

Bridging The Financial Reporting Gap In MSMEs: The Role of SIAPIK Applications, Success Factors, And Barriers

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ABSTRACT

This study aims to examine and evaluate the implementation of the SIAPIK application, launched by Bank Indonesia, in assisting MSMEs in Malang City, East Java, to prepare financial statements. The SIAPIK application is accounting software designed to make it easier for MSMEs to record financial transactions and prepare financial reports in accordance with MSME Financial Accounting Standards. The subjects of this study include MSMEs using the SIAPIK application. There were 6 informants who were used as research samples. The results show that the SIAPIK application has been widely used by MSMEs in Malang City, East Java. Factors contributing to its successful implementation include ease of access, data security, high-quality information, good service, user satisfaction, no fees, convenience, and support from the government and community. Utilization of the SIAPIK application has also been shown to improve MSME financial reports. Nonetheless, there are still challenges faced, such as limited ongoing support, educational background impacting digital literacy, inadequate IT infrastructure and lack of detailed features. This study suggests creating a mentoring program for MSME operators and making better system improvements to meet the current operational needs of MSMEs.

Keywords: MSMEs; SIAPIK Applications; Quality of Financial Statements; Success Factors; Inhibiting Factors

Menjembatani Kesenjangan Pelaporan Keuangan Pada UMKM: Peran Aplikasi Siapik, Faktor Keberhasilan, Dan Hambatan

ABSTRAK

Penelitian ini bertujuan untuk mengkaji dan mengevaluasi implementasi aplikasi SIAPIK, yang diluncurkan oleh Bank Indonesia, dalam membantu UMKM di Kota Malang, Jawa Timur, untuk menyusun laporan keuangan. Aplikasi SIAPIK merupakan software akuntansi yang dirancang untuk mempermudah UMKM dalam mencatat transaksi keuangan dan menyusun laporan keuangan yang sesuai dengan Standar Akuntansi Keuangan UMKM. Subjek penelitian ini adalah UMKM yang menggunakan aplikasi SIAPIK. Terdapat 6 informan yang dijadikan sampel penelitian. Hasil penelitian menunjukkan bahwa aplikasi SIAPIK telah banyak digunakan oleh UMKM di Kota Malang, Jawa Timur. Faktor-faktor yang berkontribusi terhadap keberhasilan implementasinya antara lain kemudahan akses, keamanan data, informasi yang berkualitas tinggi, pelayanan yang baik, kepuasan pengguna, tidak ada biaya, kenyamanan, dan dukungan dari pemerintah dan masyarakat. Pemanfaatan aplikasi SIAPIK juga telah terbukti meningkatkan laporan keuangan UMKM. Meskipun demikian, masih ada tantangan yang dihadapi, seperti terbatasnya dukungan berkelanjutan, latar belakang pendidikan yang berdampak pada literasi digital, infrastruktur TI yang kurang memadai dan kurangnya fitur yang terperinci. Studi ini menyarankan untuk membuat program pendampingan bagi para operator UMKM dan melakukan perbaikan sistem yang lebih baik untuk memenuhi kebutuhan operasional UMKM saat ini.

Kata Kunci: Nilai Perusahaan; Enterprise Risk Management; Profitabilitas; Kepemilikan Institusional

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INTRODUCTION

The quality of financial reports is one of the most essential things for an entity or company. The quality of financial reports describes how much the information provided by the company complies with applicable accounting guidelines. With informative financial reports, managers will have less incentive to engage in activities that can damage the company's image, value, and quality (Anggadini et al., 2021). Financial reports are important to assess the level of health of the company. Preparing financial reports aims to ensure that the information presented can provide benefits and answer the needs of stakeholders in the decision-making process (Syaharman, 2021). Preparing financial reports is also very important in evaluating the extent of the company's health. In addition, financial reports can provide a picture of the extent to which the company can pay debts, both short-term and long-term, as well as manage assets optimally and obtain profits from various sources, such as sales, assets, and share capital, as an indication of the company's ability (Rahmah & Komariah, 2016).

In the modern era, advances in information technology significantly impact the sustainability and management of accounting information systems (AIS) in an entity. Information technology in financial management has become necessary for MSMEs (Lukum et al., 2023). In the field of accounting, there are currently many computer-based accounting information systems or software designed to help users present information that is accurate, significant, timely, complete, easy to understand, and can be accounted for (Mangun Buana & Wirawati, 2018). In today's era, the presentation of financial and non-financial data can be done more practically, considering the many choices of diverse and easily accessible accounting information systems on the market (Sudarsono, 2015). The development of internet technology allows MSME owners to utilize applications that can facilitate the bookkeeping of their business finances. Every business, both small and large, requires the presentation of clear and detailed financial reports and bookkeeping. Thus, using existing applications or software, MSMEs can present detailed financial reports (Kartika, 2024). SIAPIK is an accounting software application intended to facilitate the preparation of financial reports for MSMEs.

Micro, Small, and Medium Enterprises (MSMEs) are prevalent in Indonesia. MSMEs refer to economic activities carried out by individuals or business entities that meet the requirements stipulated in Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises (Royana Afwani et al., 2022). Statistical data for 2023 shows that around 66 million MSME actors in Indonesia contribute 61% to Indonesia's GDP, equivalent to IDR 9,580 trillion. This indicates that MSMEs in Indonesia have an excellent opportunity to grow and contribute to strengthening the Indonesian economy. Currently, there are many MSMEs in Indonesia in the form of household businesses, which indirectly help overcome the problem of unemployment in the region. The Indonesian Ministry of Cooperatives and MSMEs reported that in 2019, there were 65.4 million MSMEs with 65.4 million business units and managed to absorb a workforce of 123.3 thousand people.

Malang City, one of the cities with the second largest population in East Java Province, is widely known as a charming natural tourist destination. Based on data from the Malang City Central Statistics Agency, there are 29,058 MSME units in several sub-districts in Malang City. Referring to the Malang City Cooperatives, Industry, and Trade Service report, the number of MSMEs has increased significantly yearly. 9,448 MSME units are in the Lowokwaru District, while 4,402 are in the Kedungkandang District, with the rest spread across Sukun, Klojen, and Blimbing.

SIAPIK (Financial Information Recording Application System) records financial information, helping MSMEs open and record every financial transaction (Putri, 2022). Bank Indonesia created this application with the IAI (Association of Indonesian Accountants). This application system was created to provide standard compilation report finance for MSMEs, assist MSMEs in compiling report finance, and help institution finance analyze UMKM capabilities. This is by research Mawuntu et al., (2022) stated that the SIAPIK application system was created to improve literacy in SME finance and fill the information gap between SMEs and institutions' finance as well as become a tool help for MSMEs in compiling report finance and assist the bank in analyzing ability finance. The key feature of SIAPIK is SMASH, which means Standard, Easy, Safe, Simple, and Reliable (KKI, 2024). In using this software, MSMEs or application users do not need to specify between debit and credit transactions, unlike the approach used in the Double Entry system. MSMEs only need to determine whether the transaction can be classified as income or expenditure. This approach makes the device more software easily used by MSMEs who are not yet familiar with more complex accounting concepts complex in recording and reporting finance.

The Central Bank of Indonesia (Bank Indonesia) focuses on introducing the SIAPIK application to MSMEs, one of which is through implementing the program in Malang City, East Java. The actors of MSME businesses in Malang City are encouraged to prepare reports financially by participating in training and socialization of the SIAPIK application held at the Santika Hotel, East Java. According to (Faruq, 2021), this activity supports the improvement digitalization of MSMEs by facilitating sales and payment transactions through QRIS, which provides convenience and speed and guarantees security in transactions.

Evaluation of the SIAPIK application is needed to ensure that the implementation of the application carried out in Malang City by aligns with the success criteria of the DeLone and McLeans's IS Success model and helps MSMEs obtain an accounting recording system that can be used sustainably (Notohatmodjo & Kiswara, 2014). This study marks a significant step as one of the first comprehensive evaluations of the SIAPIK application's implementation within Micro, Small, and Medium Enterprises (MSMEs). While existing research on SIAPIK is limited, our work offers a novel contribution by thoroughly investigating how the application bridges the financial reporting gap for Indonesian MSMEs. Previous studies have primarily examined on how SIAPIK implementation enhances financial literacy among Malang MSMEs in the digital age (Made Sudarma, 2024), the influence of the SIAPIK android-based accounting application, human resource competence, and financial management on the financial performance of MSMEs after Covid-19 (Wiadnyana & Wahyuni, 2023),

training on the use of the Bank Indonesia SIAPIK application for MSME actors in Krikilan Village (Dewi Ismoyowati et al., 2024).

RESEARCH METHOD

This study employs a qualitative methodology for the case study, utilizing snowball sampling to identify participants, and centers on case studies of MSMEs in Malang City. Snowball sampling was employed as the author had restricted access to the participant data essential for the study. The case study entails a comprehensive investigation of the phenomenon related to specific programs, institutions, or social groups through various data collection methods over a designated timeframe (Creswell, 1998). Participant selection involved two stages: first, identifying SIAPIK application users with at least one year of experience in financial preparation, followed by recommendations from initial participants who also met the criteria. A total of six MSME participants from Malang City were ultimately chosen, as their input provided saturated and sufficient data for the research. The selected MSME actors were analyzed and are expected to provide a comprehensive picture of the effectiveness of the SIAPIK application in improving the accuracy and transparency of MSME financial reports in Malang City, as well as identifying obstacles faced during the implementation process.

Table 1. Profile of Participants MSMEs in Malang City

No	Code	Gender	Last Education	Type of Business	Length of Use
1.	I-01	Woman	Bachelor of degree	Fashion	3 years
2.	I-02	Woman	Bachelor of degree	Culinary	2,5 years
3.	I-03	Woman	Bachelor of degree	Culinary	2,5 years
4.	I-04	Woman	Bachelor of degree	Culinary	3 years
5.	I-05	Woman	Bachelor of degree	Fashion	1,5 years
6.	I-06	Woman	Bachelor of degree	Wholesale	2 years

Source: Research Data, 2025

RESULT AND DISCUSSION

The Central Bank of Indonesia Malang Branch (BI Malang) implements SIAPIK socialization and training at least 2-3 times per year, specifically for BI Malang's fostered MSMEs, students who are members of the Bank Indonesia Scholarship Community (GenBI), and students in Malang City, Probolinggo City, or the Regency or City. Apart from Bank Indonesia, the implementation of SIAPIK socialization and training is also held by students who have participated in socialization and training held by Bank Indonesia, such as that carried out by the Community Service (PKM) of the Brawijaya Accounting Department, which held socialization and training on financial planning and SIAPIK training for MSMEs in Malang City (Made Sudarma, 2024). This activity was carried out offline and was attended by 14 MSME participants. This activity was carried out using the

method of presenting material, discussion sessions, mentoring, and practicing the use of the SIAPIK application.

This research employs pattern matching data analysis to demonstrate how the SIAPIK application enhances financial report quality for MSMEs in Malang City. Specifically, SIAPIK contributes to more systematic financial report presentation and ensures reports include essential information for informed business decisions. Additionally, the study identifies the drivers of success and the barriers faced by MSMEs when utilizing the SIAPIK application.

Factors influencing the successful use of the SIAPIK application are starting to emerge from the various socialization and training activities that have been held. The success of some MSMEs in operating the application indicates support and readiness on the part of both users and training organizers. These findings provide an important basis for further analysis of how the SIAPIK application is implemented in the field and the extent to which it addresses the financial recording needs of MSMEs in Malang City.

Success Several interrelated key factors influence the use of the SIAPIK application. Successfully implementing a technology system information in an agency or organization depends on several factors (Latif et al., 2019). There are many models for measuring achievement success in an information system created by individuals or groups. The success model of the accounting information system assesses success if the results obtained from the use of the system provide satisfaction alone for users. An effective and efficient model is a complete but also simple model. DeLone and McLean created a theory of success for information systems in 1992, known as the D&M IS Success Model. This model is extensively used and receives public feedback because it was established and declared valid and sufficient by researchers. The findings reveal that multiple elements play a role in the successful implementation of SIAPIK among MSMEs in Malang City, East Java. These elements encompass accessibility, data protection, the quality of accounting information, service excellence, and user satisfaction. These factors are in line with the DeLone and McLean IS Success Model. This research also identifies specific factors identified in this study related to MSMEs' interaction with technology, such as being cost-free, user-friendly, supported by the government, and support from the MSME Community

The ease of access to the SIAPIK application is crucial in enhancing operational efficiency and facilitating business decision-making. User-friendly access is vital in ensuring that individuals can utilize the application without hindrance, whether on mobile devices or desktop computers. When an application offers quick access, employees can complete tasks more efficiently, improving company performance. The time saved through speedy application usage contributes to overall organizational productivity (Budiawan & Agung Suaryana, 2023). This conclusion aligns with previous research, which indicated that system accessibility is a key determinant in the successful implementation of a system (Syafira et al., 2024). One of the MSMEs from SIAPIK application users highlighted the ease of access to the SIAPIK application.

"I think this application is straightforward. Accessed and used. From its appearance, it is also quite simple, so even though I do not understand IT and accounting, it still makes it easy to record incoming and outgoing money. Then the access can also be used in various

ways device, right? I have opened it using a laptop; I can also open it using a cellphone."
(I-02)

Small and medium-sized enterprises (MSMEs) find that utilizing the SIAPIK application significantly simplifies their daily income and expense tracking. Furthermore, MSMEs appreciate how the SIAPIK application facilitates the creation of financial reports that adhere to established standards. In the past, MSMEs relied on manual record-keeping methods. However, with the introduction of the SIAPIK for MSME application, they now experience a streamlined approach to their financial management tasks. As stated by one of the MSMEs in Malang City:

"This SIAPIK application is very beneficial, Miss, especially before I record incoming and outgoing money using paper, so I usually forget where the paper is. Then, sometimes, the paper gets lost because it is not on paper, either. So, if you are doing calculations and the paper is lost the reference, yes, is memory alone." (I-06)

The SIAPIK application allows MSMEs to log transactions instantly, leading to precise financial reports. This is corroborated by empirical research conducted by Budiawan & Agung Suaryana, (2023), which indicates that the rapidity of accessing accounting information systems positively influences employee performance. The system's speed also impacts employee efficiency; the quicker the system processes data, the faster it generates necessary financial reports, thereby enhancing the potential of the organization or agency (Romney, 2011).

Data security is important in the management of information finance and operations of an agency in today's digital era. Data security is also important in protecting sensitive user information from leakage or abuse. The number of cyber-attacks that challenge the main thing in using an accounting information system is malware, phishing, and ransomware, which can damage data validity and harm the relevant agency. Organizations can implement specialized technologies to address potential data security vulnerabilities in information systems. These solutions are designed to safeguard an agency's financial information security effectively (Ramadhan, 2024). This result aligns with previous research, demonstrating that implementing an appropriate system can safeguard MSME financial information from cybersecurity risks and enhance overall operational efficiency (Riani et al., 2024). A method to reduce various types of risk is to select an application believed to have strong security measures and is developed by a reputable institution. An example of this is Bank Indonesia's Indonesian Bonds, as stated by one of the MSMEs:

"One of the reasons I use SIAPIK is because SIAPIK was created by Bank Indonesia. Miss, so for the security of the data in the SIAPIK application, I am sure it is safe." (I-05)

The SIAPIK application (Financial Information Recording Application Information System) was developed by Bank Indonesia and, in collaboration with IAI (Association of Indonesian Accountants), is designed to facilitate Micro, Small, and Medium Enterprises (MSMEs) in managing report their finances. The SIAPIK application is designed with the SMASH principle (Standard, Easy, Safe, Simple, and Reliable) to assist SMEs in helping record their financial transactions. Data security is one of the main focuses in developing this application. SIAPIK also

provides feature password settings that are expected to protect MSME transaction data from unrestricted legitimate access (Rahmawati et al., 2024).

In the context of MSMEs, high-quality information within accounting information systems is crucial in enhancing the precision and dependability of financial reports. When the information provided aligns with user requirements and expectations, it can boost the system's reliability in facilitating decision-making processes. According to DeLone and McLean (2003), quality information can be measured based on several indicators, such as completeness, ease of understanding, and timeliness. Quality information is information that provides benefit for the taker's decision. As stated by the perpetrator MSMEs:

"From the use of SIAPIK, I feel the information finance I am so much better easily understood, Miss. For example, the application states profit and loss. So, its contents are clear and certainly complete, Miss. Anytime I need a report to finance, It has already been served like that." (I-04)

The accuracy and reliability of financial reports can be enhanced by using high-quality information in the SIAPIK application. Designed to assist MSMEs in maintaining systematic financial records that comply with current accounting standards, SIAPIK offers features that provide users with real-time data to support improved business decision-making. The quality of information is reflected in its precision, thoroughness, and timeliness (Hidayah et al., 2018). One of the MSMEs stated that the information generated by the SIAPIK application is complete and accurate:

"From experience using SIAPIK, yes, Miss. The application presents the report of their report profit loss, balance sheet, report finance and balance profit, cash flow, and according to the date entered. For example, today's transaction has been entered; when we check the next day, it will also be by the date and amount of the transaction." (I-02)

Quality information obtained from implementing the existing SIAPIK application makes MSMEs feel that this application is handy and helps them develop their efforts. Presentation Complete financial services that meet the needs of MSMEs make this application popular with most MSMEs.

User satisfaction is closely linked to service quality. Providing responsive and professional services contributes to creating an optimal user experience. Utilizing the Delone & McLean Information System Success model and service quality can determine the most crucial factors influencing user satisfaction (Denis Fidita Karya, 2020). Service quality is influenced by three key factors: quality of service, system empathy, and system responsiveness. Results of field research show that the quality of SIAPIK services is adequate, as conveyed by one of the MSMEs:

"If the service quality is consistent with existing system security, I think it is safe enough, Miss. The SIAPIK application also does not ask for any strange data, so I think it is safe so far, Miss" (I-04)

Based on the statement above, the UMKM states that the SIAPIK application never asks for data or information that is excessively personal or sensitive. The data requested by the SIAPIK application is classified as identity basics, such as name, number of relevant identities by regulations, and information directly related to the services used by the user. A key purpose of implementing technology or information systems in companies or MSMEs is to create products

and services that address consumer needs (Latif et al., 2019). As stated by one MSME owner:

"I did not use any applications before. Miss, it is still all manual. However, since business is developing. I need an application that helps take notes of money in and out. So, I hope this application can help the business I want to continue developing." (I-06)

The statement of the UMKM above illustrates that the SIAPIK application helps meet users' needs. Hence, the products and services owned by UMKM are also increasingly developing and can meet the needs of their consumers. Service Quality greatly influences user satisfaction with accounting information systems (Latif et al., 2019). Given the presence of service quality, the implementation and use of applications are considered more crucial than other aspects. System users are viewed as customers rather than employees or internal agency users. Quality of this service by the theory DeLone and McLean (2003) stated that service quality is a new dimension that influences the use and satisfaction of users.

User satisfaction with accounting software implementation can be a key indicator in evaluating the system's effectiveness, particularly in supporting financial management. The level of user satisfaction can also indicate how well the application meets user expectations and requirements. When users are satisfied with a system, it often leads to continued usage, which in turn helps them complete their tasks and job responsibilities more efficiently. User satisfaction directly influences this ongoing system utilization (Dinda Ayu Dwi Pangesthi, 2021). User satisfaction can also be described as the acceptance of the system and its comprehensive benefits. This refers to the extent to which the information system contributes to the success of individuals, groups, or organizations. One of the MSME actors uses the SIAPIK application to convey this.

"Many miss the benefits that I get from socialization and training at SIAPIK. When I applied for report finance, I became neat and organized, and if I wanted to apply for funds to the bank or institution, Finance is also easy; just print the report finances from the application, so there is no need to create it again. Because the report finance generated from the application also meets the required standards." (I-04)

User satisfaction with information systems is gauged by how individuals experience comfort and confidence when interacting with a system that delivers data aligned with their requirements. This satisfaction is characterized by the system's ability to produce information with minimal inaccuracies and punctually and effectively meet users' needs (Satria & Dewi, 2019). As expressed by one of the MSMEs:

"I have been using SIAPIK, thank God the data is covered finance safe Miss. The mace is missing too and its access the data easy." (I-02)

User satisfaction with the SIAPIK application is also evaluated based on its accessibility, as MSMEs can view their financial reports at any time and from any location. The contentment derived from utilizing the SIAPIK application may impact how MSMEs approach the preparation of their financial reports (Tahir et al., 2022).

Another significant advantage of the SIAPIK application is its cost-free nature. Users can fully utilize the SIAPIK application without additional expenses or monthly fees. From a business perspective, the net profit generated through the application's use is a key performance indicator, demonstrating the efficiency and added value of the accounting information system. The current accounting

information system or accounting application benefits MSME operators by enhancing operational cost efficiency and improving financial management (Revalina & Salma Azahra, 2021). In addition, an accounting information system can help automate business processes by MSMEs, such as invoicing, managing accounts receivable, and recording cash in and out. One MSME said:

"The existence of the SIAPIK application is beneficial, I Miss. Moreover, SIAPIK is free. Yes. So, I can allocate the money that I usually use for operational expenses for this application to cost for other operations. So, my MSME can be more efficient in using its funds." (I-02)

Information systems also help an agency achieve efficient operation, improve data-based decisions, and increase competitiveness. The existence of an accounting information system can also reduce manual work that is usually done continuously, so this can save time valuable time and resources and can improve productivity among employees (Revalina & Salma Azahra, 2021). As conveyed by one of the MSMEs:

"That was me before I used SIAPIK, right? Miss, the recording is manual, and it is not very easy, Miss. Sometimes, I forget to take notes where, and sometimes, the notes are everywhere. Because the notes are also written indiscriminately paper like that, Miss. Later, if there is busyness, I suddenly get distracted and end up confused when taking notes or calculating it. So now it is better to use SIAPIK because it is convenient. After all, it is already inputted in one application and can be carried everywhere." (I-04)

For MSMEs, implementing information systems can enhance internal controls, minimize errors, and mitigate existing fraud risks. This gives these businesses greater confidence in the accuracy of their financial reporting and reduces the likelihood of financial losses (Revalina & Salma Azahra, 2021). One of the MSMEs said:

"When I did not know SIAPIK existed, right? Miss, it must have taken me long to recapitulate sales or make purchases. It can be from 9 or 10 PM until 1 or 2 PM. Even if you use a modern application, it will not eat long like that, Miss. Moreover, the time that I usually finish just to take care of, I should be able to handle this finance and use it for other more productive things. And then there is also if there is an error or forgot to note. Okay then, Miss, note that as far as I remember, sometimes it is not balanced with the hotel. But since there is SIAPIK, it is more organized and the time is also more efficient, yes Miss, so it can still be used for work other things" (I-06)

Accounting information systems benefit MSMEs by providing easy and fast access to important and up-to-date information and allowing them to make more precise decisions. This makes the SIAPIK application provide satisfaction for its users as the theory stated by DeLone and McLean (2003) that feeling of satisfaction users can be obtained through features or menus provided by the information system accounting. The sense of satisfaction indicates that the accounting information system has successfully fulfilled aspirations or user needs.

Convenience use or user-friendly interface becomes the key to various existing features in the application; it can be accessed quickly and used comfortably by all groups, including those with the technology or using it for the first time. One of the factors that can influence acceptance of a technology or information system is the perception of users regarding usefulness and convenience use as a repellent reasonable measure in the user context technology, so it can become a reason for someone to accept a system or technology (Arif,

2012). When a technology or system is user-friendly and easily accessible, it increases an individual's motivation to utilize the application.

"I have never participated in socialization and training before. Miss and I have tried the application, and it is easy to learn without having any knowledge. Training. But maybe it is several must-have feature mentoring special." (I-05)

According to feedback from one of the MSMEs, the SIAPIK application demonstrates a user-friendly and intuitive design, facilitating easy access and utilization of its various functions for MSMEs. The application's straightforward navigation and clear instructions enable users to grasp its operation quickly. Furthermore, SIAPIK incorporates automated features that expedite the financial recording process, thereby minimizing the potential for human error. The ease of use associated with information systems will likely influence MSMEs' interest in adopting the SIAPIK application. Moreover, the user-friendly nature of information systems contributes to enhanced user performance (Mimi & Keristin, 2023).

The government supports using the SIAPIK application, which was developed through a collaboration between Bank Indonesia and the Association of Indonesian Accountants (IAI). This tool is designed to assist individuals in maintaining financial records that comply with current standards (Mawuntu et al., 2022). The introduction of the SIAPIK application has been particularly beneficial for the community, especially MSMEs, who feel incredibly supported by the government's initiative. With governmental backing, MSMEs can rest assured about the application's security and oversight, allowing them to utilize it confidently for their daily operations. Furthermore, Bank Indonesia is taking steps to enhance MSME financial literacy through training programs and awareness campaigns focused on using of the SIAPIK application (Zainal Abidin et al., 2023).

An unexpected discovery was made regarding establishing a community for users of accounting information systems in financial reporting. This group's primary objectives are to provide mutual support, exchange experiences, and share knowledge about developing effective accounting information systems tailored to their needs. Furthermore, the community serves as a platform for members to stay informed about current market conditions in their target sectors. The MSME community is crucial in enhancing comprehension and promoting the adoption of accounting information systems (Nur Laela Ermaya et al., 2023). The community can also motivate each other to implement their accounting information systems (Nabilah Putri et al., 2024). As one of the MSMEs explained How their community walks and interacts:

"We are there is a group, Miss, there is the community as well. So, in the community, we share and update some information. If there is a new and better recording system, it is also effective for everyone to share there, Miss. So, the community learns from each other." (I-02)

The presence of an active community of information system users, particularly those utilizing SIAPIK, supports and encourages MSMEs to adopt the SIAPIK application. This community provides MSMEs with resources related to accounting information systems, especially SIAPIK. It functions as a platform for discussion, solution exchange, and suggesting relevant Bank Indonesia parties regarding features that MSMEs require. A strong accounting information system

user community facilitates a more straightforward understanding of the application's functionality for new users while allowing experienced users to enhance their utilization by sharing best practices.

Implementing accounting information systems like SIAPIK in a business inevitably encounters complex challenges and obstacles. Various issues frequently arise, impacting the effectiveness and efficiency of these systems. These hurdles can stem from technical, human, and organizational factors. Some MSMEs struggle to adopt new technologies due to limited infrastructure or poor integration with existing systems. Thus, evolving policies and regulations can impose additional constraints on implementing accounting information systems. Implementing these systems in a business environment requires ongoing technological advancements and regulatory changes (Kirana, 2024). The study identifies multiple obstacles hindering the implementation of SIAPIK among MSMEs, as outlined below.

Without comprehensive support, users, particularly those less tech-savvy, struggle to comprehend and utilize the application's features fully. While an accounting information system can simplify creating financial reports, its implementation is not straightforward. Expert guidance is essential to prevent errors during the input process and preparation of financial reports (Kusuma & Andayani, 2023). As stated by one of the MSMEs:

"The SIAPIK application is good, Miss, it is beneficial. However, I am lacking if it is just socialization and training that, only One day is over. Yeah, Miss. Because later right, the application is used continuously if, for example, in the middle of the road, there are what kinds of obstacles handling. Unless there is 3 months of mentoring or at least 1 month, that is for sure as an MSME will be optimal in its use." (I-06)

While computerized systems simplify many tasks, not everyone can independently learn to use the latest applications or information systems. Some users of the SIAPIK application may require specific guidance to utilize its features and services entirely. This support is particularly crucial for individuals less familiar with digital technology. Consequently, targeted mentoring is necessary to expand the adoption of the SIAPIK application. With appropriate assistance, it is anticipated that all SIAPIK users can employ the application efficiently and effectively, enabling more straightforward and transparent access to financial services for those needing them. Furthermore, ongoing support is expected to enhance MSMEs' understanding of accounting systems and their implementation (Widiasih et al., 2021).

Training and education become an important point in the strategy for developing accounting information systems for MSMEs (Rohman & Sunarti Kustiwi, 2023). Specific measures must be taken to ensure that users of accounting information systems have a comprehensive understanding of their implementation and usage. Users' diverse backgrounds of users can impact their comprehension levels and ability to operate the application effectively. Consequently, adopting an inclusive approach and providing additional support is essential. Users can fully leverage and integrate accounting information systems into their daily operations by enhancing digital literacy and proficiency in system usage. As stated by one of the MSMEs:

"The application is easy, Miss, but maybe because my background is not in accounting or finances, I still have difficulty and confusion inputting data. If from appearance, it is simple and not confusing. However, it is also difficult if I lack accounting knowledge. What account will the expenses go to first, like that, Miss." (I-06)

Additionally, ongoing education in technological advancements is essential to stay current. By enhancing digital skills and proficiency in system usage, users of applications can fully leverage the advantages of effective accounting information systems, enabling MSMEs to maintain their relevance in an ever-changing marketplace. One of the MSMEs stated:

"I do not understand that kind of technology, Miss. There are still many technologically illiterate his I. And I am not an IT expert, so it is a bit difficult to use." (I-05)

Utilizing the potential of accounting information systems is necessary to face the obstacles and challenges related to limited resources and access to accounting systems (Rohman & Sunarti Kustiwi, 2023). Adopting efficient accounting information systems enhances financial reporting accuracy, streamlines operations, and improves fiscal transparency. Furthermore, targeted training and guidance are essential to equip MSMEs with the necessary skills for utilizing these systems effectively, which is crucial for achieving these objectives.

Users of information systems will invariably encounter obstacles or challenges. Evaluation is necessary to ensure that the implemented system meets the needs of MSMEs (Aprieni et al., 2024). Adequate technological infrastructure is crucial in supporting the operation of accounting information systems. While good infrastructure is essential for smooth system operation, it also ensures that users can access data swiftly and accurately. However, some SMEs using the SIAPIK application still find that the quality of existing infrastructure is not optimal. Inadequate IT infrastructure, such as weak internet connectivity or incompatible devices, can hinder the application's performance as one of the MSMEs:

"Yesterday during training, many people were having trouble accessing SIAPIK, right, Miss. Because the server was down. I used my internet to access the data; no Wi-Fi was available from the training provider. Therefore, training was pending and waiting until the server was up again." (I-02)

Several measures must be implemented to address this issue, including enhancing the internet infrastructure and conducting server maintenance to ensure smooth application usage. As a government entity, Bank Indonesia can collaborate with internet service providers to expand and strengthen network coverage, particularly in areas with poor connectivity. Additionally, Bank Indonesia should verify that the application server has adequate capacity and utilize reliable cloud computing services to maintain the application's stability, speed, and accessibility, even during periods of high user traffic. These solutions are expected to mitigate inadequate IT infrastructure constraints, optimizing and equalizing the use of the SIAPIK application across various regions.

The comprehensive features of accounting information systems are crucial in enhancing financial management efficiency. By incorporating complete and tailored features, these accounting applications can facilitate decision-making processes within companies. Each organization has unique information system requirements, necessitating a customized system to address their needs (Widya Novita Sari, 2023). As conveyed by one of the MSMEs:

"I have used SIAPIK before, Miss. However, as time passes, the walk time business is getting bigger and walking. Finally, I need to calculate more the complete finances. In SIAPIK, there is no calculation for HPP Miss. If accurate, there is. For example, in SIAPIK, I will not move to accurate Miss. More SIAPIK is free. But if there is no feature to calculate HPP, I use accurate Miss. Because of business, I need more detailed calculations. If it is a new business, the SIAPIK application seems pretty good, Miss. However, for medium-sized UMKM, the above still seems to be incomplete. Because sometimes the data is not strong either, Miss." (I-02)

Completeness features in an accounting information system are required by an organization to speed up collection and data processing and produce report finances according to needs. In this case, Bank Indonesia can also conduct a survey or discussion with application users to understand the still lacking features and what needs to be added so that the system can better support their operational needs. In addition, Bank Indonesia can also improve its appearance and flow to be more intuitive and add data search and filter features for easy users to access the required information.

Its technological components do not solely determine the effectiveness of the SIAPIK application but also various supporting elements in its implementation. A successful system requires adequate infrastructure, well-defined policies, and skilled personnel. Furthermore, seamless integration between the SIAPIK application and existing business processes is crucial for generating accurate and real-time data. Management support and organizational readiness to embrace new technologies also play significant roles in the system's efficacy. The conditions that contribute to the success of an accounting information system vary across different sectors. Both internal and external factors influence society's adoption of accounting information systems. These include governmental support and community encouragement. Conditions that facilitate the use of the SIAPIK application can be interpreted as the level of confidence of MSMEs or agencies in supporting the use of the latest technology (Vatanasakdakul et al., 2020). This can be seen from the desire of MSMEs to overcome the obstacles of difficulty, namely in providing quality financial reports.

Based on the interviews conducted, the use of the SIAPIK application has proven to help MSMEs improve the quality of their financial reports. Many of the MSMEs get funding to develop their business because of their neat financial reports. The neatness of MSME financial reports is supported by the digitization of the financial reporting system through the SIAPIK application. As stated by the Head of the Consumer Protection Department of Bank Indonesia that as many as 745 MSMEs using SIAPIK have obtained funding from banks totaling 18.3 billion (Susanti, 2022). In addition, the SIAPIK application improves the quality of MSME financial reports. The reason is, before using the SIAPIK application, MSMEs could not present financial reports containing information needed by the company in making decisions. As stated by one of the MSMEs:

"Previously, my financial records were only outgoing goods and incoming goods. Now since using SIAPIK, the financial records are complete. Such as stock items, etc. Because I never recorded the stock of goods like that." (I-02)

Based on the findings and discussions, the key factors contributing to success and the challenges MSMEs face when utilizing the SIAPIK application. The primary elements leading to successful adoption include ease of access, data

security, quality accounting information, service quality, quality users, cost-free, ease of use, government support, and MSME community support. Conversely, the main hurdles encountered comprise insufficient hands-on guidance and educational limitations, which were identified as key factors for the success of MSMEs in using the SIAPIK application. Obstacles among them include the lack of intensive mentoring, educational background, inadequate quality IT infrastructure, and features lacking detail. Recognizing the factors that contribute to success and hinder progress in implementing SIAPIK allows both MSMEs and the system provider to enhance the quality of financial reporting. Various success factors include accessibility, data protection, the quality of accounting information, service excellence, and user satisfaction, aligning with the DeLone and McLean IS Success Model. Additionally, this study highlights specific factors related to MSMEs' engagement with technology, such as being cost-free, user-friendly, government-supported, and backed by the MSME Community, as well as barriers that need addressing to enhance the quality of financial reports for MSMEs

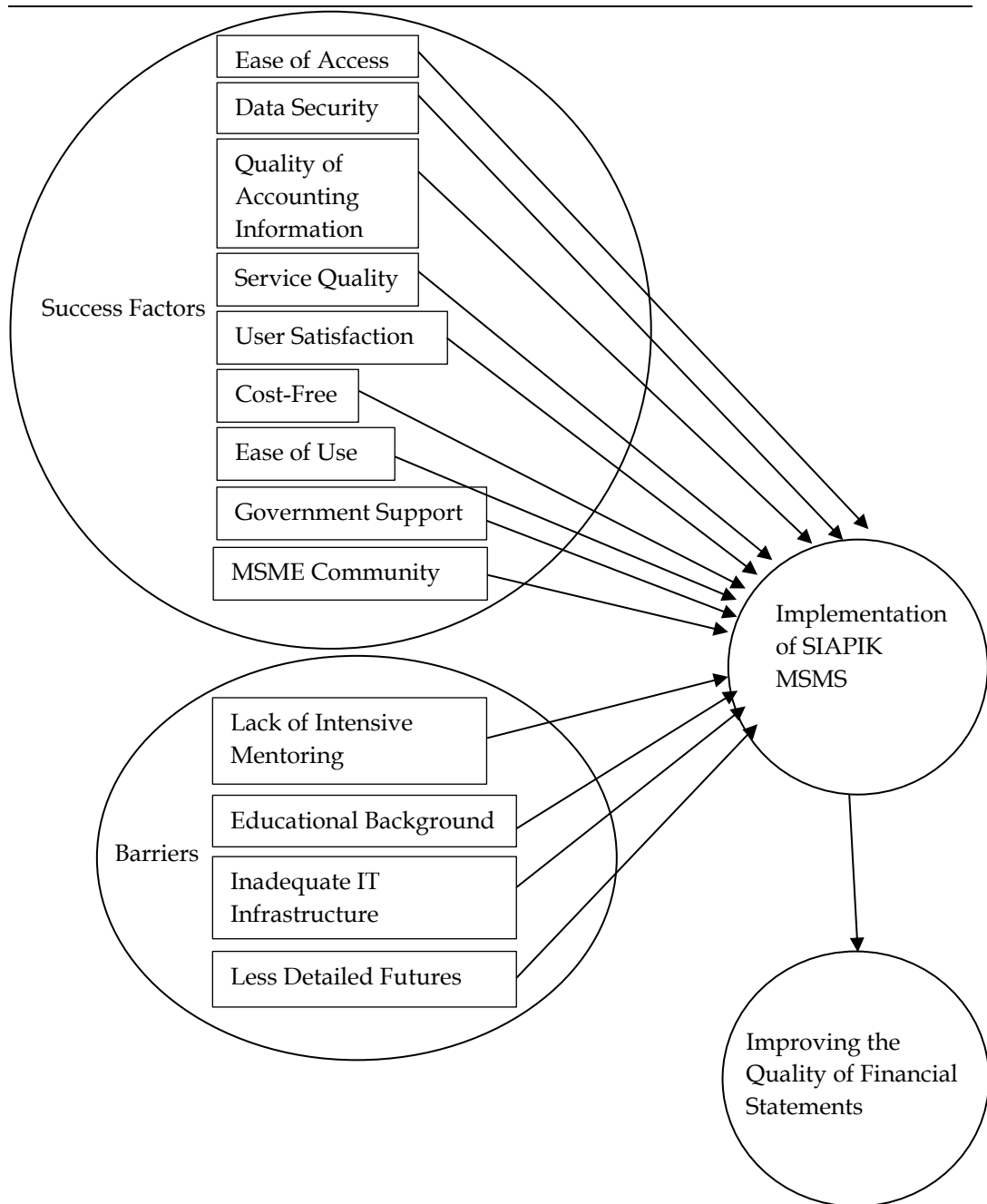


Figure 1. Adoption Framework of SIAPIK Application in Improving Quality of Financial Reports Among MSMEs

Source: Research Data, 2025

CONCLUSION

The study finds that the SIAPIK application is practical for helping MSMEs with financial record-keeping, though improvements in IT access and infrastructure are needed. Despite successful outreach and training by Bank Indonesia, ongoing support is crucial, particularly for users without an accounting background.

SIAPIK provides clear, comprehensive financial reports and is highly valued by most MSMEs for its ease of use, security, and cost efficiency. While technical support needs improvement, users can optimize their experience by exploring features, participating in training, practicing regularly, and ensuring stable devices and networks. Promptly reporting issues and regular updates are also recommended. Future research should delve deeper into SIAPIK user experiences. This study has limitations, such as challenges in obtaining the necessary data. Consequently, future research should aim to broaden the data scope by exploring the SIAPIK application user community to gather more comprehensive information and effectively collect data and assessments of the accounting information system. Despite these limitations, this research significantly contributes by first identifying the successes and obstacles in the implementation of SIAPIK among MSMEs, which can serve as recommendations for the Central Bank of Indonesia and related entities to enhance the quality of financial reports among MSMEs. Secondly, it advances DeLone and McLean's Model by pinpointing specific success factors and challenges for smaller enterprises like MSMEs.

To enhance the SIAPIK application's effectiveness, this study proposes several key actions. Users are encouraged to proactively learn the application's features to reduce their reliance on extensive future support. Bank Indonesia developers should prioritize regular updates to maintain application and system security and optimal performance. For broader reach, the government ought to expand SIAPIK training opportunities through local and BI KPW offices, benefiting a wider range of MSMEs. Academics should consider incorporating SIAPIK into their teaching to deepen students' grasp of financial reporting software. Lastly, the government should establish policies that promote SIAPIK's use and position it as a standard for MSME financial reports, thereby simplifying their access to financing.

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