

CHAPTER V

CONCLUSIONS AND IMPLICATIONS

A. Conclusion

This study concludes that the SI APIK application is effective in assisting BI Purwokerto-assisted culinary MSMEs in preparing financial reports by SAK EMKM. This effectiveness is reflected in the ease of access, the suitability of features to the needs of MSMEs, and its ability to produce standard financial reports even though users have limited accounting understanding.

However, there are still some challenges, such as the limited understanding of MSME actors of financial accounting principles, low consistency in using the application, and the need for further training so that all features can be maximally utilized. This shows that although the application has the potential to be used optimally, continuous assistance and education are still needed for long-term impact.

The findings also suggest that the role of BI through training and technical assistance is crucial in driving adoption of the SI APIK application. With proper guidance and a structured educational approach, MSMEs can improve their financial management capacity, strengthen transparency, and expand access to formal financial services.

B. Implication

The results of this study have both theoretical and practical implications for the development of accounting information systems among MSMEs through the use of digital applications such as SI APIK.

1. Theoretical Implications

- a. This research enriches the literature on the effectiveness of accounting information systems in the MSME environment, especially in the context of digital financial records.
- b. This research supports the application of the TAM and Budiani's effectiveness indicators as the right approach in measuring the impact of digital innovation on financial reporting.
- c. This research contributes to the study of SAK EMKM implementation and its integration with digital platforms in accounting.

2. Practical Implications

- a. For MSME actors, the results of this study can be used to optimize the use of SI APIK in financial reporting and business decision making.
- b. For BI Purwokerto, these results can be used as material for evaluating and developing MSME assistance programs to be more targeted.
- c. For government agencies and regulators, these findings provide an overview of how digitalization and financial literacy programs can be effectively designed.
- d. For application developers, input from MSME actors can be used to improve the user interface and features of the SI APIK application.
- e. For educational institutions and academics, this research can be used as a case study in learning accounting and information systems based on financial literacy and financial literacy.

C. Research Suggestions

1. Expansion of the Research Object:

Future research is recommended to expand the object of study not only limited to the culinary sector, but also includes other sectors such as crafts, agriculture, or services. This aims to get a more comprehensive picture of the effectiveness of SI APIK applications in various business fields. By expanding the scope of the MSME sector, the research results will have a higher level of generalization and make a wider contribution to the development of digital-based accounting information systems among MSMEs nationally.

2. Further Research:

Further research is recommended to use a quantitative approach to measure the effectiveness of using the SI APIK application more objectively and systematically. This approach allows researchers to use instruments such as closed questionnaires, statistical tests, and numerical data analysis to obtain results that can be measured and tested empirically. In addition, further research can also focus on certain variables that have not been widely explored, such as the effect of digital training on improving the understanding of MSME actors or the relationship between the level of financial literacy and the intensity of application use. Thus, the results of further research can enrich the understanding of the factors that influence the successful implementation of SI APIK in more depth.

3. Comparative Study of MSME Financial Applications:

The next suggestion is to conduct a comparative study between SI APIK and other MSME financial recording applications, such as BukuKas, UKM

Accounting, or cloud-based POS applications. The goal is to find out which application is superior in terms of ease of use, completeness of features, and the ability to produce financial reports in accordance with SAK EMKM. The results of this comparison can be a reference for MSME players in choosing the application that best suits their business needs and become a consideration for developers to make application improvements and innovations.

D. Research Limitations

This study has several limitations that need to be considered in interpreting the results and generalizing the findings. First, the scope of the research is limited to culinary MSMEs assisted by BI Purwokerto in Banyumas Regency, so the results may not necessarily be generalizable to MSMEs in other sectors or regions. Second, despite using a qualitative approach, not all data collection was done through direct interviews; some informants only provided answers through questionnaires. This limits the depth of exploration of meaning and experience, which is usually the main strength of qualitative methods, and reduces opportunities for researchers to dig further through follow-up questions or direct clarification. Thirdly, the use of purposive sampling and the limited number of informants can also limit the depth of data collection.