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Integration and Financial Tools Application of SME Business Decisions (APIK KU Application)

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Abstract: This study aims to design an accounting and financial application that can help Micro, Small and Medium Enterprises (SMEs) actors in carrying out financial recording and reporting as well as financial information with good accounting standards and the use of financial tools in the Accounting and financial applications, financial information, business decision making, SMEs, SDLC business. This research method is making a draft application for recording financial information, in the form of a System Development Life Cycle (SDLC) designed to help SME owners obtain financial information to make decisions in the SME business efficiently and effectively.

Keywords: Accounting and financial applications, financial information, business decision making, SMEs, SDLC.

1. Introduction

Micro, Small and Medium Enterprises (SME) are one of the drivers for the economy in Indonesia. SME businesses have proven themselves as one of the most resilient businesses in the face of the monetary crisis in 1998, when many large businesses went bankrupt due to the crisis; SMEs still existed and sustained the Indonesian economy. Recorded, 96% of SME in Indonesia still survive the crisis. The same thing happened in 2008-2009 [11].

Based on data released by Indonesia Central Bureau of Statistics, SMEs are proven to be able to survive and thrive after the crisis hit in 1998 and 2008. The data below presents the development of SMEs in Indonesia after the economic crisis in 1998 and 2008.

In its development, SME is not without problems and obstacles that accompany it. Lestiawan and Mahmud (2014) stated that in general there are four main problems of SME, namely access to capital, generally SME owners are not bankable, SME financial management has not been neatly arranged between costs and revenues, access to marketing because network limitations have caused SME not fully accessing markets and SME does not tend to focus on one main business [6].

Based on Table 1, it is clearly explained that one of the fundamental problems in the growth and development of SME is closely related to the limitations of SME in managing corporate finances. This is because not all SME has good financial reporting. Whereas Ediraras (2010) stated that several roles and functions of financial statements are as an assessment of business performance and performance evaluation materials for the future, as consideration for business decisions and company operations and as an initial requirement to apply for financing to banks [3].

Meiliana and Dewi (2015) said that in a company, recording and reporting is needed to assess the firm's performance [9]. According to Suryo (2008) in Hariyadi (2014), in addition to capital and market

access that can make it difficult for Micro, Small and Medium Enterprises (SME) to grow, many SME cannot afford to become large because they do not have systematic bookkeeping, as a result there is no strict separation between personal money and company money [4].

Table 1. SMEGrowth in Indonesia, 1998 – 2000 and 2008 - 2010

Indicators	Quantity	1998	1999	2000	2008	2009	2010
Total of SMEs	Unit	36,813,578.0	37,911,723.0	39,784,036.0	51,409,612.0	52,764,603.0	53,823,732.0
Amount of SMEs Growth	Percentage	-7.42	3.0	4.9	2.5	2.6	2.0
Total of SMEs Employees	Person	64,313,573.0	67,169,844.0	72,704,416.0	94,024,278.0	96,211,332.0	99,401,775.0
Growth of SMEs Employees	Percentage	-1.96	4.4	8.2	3.9	2.3	3.3
Constant GDP contribution of SMEs	IDR Billions	552,945.4	647,475.0	760,089.0	1,165,753.2	1,212,599.3	1,282,572.0
Growth GDP Contribution of SMEs	Percentage	52.2	17.1	17.4	6.0	4.0	5.8
SMEs Export Value	IDR Billions	69,315.4	52,594.1	75,448.6	178,008.3	162,254.5	175,894.9
SMEs Export Value Growth	Percentage	76.5	-24.12	43.5	26.8	-8.85	8.4

Source : Indonesia Central Bureau of Statistics

Ediraras (2010) said that one way to have and analyze financial reporting on SME is to recruit financial experts, but of course this will add new problems for SME that are not yet financially well established. Therefore, the need for a mobile application that can facilitate SME owners in preparing transactions that occur in their business and summarizing them into a financial report and can then be analyzed for business decision making for SME companies in Indonesia is required [3].

Some financial applications have been created to help companies prepare their financial statements. But previous applications have not been able to meet all the needs of SMEs. From some limitations of existing applications, this design will make financial applications that have additional advantages such as applications that can run on Android-based smartphones, store data in form of excel and pdf format, send external data to other devices, upload and download data so that consumers are easy to obtain data under any conditions and provide recommendations for users to make business decisions.

2. Literature Review

2.1. Perceived Usefulness

Bashir and Madhavaiah (2015) define perceived usefulness as the degree to which application users believe that using the application will improve the firm's performance [1]. Previous researchers revealed that consumers would be willing to use the latest technology if the technology was able to help consumers facilitate their activities [7,8,14].

APIK KU application design aims to answer the needs of SME owners in the preparation of easier, more precise and systematic financial statements. The results of this design do not only make it easy for SME owners in preparing financial statements, but also make it easier for others such as banking (decisions in determining loans) and investors (in determining investment decisions).

2.2. Perceived ease of use

Davis (1989) in Nguyen (2016) states that although an application provides benefits to consumers (perceived usefulness), but not necessarily consumers will use the application if the application is difficult to use/learn (perceived ease of use) [10]. Mazhar (2014) revealed that a new technology must be easy to operate [8]. If an application is easy to use/operate, it is more likely that the application will be adopted by consumers [12,13,14].

2.3. Perceived risk

Yan (2016) explained that the use of new technology can pose risks, especially when consumers must provide confidential data into the application [13]. Perceived risk is a criterion that is often used to analyze consumer behavior. Perceived risk consists of financial risk, functional risk, time risk,

psychological risk and social risk. Consumers have concerns about losing money if they use new technology [7]. Bashir and Madhavaiah (2015) define perceived risk as an uncertainty that application users will experience financial loss, performance, social or privacy when adopting an application [1].

Perceived risk has a significant negative effect on consumers' intention to use the application, meaning that the higher the risk arising from the use of the application, the lower the likelihood that the application will be used by consumers [5,7,13].

In designing financial applications, APIK KU uses the SDLC method. SDLC concept is the development of a system cycle in application design, which includes planning, analysis, design, implementation and maintenance, making it easier for future system development. This system life cycle aims the application system to minimize the possibility of incorrect input made by consumers when entering data transaction in the financial application. In addition, the application has entered the SDLC method, so that data processing process becomes information faster and consumers can immediately make a decision.

2.4. Social Influence

Social influence in this study is defined as the influence given by the community, family and other people to users (SME owners) to use or not use APIK KU applications in their companies. Thakur (2013) states that an individual will use a technology as a result of other individual influences [13]. Social influence has a significant positive effect on consumers' intention to use financial applications. This proves that the greater the influence given by the community / relatives it will increase the possibility of consumers to use an application [1,7].

APIK KU application has considered and implemented all the inputs and suggestions for the early stages of several investor communities as well as from the banking team. This is to ensure that in the future APIK KU financial applications can be used as the main reference for SMEs who want to get loan facilities from banks and investors. Of course, if the output produced by the APIK KU application is in accordance with the standard banking standards, then the banking will easily recommend this application to SME owners who have not received access to loans to banks.

3. Material & Methodology

In the APIK KU financial application review there are several phases of the creation of this application. The flow starts from the requirement analysis of problems and constraints faced by SME owners in preparing financial statements. The next step is to design an interface design that suits the needs of SMEs. In the next step is the design of a database that is useful for storing transactions entered by the user into the APIK KU application. API-Endpoints design, then application and API interconnection and end with application testing to several SME owners. The results of entering the SME performer will be used as reference material for improving the APIK KU application.

Learning the system is needed. By focusing on system flow and software usage. Problem recognition is done by determining the problems that will be faced. At this stage it is determined who will use the application, the properties of the user and what the user expects.

4. Results and Discussion

4.1. Application Design

Application design section contains use case diagrams, use case scenarios, sequence diagrams, ER diagrams, and data concept models. Figure 1 and Figure 2 are an application flowchart and use case diagram of the application, respectively.

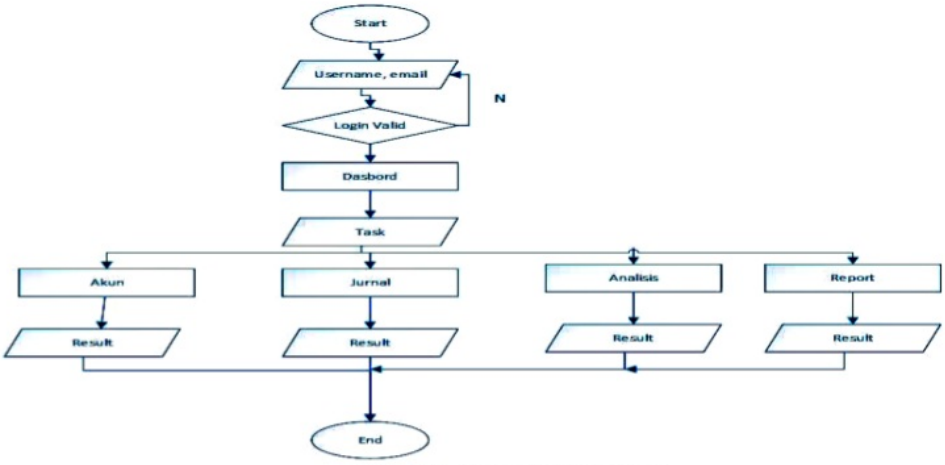

Figure 1. Application flowchart

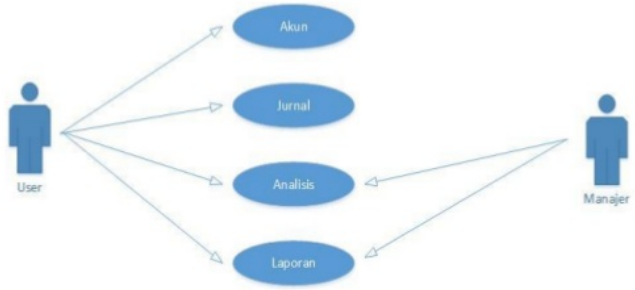

Figure 2. Use Case Diagram

The following is a sequence diagram that describes the behavior of a job starting from the input or event to produce a particular output.

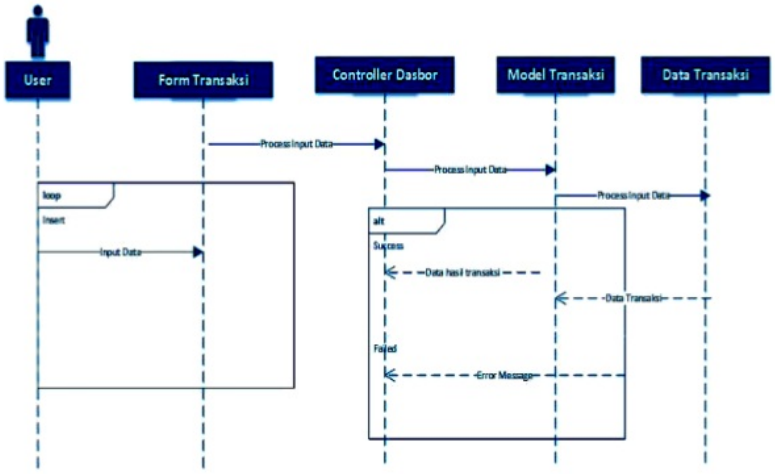

Figure 3. Transaction sequence diagram

In the transaction sequence diagram contains the android application transaction connected to the Server API, if an error occurs it will send an error message to android (Figure 3).

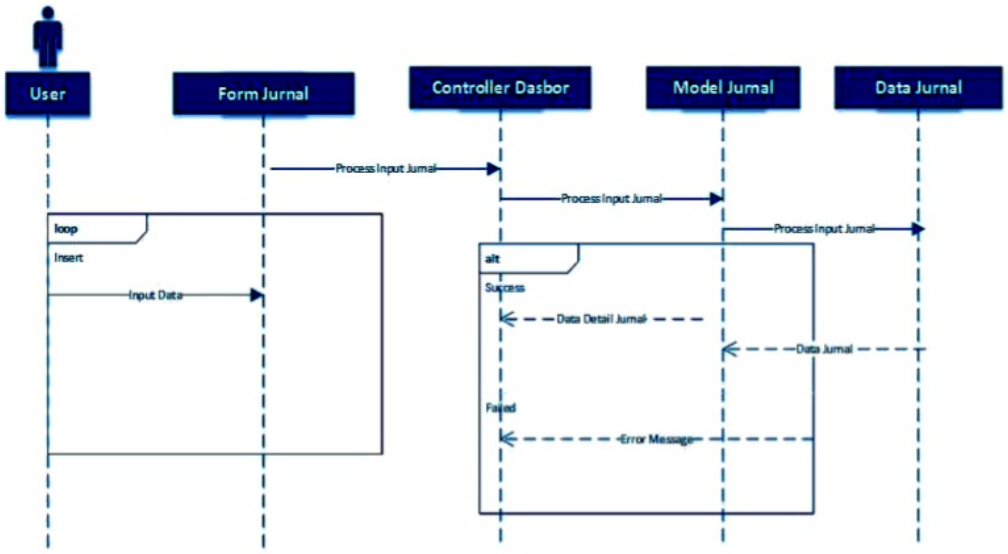

Figure 4. Journal sequence diagram

Journal diagram sequence contains the journaling process in an android system that is connected to the server to analyze journals that are on android (Figure 4). In the Figure 5, the Analyze sequence diagram contains journal process in an android system that is connected to the server to display financial report in the android system.

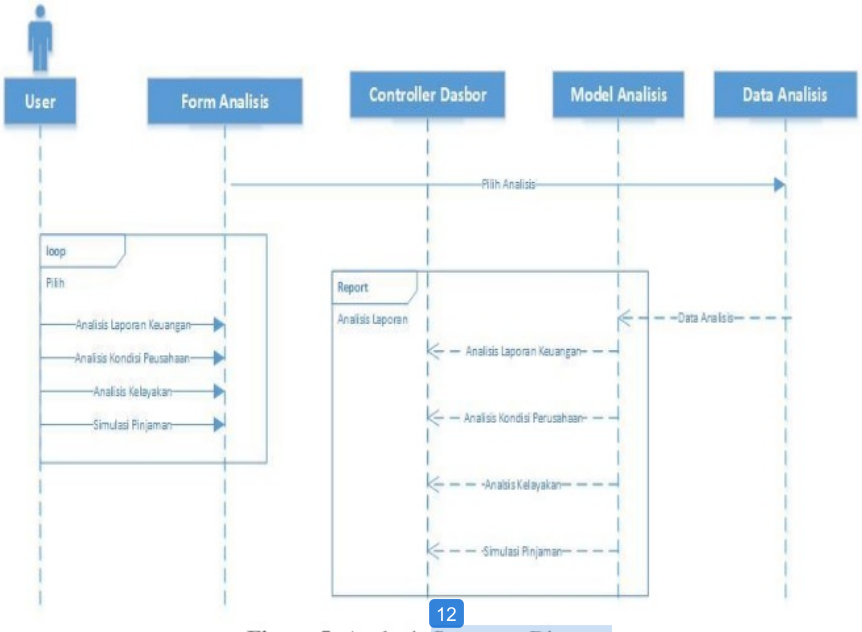

Figure 5. Analysis Sequence Diagram

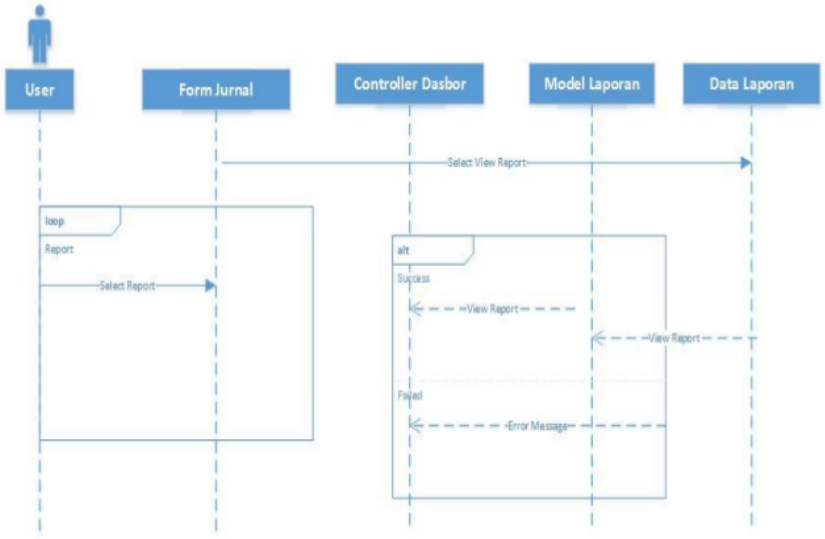

Figure 6. Report sequence diagram

In Figure 6, Report sequence diagram contains the journal process in an Android system that is connected to the server to display reports on Android.

4.2. Designing of API-endpoints

API design

In a computer programming, API (Application Programming Interface) is a definition of a subroutine, or protocol as a tool for building software. A well-made API can make programmers easier to develop software that is more structured and dynamic.

API is usually made for Android-based applications where accessing the database using fire-endpoints cannot directly use connection strings, to make it faster and safer. In this study, researchers developed API-Endpoints to make a transaction between android and database servers. With the following concepts:

```
API -->
   -->login/{email}/token                [post/get]
   -->jenistransaksi                      [get]
   -->pilihjenis/box1/{id}                [get]
   -->pilihjenis/box2/{id}               [get]
   -->newtransaction/{data}               [post]
   -->transaksi/{id}                      [get]
   -->laporan/jurnal/{data}              [get]
   -->laporan/bukubesar/{data}           [get]
   -->laporan/neraca/{data}               [get]
   -->laporan/labarugi/{data}            [get]
   -->laporan/analisiskeuangan/{data}    [get]
   -->laporan/analisiskondisi/{data}     [get]
   -->laporan/analisiskelayakan/{data}   [get]
  -->laporan/tempatusaha/{data}          [get]
```

Calling the Transaction Type List

The transaction list is used to fill in the option box, the type of transaction when making a new transaction. Method: **GET**http://159.89.109.117/api/jenistransaksi/

JSON-data:
id : (id type of transtraction)
name : name of transtraction
Return:
{"status":"success","data":[{"id":"1","nama":"Pemasukan"},{"id":"2","nama":"Pengeluaran"},{"id":"3","nama":"Hutang"},{"id":"4","nama":"Bayar Hutang"},{"id":"5","nama":"Piutang"},{"id":"6","nama":"Dibayar Piutang"},{"id":"7","nama":"Tambah Modal"},{"id":"8","nama":"Tarik Modal"},{"id":"9","nama":"Pengalihan Modal"},{"id":"10","nama":"Penyesuaian"}]}
To choose only one type:
http://159.89.109.117/api/jenistransaksi/**{idjenistransaksi}**
Contoh: http://159.89.109.117/api/jenistransaksi/5
Return:
{"status":"success","data":[{"id":"5","nama":"Piutang"}]}

Calling of asset type

Used to fill in the box that will be filled in by filling in the assets, and for assets. To answer in the first option box using the following url:

Method: GET (box option 1)
http://159.89.109.117/api/pilihjenis/box1/{idjenistransaksi}
Method: GET (box option 2)
http://159.89.109.117/api/pilihjenis/box2/{idjenistransaksi}

JSON-data:
id : (id of asset)
name: Name of asset
code: Details of the asset code
Contoh: The type chosen is is id=1, income
http://159.89.109.117/api/pilihjenis/box1/1
Return:
{"status":"success","data":[{"id":"24","nama":"Penjualan","kode":"511"},{"id":"25","nama":"Retur Penjualan","kode":"512"},{"id":"26","nama":"Potongan Penjualan","kode":"513"},{"id":"33","nama":"Penjualan Barang","kode":"514"},{"id":"34","nama":"Pendapatan diluar Usaha","kode":"517"},{"id":"35","nama":"Pendapatan Bunga Bank","kode":"518"}]}

Add transaction data

These endpoints are used to record new transaction data based on, user, date and type of assets.
Method: GET / PUT

http://159.89.109.117/api/newtransaction?paramater
Required Parameter:
iduserRequired id yang didapatkandarigetuser, Integer
dateRequired date of format send, DateFormatYmd (ex. 20180529)
jenisRequired transaction type id selected from the API , Integer

box1Required selected asset id from box1 , Integer
box2Required selected asset id from box2, Integer
nilaiRequired the amount of money used sends by numbers , Integer

textRequired write information for the transaction made , String 128 character
JSON
Status :success
Data :: Data successfully saved

Example:

http://159.89.109.117/api/newtransaction?iduser=1&date=20180519&jenis=1&box1=2&box2=5&nilai=5000000&text=Penjualan10paket

Will store transaction data according to the one sent according to the parameters sent. If the required parameters are missing, it will cause a return error and be asked to enter the parameters less

Example:
{"status":"error","data":"Please input Text"}

Get a Transaction List

This endpoint is used to read the list of records previously entered. By using a search in the form of a date, month or year.

Method: GET
http://159.89.109.117/api/transaksi?parameter
Required Parameter:
iduserRequired id obtained from getuser, Integer
dateOptionaldate format searched, DateFormatYmd (ex. 20180529)
looking for years 2018
lookingfoer month 201804
Search for specific dates 20180517

JSON-data:
id : (id transaksi)
box1 : Id asset to optionbox 1
box2 : Id asset to optionbox 2
date :transaction disbursement date
value :value / amount of transaction money
information :transaction description
Contoh:
http://159.89.109.117/api/transaksi?iduser=1&date=20180520

Return:
{"status":"success","data":[{"id":"1","idjenis":"1","box1":"12","box2":"7","date":"20180520","nilai":"500000","keterangan":"Membayar Cicilan"}]}

Note:
To get the name of the type of transaction and the name of the asset, we can call the fire again to get it by using:

Get the name of the Transaction Type: (As in the page above)
http://159.89.109.117/api/jenistransaksi/5
MendapatkannamaAktiva: (untuk box1=12)
http://159.89.109.117/api/activa/12

4.3. Result.

Figure 7 is the main menu of the application. There are 3 parts, namely toolbar header, slide show, and menu content in the form of images. The toolbar header contains a side menu icon, which when touched opens the left menu (left menu). Slideshow will display several images automatically or you can swipe left/right to change the image, which can later be used to put announcements about the latest application updates, or other announcement information that is useful for application users. Menu icons, there are main menus that are often used by users later, namely, adding transactions, viewing daily transaction journals, reports, and analysis. The menu icon when touched, it will go to the desired page.

Figure 7. Main menu

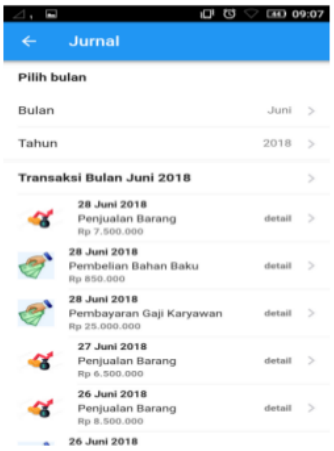

Figure 8. Journal

In the new transaction form, the user can type a new transaction based on the selected day. There are several entries that must be selected and entered by the user including:

1. Date, the user can choose the date of the day when the user uses the application, and 30 days before the day. In other words, users will only be able to report new transactions before expiring within 30 days.

2. Users can choose the type of transaction, including income, expenses, debt, debt payments, receivables, paid receivables, additional capital, capital withdrawals, capital transfers and adjustments.
3. Users can choose the origin of the transaction and the purpose of the transaction, whether entered into cash, assets or other.
4. Users can fill out information about the use of the funds for what or where, up to the user.
5. Users can fill in the amount / nominal money from the transaction.
6. Then the user can click the save button, to record transactions into the database, which will be displayed in daily journals and other reports.

If user presses the journal icon on the main menu, the daily journal display will appear as shown by Figure 8. Users can change the month and year to display transactions for one month, as desired by default is the month and year according to when the application runs.

In the list, there is a transaction list sorted by the latest date until the longest transaction. The list contains information about the transaction date, transaction information, and the amount of money in the transaction. There is also an icon image to make it easier to distinguish each type of transaction. If the user presses on one list, it displays the details of one transaction, which includes the date, information, number, date entered, and user inputting, because it is possible in one business unit, there are several users.

Figure 9. Report

Figure 10. Analysis menu

If you choose the report menu, it will display the Figure 9. There is a slide image for announcements or other information, then there is a sub-menu for the report including:

1. Journal report, this report is used to record journals from a particular month according to user requests.
2. The ledger report, displays transaction reports in the form of ledgers, in the ledger report the user can specify a specific month with a range that can be determined.
3. The balance sheet report, displays the report in the form of a trial balance, can be determined by the user based on the desired month.
4. Profit/Loss Reports, displaying reports in the form of profit/loss reports, the user can determine based on the desired month.

In the main menu, when we choose the analysis menu, it will display Figure 10. The analysis sub menu consists of:

1. Analysis of financial statements

A. Liquidity Analysis

For a liquidity analysis of the current ratio and quick ratio, the following formula is used to calculate the Current Ratio and Quick Ratio.

$$Current\ ratio = Current\ assets \div Current\ liabilities$$

$$Quick\ Ratio = \frac{Current\ Assets - Inventory}{Current\ Liabilities}$$

B. Activity Analysis

Current Ratio = Current Assets ÷ Current Liabilities

$$Quick\ Ratio = \frac{Current\ Assets}{Current\ Liabilities}$$

Inventory Turnover = Cost of Goods Sold ÷ Inventory

$$Average\ Collection\ Period = \frac{Account\ Receivable}{\frac{Average\ Sales\ per\ Day}{\frac{Account\ Receivable}{\frac{Annual\ Sales}{365}}}}$$

Total asset turnover = Sales ÷ Total Assets

C. Probability Analysis

$$Gross\ profit\ margin = \frac{Sales - Cost\ of\ goods\ sold}{Sales} = \frac{Gross\ profits}{Sales}$$

Operating Profit Margin=Operating Profit ÷ Sales

Net profit Margin = Earnings Available for Common Stockholders : Sales

Return on Total Assets (ROA) = Earning Available for Common Stockholders ÷ Total Assets

D. Debt analysis

Debt ratio = Total liabilities ÷ Total assets

Times interest earned ratio = EBIT ÷ taxes

2. Analysis of Company Conditions

Altman z score

$Z = 0{,}012X_1 + 0{,}014X_2 + 0{,}033X_3 + 0{,}006X_4 + 0{,}999X_5$

where:

X1= Working Capital / Total Assets

X2= Retained Earnings / Total Assets

X3= Earnings Before Interest and Taxes/Total Assets

X4= Market Value of Equity/ Total Liabilities

X5= Sales/Total Asset

Z= Z-Score (General Ratio)

Feasibility Study Analyze

A. Payback Period

B. Net Present Value

By using a formula:

$$NPV = \sum_{t=1}^{n} \frac{CF_t}{(1+r)^t} - CF_0$$

C. Net Present Value (NPV)

$$PI = \frac{\sum_{t=1}^{n} \frac{CF_t}{(1+r)^t}}{CF_0}$$

D. Internal Rate of Return

$$\$0 = \sum_{t=1}^{n} \frac{CF_t}{(1+IRR)^t} - CF_0$$

$$\sum_{t=1}^{n} \frac{CF_t}{(1+IRR)^t} = CF_0$$

	A	B	C
1	DETERMINING THE INTERNAL RATE OF RETURN		
2		Year-End Cash Flow	
3	Year	Project A	Project B
4	0	$ (42,000)	$ (45,000)
5	1	$ 14,000	$ 28,000
6	2	$ 14,000	$ 12,000
7	3	$ 14,000	$ 10,000
8	4	$ 14,000	$ 10,000
9	5	$ 14,000	$ 10,000
10	IRR	19.9%	21.7%
11	Choice of project		Project B

Entry in Cell B10 is =IRR(B4:B9).
Copy the entry in Cell B10 to Cell C10.
Entry in Cell C11 is =IF(B10>C10,B3,C3).

4. Loan Amortization simulation

Principle	Interest	Time	Amortitation	Flate
25,000,000	11.00%	6	4,301,364	6.47%

Number	Date	Saldo	Principle	Interest	Total
		25,000,000			
1	01-Oct-18	20,927,803	4,072,197	229,167	4,301,364
2	01-Nov-18	16,818,277	4,109,526	191,838	4,301,364
3	02-Dec-18	12,671,081	4,147,196	154,168	4,301,364
4	02-Jan-19	8,485,869	4,185,212	116,152	4,301,364
5	02-Feb-19	4,262,292	4,223,577	77,787	4,301,364
6	05-Mar-19	0	4,262,293	39,071	4,301,364

5. CONCLUSIONS

5.1. Conclusions

a. This financial application (APIK KU) is expected to be able to assist SME owners in preparing financial/bookkeeping reports that are more systematic, precise and have a direct impact on decision making.

b. This financial application is expected to be able to answer SMEs needs in financial application in order to report financial statement that can be saved, download, upload and can be sent through android smartphone.
c. This financial application (APIK KU) will be the first choice for SME owner because this application does not costly in the operation.
d. This financial application (APIK KU) is expected to be able to assist SME owners to get loan facility from the bank because the output of this financial reporting is based on loan bank application standard.
e. Making decision for investor is easier when SME uses APIK KU application.

5.2. Limitations

1. This application (APIK KU) is still in the design stage.
2. This appication (APIK KU) has not be tested directly to SME owner.

5.3. Recommendation

It is recommmeded to test APIK KU directly to SME owner in order to get feedback and to make it better.

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