI is seen as a threat by certain parties, there are several parties who still view AI positively as a form of technology that will make things easier for many people, including business people. The presence of AI can be used by business people for many things, such as looking for content ideas on social media, studying sales and economic trends, and helping them design future business plans. Not only that, AI has also penetrated various applications commonly used by MSMEs to support their businesses. With the integration of AI in applications such as stock management applications to accounting, the daily activities of MSMEs will definitely become much easier (onstock, 2024). MSME business expansion in Q1-2024 slowed down slightly compared to the previous quarter, due to (CNN Indonesia, 2024):

- a. Weakening people's purchasing power and delays in the harvest.
- b. Normalization of demand for goods and services after the Christmas or Eid al-Fitr celebrations.
- c. An increase in the price of input goods/merchandise causes production volume/sales volume to tend to decrease.
- d. The rainy season in several areas and the beginning of the fiscal year have caused the expansion of the construction sector to decline.
- e. Due to the fasting month, there is increasingly tight competition with modern and online retailers (trade sector) as well as fewer customers and limited operating times for stalls.

Based on these conditions, this research intends to develop an innovative Financial Report Accounting Information System model based on SAK EMKM towards ESG-based digitalization transformation of Small Businesses with case studies of MSMEs in Indonesia that have been digitized. The requirements of worldwide integration and the shift from an industry-centric economy to one centered on information offer businesses chances to enhance their operational efficiency, effectiveness, and governance on both local and global scales (Supriyati, Suharman, et al., 2023). This model was created to produce a basis for implementing AIS for Small Businesses but is based on ESG so that it is hoped that Small Businesses can produce sustainable value in managing their business. Then, with the SIA model, SAK EMKM-based financial reporting aims to enable Small business actors to prepare financial reports that comply with standards. So it is hoped that it can help Small Businesses in presenting financial reports that are consistent with SAK EMKM which can be used as a credit application process to banks and other financial institutions. In this way, it is hoped that this comprehensive model can become a reference for Small Businesses to maintain business stability by increasing accountability in stages. SAK EMKM needs to be applied as the basis for the accounting standards used. The role of accounting is to provide information as a basis for decision-making (Wibowo & Kurniawati, 2016). Making the right decisions can provide success for a business. The important role of financial reports for MSMEs is to provide account information to achieve business success. Widyastuti in her research stated that financial recording is still simple due to the lack of knowledge of Small business actors regarding the objectives, benefits, and stages of preparing financial reports

based on accounting standards (Widyastuti, 2017). The approach utilized in this research is qualitative, relying on interviews and observations of MSMEs in Indonesia that have embraced digitalization. The study's focus is on the population and sample of digitally-enabled MSMEs in Indonesia. The research process is delineated into stages including data collection, processing, analysis, and model development.

2. LITERATURE REVIEW

2.1 Accounting Information System

An accounting information system comprises tangible and intangible elements that combine to transform financial data into the necessary financial information for managerial decision-making and external stakeholders (Supriyati & Bahri, 2020). Every organization needs an accounting information system that can produce various financial information needed by management. Accounting information systems rely on procedures prepared by programmers after analyzing the needs of the analysis system. A system analyst carries out his duties professionally to assist management in implementing their policies (Agoes, 2012). The subsystems within the accounting information system handle the processing of both financial and non-financial transactions that directly influence the financial transaction procedure. Essentially, an accounting information system can be described as an interconnected series of components responsible for gathering (or retrieving), processing, storing, and distributing information to facilitate decision-making and control within the organization (Laudon & Laudon, 2020). An accounting information system comprises both tangible and intangible elements that work together to transform financial data into the necessary financial information for managerial decision-making and for external stakeholders (Supriyati & Bahri, 2020). Innovation makes many contributions and advantages in entrepreneurship, although the profits are temporary and will decrease if you lose in competition (Supriyati, Radiansyah, et al., 2023).

Control is needed to ensure that a system operates by expectations in achieving its goals (Susanto, 2017). Information systems, including accounting information systems (AIS), require controls so that AIS functions according to predetermined standards so that the risk of deviation from predetermined objectives can be minimized (Susanto, 2017). To reduce the risk of errors or fraud in computer-based accounting information systems, controls are implemented by combining general controls and application controls (Susanto, 2017).

- a. General control includes supervision over the development, use, and security stages of accounting information systems, including the security of general organizational data. These general controls apply to all AIS components and the effort is to ensure the implementation of controls in a holistic and integrated manner.
- b. Application controls are controls that are specifically adapted for each computer application in an accounting information system, such as application programs for payroll, accounts receivable management, and order processing. The main focus of application control is monitoring the input, process, and output of each AIS application. Application control is applied both to application users in certain AIS subsystems and to the application program preparation process. The SIA application program must be created appropriately according to the needs of the SIA application users.

2.2 Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM)

SAK EMKM stands as an independent financial accounting standard suitable for adoption by entities meeting the qualifications of an organization lacking significant public accountability, as outlined in SAK ETAP provisions and the attributes specified in Law No. 20 of 2008 regarding MSMEs (Ikatan Akuntan Indonesia, 2018). SAK EMKM extensively elucidates the notion of business entities as a fundamental premise. Consequently, for an entity to compile financial statements according to SAK EMKM, it must possess the capacity to distinguish between the owner's assets and the assets and operational outcomes of the entity, as well as discern one business or entity from another (Ikatan Akuntan Indonesia, 2018).

When compared with other financial accounting standards, SAK EMKM is prepared with a simpler approach. This standard regulates general transactions that often occur in MSMEs and uses historical costs as a basis for measurement so that EMKM only needs to record their assets and liabilities at cost (Ikatan Akuntan Indonesia, 2018). While entities qualifying under the criteria can adopt SAK EMKM, they must nonetheless evaluate whether the regulations within SAK EMKM adequately address their entity's requirements for financial reporting. Hence, entities are obliged to assess the suitability of the financial reporting framework, whether it is SAK EMKM or alternative standards. Throughout this deliberation, they should take into account the advantageous features provided by SAK EMKM and the informational necessities sought by users of the entity's financial reports. SAK EMKM came into force on January 1, 2018, with the option for previous implementation (Ikatan Akuntan Indonesia, 2018).

2.3 Environmental, Social and Governance (ESG)

ESG is a guide for companies that want to invest by paying attention to environmental, social, and governance aspects. It is used to generate social impact and investment desirability. Companies that comply with this standard will integrate these three criteria into their operations and investment decisions. Awareness of the importance of sustainable business models encourages recognition of the ESG concept as a crucial guide in making long-term business decisions. ESG helps companies manage risk, build reputation, and create a positive impact on the environment and society. A deep understanding of these concepts is important for companies' and investors' contribution to a more sustainable world. Experts agree that digital transformation has great potential in supporting sustainable development. This requires intervention from policymakers and academics to reduce the digital divide and ensure the benefits are equitable. The implications are significant in environmental, social, and governance performance. Digital technology improves environmental impact monitoring, provides better access to services, and increases global transparency through digital platforms (Truant et al., 2024).

3. METHODOLOGY

The methodology employed in this study is qualitative, involving data collection through interviews and observations of MSMEs that have adopted digitalization. As well as collecting data using literature studies to support the study and research framework. The population and sample used in this research are Small Businesses in Indonesia that have implemented digitalization. The research method is explained in the following stages:

- a. Data collection: Data collection is carried out on samples using the techniques mentioned above. The data collected is in the form of sample profiles and conditions experienced related to the research topic discussed.
- b. Data processing: The data that has been collected is then checked and cleaned of noise-damaged data or unnecessary data.
- c. Data analysis: The data is then analyzed to find trends or patterns of problems that often occur and the main causes of difficulties in implementing ESG and SAK EMKM financial reports in the MSMEs studied.
- d. Model Creation: Based on the results of data analysis, a model for implementing the Financial Report Accounting Information System in ESG-based MSMEs is then created.

4. DISCUSSION

Based on the results of interviews and observations carried out directly on the research sample. And supported by a review of literature studies on similar research and also models that have been created in previous studies. After carrying out the stages of the research method and analyzing the data that has been obtained. The results found in this research ultimately refer to the following model where ESG Innovation in Accounting Information Systems in this research is:

1. By implementing an Accounting Information System and digitizing all of the company's business activities, the use of paper will be reduced and even eliminated by all processes being paperless.
2. Related to social, this model also collaborates with partners and stakeholders by maintaining good relationships and good coordination.
3. Implementation of ESG in the implementation of SIA Financial Reports based on the following criteria:

Table 1: ESG Criteria

Environmental Criteria	Social Criteria	Governance Criteria
Environmental criteria discuss the company's impact on the surrounding natural environment during operations. This includes things such as the use of clean energy resources, waste management, efforts	Social Criteria focus on the company's relationships with external parties, including communities, society, suppliers, customers, media, and other entities	This criterion focuses more on external relations and emphasizes how the company is organized and managed internally. Corporate governance criteria cover various aspects, including

to reduce pollution, and natural resource conservation practices.	that interact with the company.	company policies, company standards, company culture, level of transparency, audit processes, and compliance.
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The table above was then created in an ESG-based model in the application of the Financial Report accounting information system which is depicted in Figure 1.

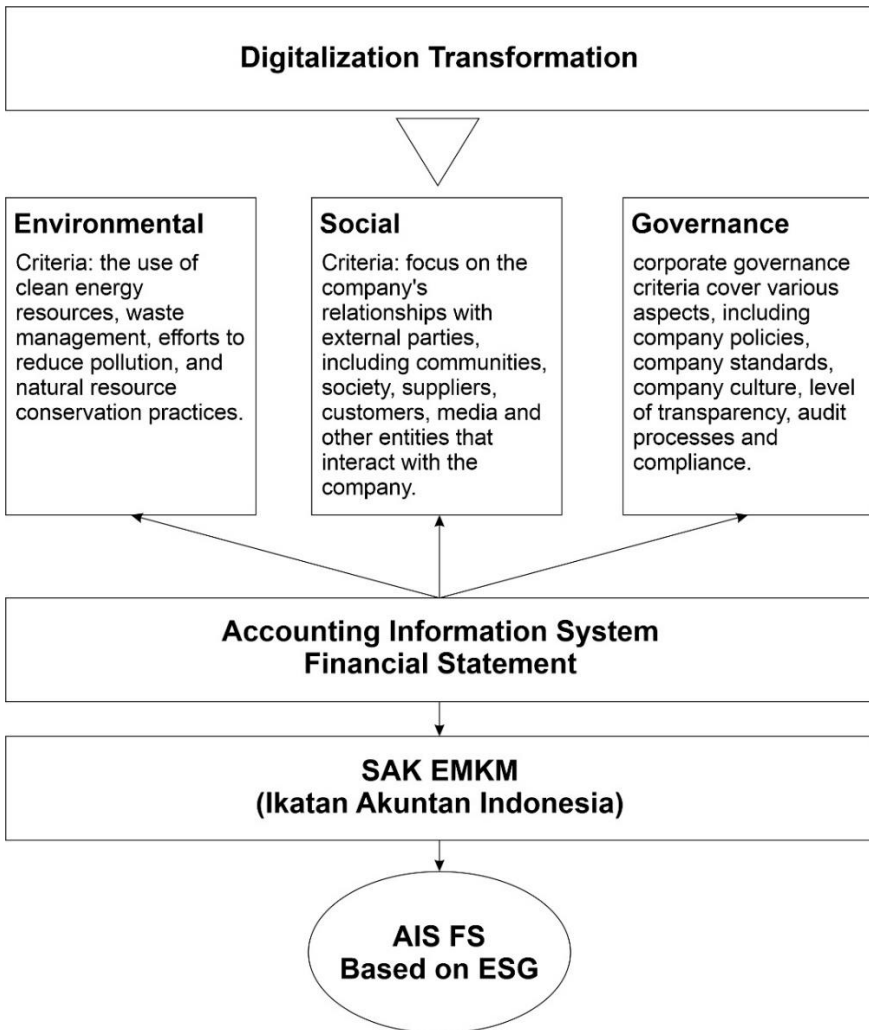


Figure 1: ESG Model

Then, in an information system design, the model and recommendations for implementing ESG in the design of the Financial Report Accounting Information System are depicted in Figure 2.

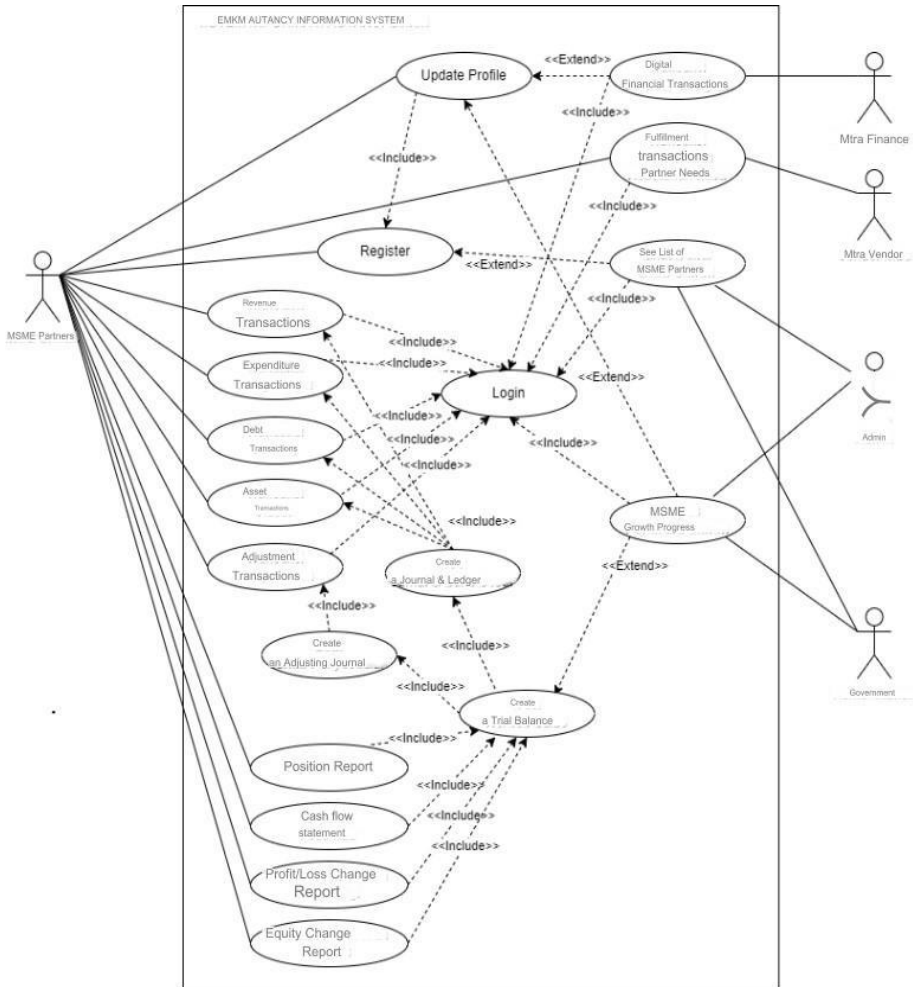


Figure 2: AIS Model for ESG-based EMKM Financial Reports

Figure 3. Shows recommendations for business processes that MSMEs can carry out to implement ESG and also a sustainable Financial Report Accounting Information System.

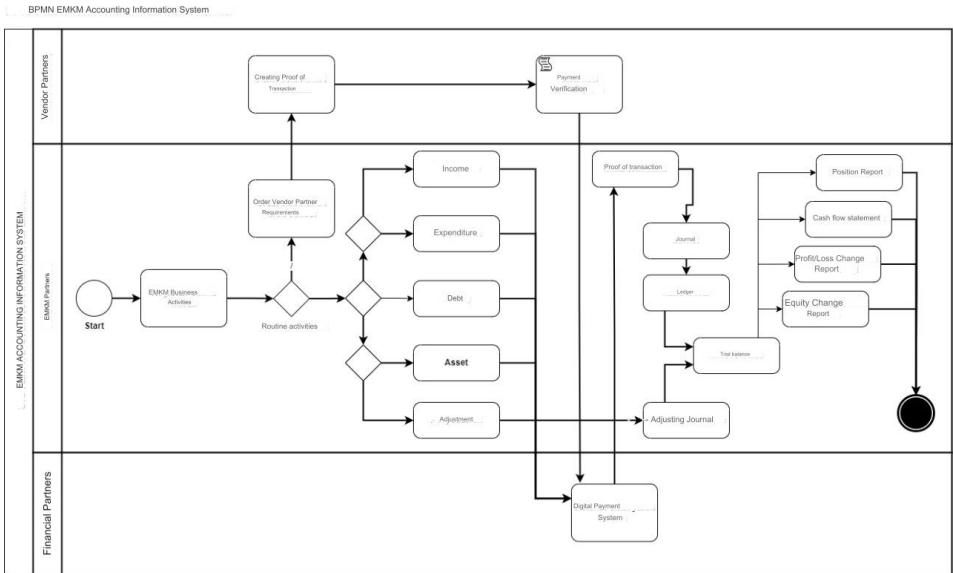


Figure 3: BPMN AIS ESG-based Financial Report

ESG has become a hot topic of discussion, even since 2022, the Ministry of Finance of the Republic of Indonesia together with the KLI Bureau has prepared an ESG Framework and long-term plans regarding the implementation of ESG in Indonesia until 2025 (Kerjasama Pemerintah dengan Badan Usaha, 2022). ESG has become a hot topic of discussion, even since 2022, the Ministry of Finance of the Republic of Indonesia together with the KLI Bureau has prepared an ESG Framework and long-term plans regarding the implementation of ESG in Indonesia until 2025.



Figure 4: ESG Standards

Then Figure 5 is the ESG implementation manual which was also issued by the Ministry of Finance of the Republic of Indonesia together with the KLI Bureau. Figure 5 depicts a detailed explanation of the ESG Framework which contains technical instructions for implementing ESG in the infrastructure project stages. The ESG Manual guides the role of stakeholders, especially in PPP schemes. The manual also provides several work tools or tools that can be used by stakeholders in related project business processes, including details of environmental and social risks that exist in infrastructure projects in priority government-supported sectors.

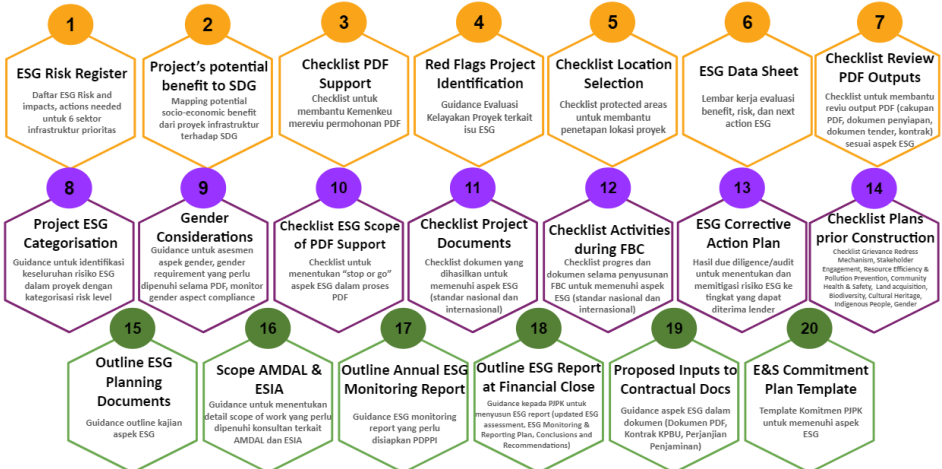


Figure 5: ESG Tools dalam ESG Manual

Recent interest has been directed toward exploring the correlation between ESG performance and corporate innovation, spurred by the growing emphasis placed by companies and investors on ESG metrics. This study assesses the innovativeness of an innovation by tracking the number of new patents filed, alongside examining the influence of ESG performance on the innovativeness of the innovation. The findings indicate that ESG performance can stimulate innovation by broadening innovation resources and boosting companies' incentive to innovate. This impact is particularly notable in circumstances characterized by heightened economic policy uncertainty, a limited information landscape, substantial funding limitations, and digital transformations (Chen et al., 2024).

The study by Liuyang et al. delves into the discourse surrounding digital finance and ESG performance, contending that about digital finance and environmental performance, digital financing operates without the limitations encountered by conventional enterprises. It can deliver more effective financial services and lower-cost financing resources for the advancement of low-carbon companies. Coupled with government incentives for environmentally friendly business development and reduced taxes and borrowing expenses, digital finance facilitates a more efficient allocation of funds towards green innovation firms and entities undergoing challenges in green transition financing. Concerning digital finance and social performance, the integration of digital technology aids in diminishing company verification expenditures. Digital finance offers a convenient avenue for investor oversight and regulatory measures within the capital market. Moreover, in terms of governance performance, a significant aspect of corporate governance is the agency costs stemming from the separation of ownership and control in contemporary corporations (Xue et al., 2023). Moreover, according to another publication, the integration of digital technology within Indonesian MSMEs predominantly revolves around sourcing suppliers and reaching out to customers. This finding is corroborated by a survey indicating that over 60% of the MSMEs surveyed utilize digital platforms for these particular objectives (Anggadini et al., 2023).

5. CONCLUSION AND RECOMMENDATION

Based on the research results, the model created can provide innovation for small business actors when carrying out digital transformation in their business. To maintain stability in the process of change, it is also necessary to maintain the company's financial stability which can be helped by implementing a good accounting information system. The resulting model is also expected to have a positive impact on the performance of small businesses so they can move up in class and survive in the global market.

This research still has much room for development; increasing perspectives from small business actors can provide better insight and input for improving the model.

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