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Si Apik Application Implementation In Improving Sak Emkm-Based Financial Report Quality Among Members Of The Sahabat Berdikari Mandiri (Sbm) Msme Association In Jambi: A Conceptual Framework

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Abstract

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in the Indonesian economy, yet most MSME actors still struggle to prepare orderly, accurate financial reports in accordance with applicable accounting standards. Bank Indonesia, in cooperation with the Indonesian Institute of Accountants (IAI), developed the Financial Record Information Application System (SI APIK) as a mobile-based digital recording solution intended to help MSME actors produce standardized financial statements without requiring in-depth accounting knowledge. Although SI APIK is freely available and has recorded more than 17,800 users nationally, its implementation at the level of regional MSME associations — including the Sahabat Berdikari Mandiri (SBM) MSME Association in Jambi — has not been widely examined empirically, particularly regarding its contribution to the quality of financial reports prepared under the Financial Accounting Standard for Micro, Small, and Medium Entities (SAK EMKM). This conceptual paper reviews the Technology Acceptance Model (TAM), accounting information system theory, the SI APIK application, and the SAK EMKM standard to build a theoretical framework and research hypothesis linking SI APIK implementation (independent variable) to SAK EMKM-based financial report quality (dependent variable) among SBM Jambi members. A quantitative, causal-associative research design is proposed, employing a closed questionnaire with a five-point Likert scale, validity and reliability testing, classical assumption tests, and simple linear regression analysis. As this paper presents a research design rather than the results of completed fieldwork, no empirical findings, regression coefficients, or significance values are reported here; these are proposed as the focus of the subsequent empirical study. The conceptual framework developed is expected to serve as a reference for future empirical testing and to provide practical input

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for the SBM Jambi association, MSME actors, and policymakers in promoting the digitalization of MSME financial record-keeping.

Keywords: SI APIK, SAK EMKM, Financial Report Quality, MSME, Technology Acceptance Model.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) hold a strategic position in the Indonesian economy, both as the largest absorber of labor and as a major contributor to national Gross Domestic Product (GDP). Data from the Indonesian Ministry of Cooperatives and Small and Medium Enterprises indicate that MSMEs dominate the national business structure and form the backbone of the people's economy across regions, including Jambi Province. Despite this significant role, most MSME actors in Indonesia continue to face a persistent constraint: a low capacity to prepare financial reports in an orderly, accurate manner consistent with applicable accounting standards. Recording and reporting problems among MSMEs generally stem from low accounting literacy among business actors, a limited number of human resources who understand accounting principles, and the perception that bookkeeping is a complicated activity that offers no direct benefit to business operations. Consequently, many MSME actors mix personal and business finances, keep inadequate transaction records, and ultimately struggle to access financing from banks and other financial institutions because they cannot present credible financial reports as a basis for assessing business feasibility.

To address this issue, the Indonesian Institute of Accountants (IAI), through its Financial Accounting Standards Board, ratified the Financial Accounting Standard for Micro, Small, and Medium Entities (SAK EMKM) on 24 October 2016, effective from 1 January 2018. SAK EMKM was designed as a far simpler accounting standard than the Financial Accounting Standard for Entities Without Public Accountability (SAK ETAP), requiring only three financial statement components: a statement of financial position, an income statement, and notes to the financial statements. SAK EMKM is intended to encourage the financial literacy of MSME actors while easing the preparation of reliable financial reports.

In line with this effort, Bank Indonesia, in cooperation with the Indonesian Institute of Accountants, has developed the Financial Record Information Application System (SI APIK) since 2017 as a digital solution that allows MSME actors to record their business transactions via mobile device without needing an in-depth understanding of accounting rules. The application carries the SMASH principle — Standardized, Easy, Safe, Simple, and Reliable — and produces standardized outputs in the form of a statement of financial position, an income statement, a statement of retained earnings, and a cash flow

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statement, prepared according to transaction-recording guidelines jointly developed with IAI. By the end of 2021, Bank Indonesia recorded more than 17,800 SI APIK users, most of whom were micro-business actors.

Although SI APIK is freely available and easily accessible, its implementation at the level of regional MSME associations has not been widely examined empirically, particularly in relation to improving the quality of SAK EMKM-based financial reports. Prior studies on the relationship between accounting information systems, information technology utilization, and MSME financial report quality have produced mixed findings: some report a significant positive influence, while others find no significant or even a negative effect, indicating that the relationship between digital recording system implementation and MSME financial report quality still requires further testing in different contexts and populations.

The Sahabat Berdikari Mandiri (SBM) MSME Association in Jambi is one of the vehicles for empowering micro, small, and medium business actors in Jambi Province, with members spanning multiple business sectors. As an organization that shelters MSME actors, this association has the potential to become a strategic channel for promoting accounting literacy and the adoption of digital financial recording technology among its members. However, based on the researcher's preliminary observation, no study has specifically examined the extent to which SI APIK implementation among SBM Jambi members contributes to improving the quality of financial reports prepared under SAK EMKM. This gap constitutes both a research gap — given the inconsistent findings of prior studies — and an empirical gap specific to the SBM Jambi context, which together justify the conceptual and empirical inquiry proposed in this paper.

The novelty of this study lies in its specific focus on the implementation of the SI APIK application — the official digital recording system introduced by Bank Indonesia — among members of a regional MSME association that has not previously been examined in the literature. The findings expected from the subsequent empirical stage of this research are intended to provide valuable insight for association management in formulating financial literacy assistance programs, as well as serving as a reference for policymakers, MSME actors, and future researchers.

Objectives

This article aims to develop a conceptual framework and research design for examining the effect of SI APIK implementation on SAK EMKM-based financial report quality among members of the SBM MSME Association in Jambi. Specifically, the proposed study is intended to:

1. describe the implementation of the SI APIK application among members of the SBM MSME Association in Jambi;

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2. describe the quality of SAK EMKM-based financial reports among members of the SBM MSME Association in Jambi;
3. examine the effect of SI APIK implementation on the improvement of SAK EMKM-based financial report quality among members of the SBM MSME Association in Jambi; and
4. measure the magnitude of the contribution of SI APIK implementation to SAK EMKM-based financial report quality among members of the SBM MSME Association in Jambi.

DISCUSSION

I. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was developed by Davis (1989) as an adaptation of the Theory of Reasoned Action (TRA) to explain individual acceptance and use of information technology. The model places two main constructs — perceived usefulness and perceived ease of use — as the primary determinants of an individual's attitude and behavioral intention toward using a technological system. Perceived usefulness refers to the extent to which an individual believes that using a given technology will improve their performance, while perceived ease of use refers to the extent to which an individual believes that using the technology requires little effort (Davis, 1989).

Within the context of this study, TAM is used as the theoretical lens for explaining how MSME actors' perceptions of the usefulness and ease of use of the SI APIK application influence the level of implementation of that application in day-to-day financial transaction recording and reporting practices. The higher the perceived usefulness and ease of use of a digital accounting information system, the greater its potential to encourage improved transaction-recording processes, which in turn is expected to contribute to improved financial report quality.

II. Accounting Information Systems

An accounting information system is a set of procedures, whether manual or computerized, that functions to collect, record, store, and process financial transaction data into information useful for decision-making. The use of digital-based accounting information systems in MSMEs is believed to improve recording accuracy, accelerate report preparation, and reduce the risk of recording errors commonly found in manual bookkeeping. Various prior studies indicate that the utilization of accounting information systems is associated with the financial report quality produced by business entities, although the direction and strength of this relationship vary across studies.

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III. The SI APIK Application

SI APIK (Sistem Informasi Aplikasi Pencatatan Informasi Keuangan) is a digital financial recording application developed by Bank Indonesia in cooperation with the Indonesian Institute of Accountants since 2017, aimed at making it easier for MSME actors to record their business financial transactions without needing an in-depth understanding of accounting principles. The application carries the SMASH principle: Standardized (referring to the transaction-recording guidebook jointly developed with IAI), Easy (freely accessible and usable), Safe (equipped with data backup and recovery features), Simple (the recording process is based simply on receipts and expenditures), and Reliable. Users need only input business receipt and expenditure data, after which the application processes this data into standardized financial reports comprising a statement of financial position, an income statement, a statement of retained earnings, and a cash flow statement.

In this study, SI APIK implementation is conceptualized as the level of application of this system by MSME actors in their daily transaction-recording activities, encompassing the dimensions of frequency of use, completeness of transaction recording, utilization of reporting features, and consistency of use as a tool for preparing business financial reports.

IV. SAK EMKM (Financial Accounting Standard for Micro, Small, and Medium Entities)

SAK EMKM was ratified by the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK IAI) on 24 October 2016 and took effect on 1 January 2018. The standard was formulated as a simplification of SAK ETAP, which was considered too complex to meet the financial reporting needs of MSMEs. SAK EMKM is intended for entities that are not yet able to meet the accounting requirements set out under SAK ETAP, and requires the preparation of only three financial statement components: a statement of financial position, an income statement, and notes to the financial statements. The qualitative characteristics of financial reports under the SAK EMKM conceptual framework — understandability, relevance, reliability, and comparability — form the basis for measuring financial report quality in this study.

V. Previous Research

Several prior studies provide empirical context for the relationship between digital accounting information systems and MSME financial report quality, as summarized in Table 1.

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Researcher (Year)	Title	Method	Findings
Ayem & Maknun (2020)	The Effect of Information Systems and SAK EMKM on the Financial Report Quality of Yogyakarta City MSMEs	Quantitative, multiple regression	Accounting information systems and understanding of SAK EMKM have a significant positive effect on MSME financial report quality.
Tiari & Satriya (2023)	The Effect of SAK EMKM Implementation and Accounting Information Technology Utilization on Financial Report Quality at a Coffee Shop	Quantitative, multiple regression	SAK EMKM has a significant effect on financial report quality, while information technology utilization shows mixed results.
Purbowanti & Lutfi (2023)	The Effect of HR Competence, Accounting Information Systems, and SAK EMKM on MSME Financial Report Quality in Nganjuk Regency	Quantitative, multiple regression	HR competence, accounting information systems, and SAK EMKM simultaneously have a significant effect on MSME financial report quality.
Proceeding National Seminar on Accounting UKMC (2024)	The Effect of Accounting Information Systems on MSME Financial Report Quality in the Digitalization Era	Quantitative, simple linear regression	Accounting information systems have a positive and significant effect on MSME financial report quality.

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Jambura Accounting Review (2024/2025)	The Effect of Accounting Information Systems and Information Technology Utilization on MSME Financial Report Quality	Quantitative, multiple regression	Accounting information systems and information technology utilization affect financial report quality, with varying contributions across variables.
Global Research and Innovation Journal (2025)	The Effect of Accounting Information System Quality and Financial Literacy on MSME Financial Report Quality	Quantitative survey of 120 MSMEs, multiple regression	Accounting information system quality and financial literacy have a significant positive effect on MSME financial report quality.

Source: literature review, compiled by the researcher.

The studies summarized in Table 1 generally indicate a tendency toward a positive influence of accounting information systems and understanding of SAK EMKM on MSME financial report quality, although results for the information technology variable are not entirely consistent. This study differs from prior research in its object and focus, namely the implementation of the SI APIK application specifically as Bank Indonesia's official digital financial recording system, and in its research population, which is focused on members of the Sahabat Berdikari Mandiri (SBM) MSME Association in Jambi — a population that has not been examined in previous studies.

VI. Conceptual Framework

Based on the theoretical review and prior research discussed above, this study positions SI APIK implementation (variable X) as the independent variable hypothesized to affect SAK EMKM-based financial report quality (variable Y) as the dependent variable. Optimal SI APIK implementation, supported by favorable perceptions of usefulness and ease of use as explained by TAM, is expected to encourage more orderly, accurate, and consistent transaction recording, thereby improving the quality of financial reports

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produced by MSME actors who are members of the SBM Jambi Association. The conceptual framework of this study is presented in Table 2.

Table 2. Conceptual Framework: an arrow of influence is hypothesized to run from SI APIK Implementation (X) to SAK EMKM-Based Financial Report Quality (Y).

SI APIK Implementation (Variable X)	SAK EMKM-Based Financial Report Quality (Variable Y)
Indicators: 1. Frequency of use 2. Completeness of transaction recording 3. Utilization of reporting features 4. Perceived ease of use 5. Perceived usefulness 6. Consistency of use	Indicators: 1. Understandability 2. Relevance 3. Reliability 4. Comparability

VII. Research Hypothesis

Based on the conceptual framework above, the following hypotheses are proposed:

H_0: SI APIK implementation has no significant effect on SAK EMKM-based financial report quality among members of the Sahabat Berdikari Mandiri (SBM) MSME Association in Jambi.

H_a: SI APIK implementation has a significant effect on SAK EMKM-based financial report quality among members of the Sahabat Berdikari Mandiri (SBM) MSME Association in Jambi.

VIII. Proposed Research Method

To empirically test the conceptual framework and hypothesis developed above, a quantitative research design employing a causal-associative approach is proposed (Sugiyono, 2019). The proposed method is outlined below; no data collection or statistical testing has yet been conducted, and the following describes the design intended for the subsequent stage of this research.

1. Population and Sample

The proposed population consists of the active members of the Sahabat Berdikari Mandiri (SBM) MSME Association in Jambi. Because the exact number of members is not publicly available, it is proposed that this figure be confirmed directly through the association's management prior to data collection. Where the population is relatively

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small (typically fewer than 100 members), a saturated sampling (total sampling) technique is proposed; where the population is larger, sample size would be determined using the Slovin formula with a 10% margin of error, $n = N / (1 + N.e^2)$, combined with simple random sampling and the inclusion criteria of (1) active SBM Jambi membership, (2) at least one year of business operation, and (3) willingness to complete the questionnaire in full.

2. Variables and Operational Definitions

The proposed study involves two variables: SI APIK implementation as the independent variable (X) and SAK EMKM-based financial report quality as the dependent variable (Y), operationalized as summarized in Table 2 above, and measured on an ordinal (Likert) scale.

3. Data Collection Technique and Instrument

Data would be collected primarily through a closed questionnaire distributed to SBM Jambi members, either directly or via an online form, supplemented by unstructured interviews with association management and documentation review. The instrument would use a five-point Likert scale (Strongly Disagree to Strongly Agree), with item construction based on the indicators listed in Table 2.

4. Instrument Validity and Reliability Testing

Prior to full-scale use, the instrument would be tested for validity using Pearson product-moment correlation, comparing the calculated r-value against the r-table value at a 5% significance level, and for reliability using Cronbach's Alpha, with an instrument considered reliable if the Alpha value exceeds 0.60 (Ghozali, 2018).

5. Classical Assumption Tests

Prior to hypothesis testing, the data would be subjected to classical assumption tests to ensure the regression model satisfies the Best Linear Unbiased Estimator (BLUE) requirements, comprising a normality test (Kolmogorov-Smirnov), a heteroscedasticity test (Glejser method), and a linearity test (Compare Means Test for Linearity, with a Deviation from Linearity significance greater than 0.05).

6. Data Analysis Technique

Descriptive statistical analysis would be used to summarize respondent characteristics and variable distributions. Hypothesis testing would employ simple linear regression analysis, given the single independent and single dependent variable involved, following the equation $Y = a + bX + e$, where Y denotes SAK EMKM-based

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financial report quality, a the constant, b the regression coefficient, X the level of SI APIK implementation, and e the error term. The partial effect of X on Y would be tested using the t-test, with the decision criterion of rejecting H_0 if the significance value is below 0.05, while the coefficient of determination (R^2) would be used to measure the proportion of variation in financial report quality explained by SI APIK implementation.

CONCLUSION

This paper has developed a conceptual framework linking SI APIK implementation to SAK EMKM-based financial report quality among members of the Sahabat Berdikari Mandiri (SBM) MSME Association in Jambi, grounded in the Technology Acceptance Model, accounting information system theory, and the qualitative characteristics of financial reports under SAK EMKM. Based on this framework, the following conclusions can be drawn:

1. SI APIK implementation is theoretically expected to have a significant effect on the improvement of SAK EMKM-based financial report quality among members of the SBM Jambi MSME Association; this proposition, framed as the alternative hypothesis (H_a), remains to be tested empirically.
2. The proposed research design — comprising a closed Likert-scale questionnaire, validity and reliability testing, classical assumption tests, and simple linear regression — provides a feasible instrument for testing the hypothesis once field data are collected from SBM Jambi members.
3. As no field data have yet been collected for this study, no statistical findings, regression coefficients, or significance values are reported in this paper; the framework and hypothesis presented here are intended to guide the subsequent empirical stage of this research.

Theoretically, this study is expected to enrich the accounting literature on digital accounting information system adoption in the MSME sector and to strengthen empirical evidence regarding the relevance of TAM in explaining the relationship between digital financial recording system implementation and MSME financial report quality. Practically, once empirically tested, the findings are expected to provide input for the SBM Jambi association in designing digital financial literacy assistance programs, to increase MSME actors' awareness of the benefits of applications such as SI APIK, and to serve as an evaluative reference for Bank Indonesia and other policymakers in promoting the wider adoption of digital financial record-keeping among MSMEs.

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