

# Implementation of Accounting Software in the Financial Reports of Village-Owned Enterprises Bojonggede Mandiri

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## Abstract

*There are still many Village-Owned Enterprises (VOE's) in Indonesia that have not submitted financial reports in accordance with PDTT Village Ministerial Decree No. 136 of 2022. In fact, this is important to pay attention to because the financial reports at Village-Owned Enterprises will be used as economic decision making. This also happened to Village-Owned Enterprises Bojonggede Mandiri, the Village-Owned Enterprises has not submitted financial reports in accordance with the applicable Ministerial Decree. Therefore, the aim of this research is to implement Zahir Apps accounting software to assist in preparing financial reports for Village-Owned Enterprises Bojonggede Mandiri in accordance with PDTT Village Ministerial Decree No. 136 of 2022. The method used in this research is descriptive qualitative. Data collection techniques use two types of data sources, namely primary data and secondary data. Primary data consists of interviews, observations and documentation, while secondary data consists of Village-Owned Enterprises financial reports for the period October 2023 to March 2024. The data validity technique used is the data source triangulation technique and the data analysis technique used is data reduction, data display, and drawing conclusions. The results of this study indicate that VOE's Bojonggede Mandiri has implemented financial reports in accordance with the applicable Ministerial Decree and Produced a profit and loss financial report, financial position reports and cash flow report using Zahir Apps. However, the VOE's still doesn't understand more deeply about the use of Zahir Apps. Namely by producing a profit and loss financial report, financial position report and cash flow report. Therefore, the researcher provides a draft Zahir Appa usage guidebook for VOE's to use as a reference in preparing financial reports using Zahir Apps.*

**Keywords:** Village-Owned Enterprises; Financial Report; Accounting Software

## 1. Introduction

The era of digitalization is increasingly sophisticated, resulting in significant changes, the role of Village-Owned Enterprises (VOE's) is very important in improving the village economy. In running its business, VOE's requires good accountability in the form of financial reports. VOE's need investors to help develop and sustain the business they run. Therefore, the financial reports presented need to be paid attention to in order to attract investor confidence to invest their funds in VOE's. The financial reports presented must be in accordance with applicable regulations so that investors have confidence in investing their funds in the target business entity. If the financial report presented is in accordance with applicable regulations, then the reliability of the report is guaranteed.

In the current digital era, the role of technology is increasing very rapidly, especially in terms of preparing financial reports. The information contained in financial reports must be accurate, effective and efficient to be used as a basis for decision making by users of financial reports. To meet these needs, technology is needed that can process data to be accurate, effective and efficient. Accounting software is the right alternative for processing information data according to the information needs of its users. Using software in preparing financial reports can reduce paper usage and make it easier to process data. The government recommends that VOE's prepare their financial reports using the BUMDes

Accounting Application System (SAAB) software. However, due to limited knowledge regarding the use of accounting software, there are still VOE's that cannot use this software.

Based on the results of pre-research interviews at VOE's Bojonggede Mandiri, it was found that there were several problems related to the financial department. One of these problems is the problem related to preparing financial reports in accordance with the Decree of the Minister of Villages, Development of Disadvantaged Regions and Transmigration of the Republic of Indonesia Number 136 of 2022. VOE's Bojonggede Mandiri has not prepared financial reports in accordance with the applicable Decree of the Minister of Villages due to limited knowledge regarding reports. financial statements which include Profit and Loss Statements, Statements of Changes in Equity, Statements of Financial Position, Cash Flow Statements, and Notes to Financial Statements. The financial reports prepared by the finance department of VOE's Bojonggede only consist of General Journals, Sales Reports and Simple Financial Reports.

The simple financial report referred to is a report that records the income and expenditure of VOE's activities. The report is still not in accordance with the applicable Village Minister's Decree. The Manager of VOE's Bojonggede Mandiri said he had not been able to make a report in accordance with the applicable Village Minister's Decree due to ignorance about the preparation of financial reports and the use of accounting software. This was conveyed in an interview with the VOE's director, Mr Syadad, and the Village-Owned Enterprises Finance Manager, Mrs Dwi.

In this research, researchers will use Zahir Apps accounting software to help prepare financial reports for VOE's Bojonggede Mandiri. Zahir Apps is an accounting application that can be downloaded on Android. This application makes it very easy for users to use it and access it anytime and anywhere. Zahir Apps has complete features and provides a feature to ask Zahir directly if you experience problems when using the application. Not only that, the financial reports presented in the Zahir Apps application can help a business entity in developing its financial reports to comply with applicable regulations. Researchers will use the Zahir Apps application which is expected to help VOE's Bojonggede Mandiri in making financial reports in accordance with the applicable Ministerial Decree. In accordance with the above background, researchers are interested in conducting research with the title "Implementation of Accounting Software in the Financial Reports of Village-Owned Enterprises Bojonggede Mandiri".

## **2. Literature Review**

### **2.1. Decision-usefulness theory**

Information Decision Use Theory is a theory that explains accounting information for understanding the financial statements presented. This theory can meet the needs of decision makers who will use financial reporting so that it can be useful in making economic decisions (Ngguna, 2019). Chambers was the first to use the decision-usefulness theory and decision-usefulness theory as part of normative theory. The results of the decision model approach (decision-usefulness theory) are directed at finding out what information is needed to make a decision (Ario and Krisman, 2019). The purpose of accounting is related to stakeholders to provide financial information about a business entity or organization that will be used in decision making. In this case,

VOE's requires financial reports that comply with regulations to serve as a basis for consideration in decision making.

VOE's is a business entity that is supervised by the village and accountability for this business must be clear because the funds used to build the business are obtained from the local government. These funds are Village Funds, Village Funds are managed by VOE's with the aim of fulfilling the vision and mission of VOE's in improving the welfare of village communities, providing employment opportunities and helping the village economy. For this reason, Village Funds must be accounted for and reported in the form of financial reports. These financial reports have components that include relevance, reliability, comparability and understandability. By fulfilling the suitability of financial reports in accordance with applicable regulations, this can influence decision making. If the financial report prepared is in accordance with the applicable regulations, it will help a business entity or organization in making the right decisions.

## **2.2. Financial Statement**

According to Financial Accounting Standards (SAK), financial reports are part of the financial reporting process. A complete financial report includes a balance sheet, profit and loss statement, report on changes in financial position (which can be presented in various ways, for example as a cash flow statement, or funds flow report), notes and other reports as well as explanatory material which is an integral part of the financial report. Based on the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP), an entity's financial statements consist of a Balance Sheet, Profit and Loss Statement, Statement of Changes in Equity, Cash Flow Statement, and Notes to Financial Statements. According to Kariyoto in the book Financial Statement Analysis, an entity's financial statement generally consists of a balance sheet, income statement, cash flows and additional notes (footnotes) to assess financial conditions, level of profit/profitability and overall cash turnover, so that users understand the situation. company by paying close attention to other financial statements.

According to the Decree of the Minister of Villages, Development of Disadvantaged Regions and Transmigration of the Republic of Indonesia Number 136 of 2022 concerning Guidelines for Preparing Financial Reports for Village-Owned Enterprises, financial reports are reports that provide information on the financial position, financial performance and cash flow reports of Village-Owned Enterprises within a certain period. . Reporting entities are members of VOE's which consist of one or more accounting entities in accordance with the decision of the village minister who are obliged to submit accountability reports as outlined in financial reports consisting of: Financial reports per business unit and Joint BUM Village Financial Reports (Consolidated). The ministerial decision explains that the components of VOE's financial reports consist of:

- a. The financial position report (balance sheet) is a financial report that reports the assets, liabilities and equity of a company or business entity at a certain time to facilitate analysis in predicting future cash flows.
- b. An income statement is a financial report that reports a company's income and expenses to produce a net profit or loss.

- c. The change in equity report is a report that presents an overview of changes in equity items in a company or business entity.
- d. A cash flow report is a report that presents information on the inflow and outflow of cash in a company, which is caused by operational, investment and funding activities.
- e. Notes to financial reports are additional notes containing explanations, lists of details/analysis of the items presented in the financial reports to provide additional information and explain existing financial information.

Based on the explanation above, it can be concluded that financial reports are reports that contain information related to company finances to assess financial conditions, profit levels and overall cash turnover. Financial reports consist of five components, namely profit and loss report, change in equity report, financial position report, cash flow report, and notes to financial reports. VOE's employees are obliged to submit financial reports as a form of accountability. The financial report must contain all transactions that occurred in one reporting period.

### **2.3. Accounting System Information**

Stephen A. Mascove and Mark G. Simkin in (Fauzi, 2017) define Accounting Information Systems (AIS) as a subsystem of a business information system that is connected to the type of information and information processing that is included in the accounting function section. In the book Accounting Information Systems: Essence and Application, the definition of an Accounting Information System (AIS) is a system that collects, records, stores, processes data so as to produce information for decision makers. In the book Accounting Information Systems: Essence and Application, AIS consists of six components, namely:

- a) User, who uses the system.
- b) Procedures and instructions, which are used to collect, process and store data.
- c) Data, which contains the organization and its business activities.
- d) Software, which is used to process data.
- e) Information technology infrastructure, which consists of computers, peripheral devices and network devices.
- f) Internal controls, to maintain the security of AIS data.

SIA uses accounting applications or software to manage information. An application is a computer program used for a specific purpose, such as Microsoft Word or Microsoft Excel. Meanwhile, accounting software is software that is sold such as SUN, MYOB, or peachtree. In Indonesia, you can find a lot of accounting software in general, such as MYOB Accounting, Zahir Accounting, Accurate Accounting, Bee Accounting, DacEasy Accounting.

SIA uses accounting applications or software to manage information. An application is a computer program used for a specific purpose, such as Microsoft Word or Microsoft Excel. Meanwhile, accounting software is software that is sold such as SUN, MYOB, or peachtree. Based on the explanation above, AIS is a series of systems that collect, record, store and process data so as to produce information for decision makers. SIA aims to collect data and store data, process data and control all aspects of the company. SIA uses software, namely accounting software. Accounting software is

used as a tool to process information that will be considered by decision makers. Accounting software in Indonesia continues to develop to this day, this software includes SAAB, Zahir Enterprises, MYOB, Accurate, and so on.

## 2.4.Zahir Apps

Zahir Apps is a financial information recording application that can help entrepreneurs to do bookkeeping and recording every financial transaction they make. This application can record simple transactions for individual businesses/micro businesses or small businesses. To use Zahir Apps, the first thing to do is download this application on an Android or IOS-based smartphone. Zahir Apps is available for free on the Google Play Store in a program package in the form of an installer that is directly connected to the Play Store. Users only need to connect their smartphone device to the internet and download the Zahir Apps application on the Google Play Store.

On the initial display there are Home, Menu, Create, Report, and Setting. The home display displays profit, total income, total expenses, cash flow details, sales, purchases, and so on. The menu display displays various features ranging from master data, general ledger, sales, purchases, cash & bank, and inventory. The create display displays features for inputting transactions ranging from sales invoices, purchases, cash receipts, cash disbursements, general journals, and so on. Furthermore, the Report display displays financial reports, sales, purchases, and product reports. Finally, the setting display displays application settings, invoice settings, additional features, language, subscriptions, and so on. The following is a display of Home, Menu, Create, Report, and Setting contained in Zahir Apps.

The following is a display of Home, Menu, Create, Report, and Settings in Zahir Apps.

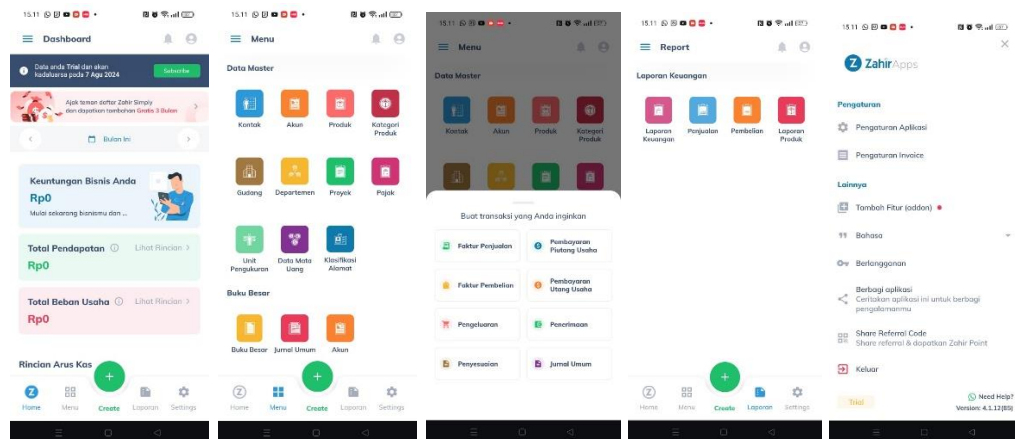


Figure 2. All View of Zahir Application Menu

## 3. Material and Method

### 3.1. Design Study

In this research, researchers used ethnographic research/participant observation. In ethnographic research, researchers make observations on cases/research sites with direct involvement in daily activities in the cases/sites studied. Ethnographic research is often equated with participant observation techniques, because participant

observation techniques are part of ethnography. Where the researcher not only makes 'ordinary' observations by maintaining a distance from the object being studied, but is directly involved in the activity being studied (Purwohedi, 2022).

### 3.2.Data Analysis

Miles and Huberman (in Sugiyono, 2017) stated that qualitative data analysis is carried out interactively until the data is complete and saturated. Miles and Huberman (in Purwohedi, 2022) suggest that qualitative data analysis consists of three simultaneous analyzes, namely:

#### 1. Data Reduction

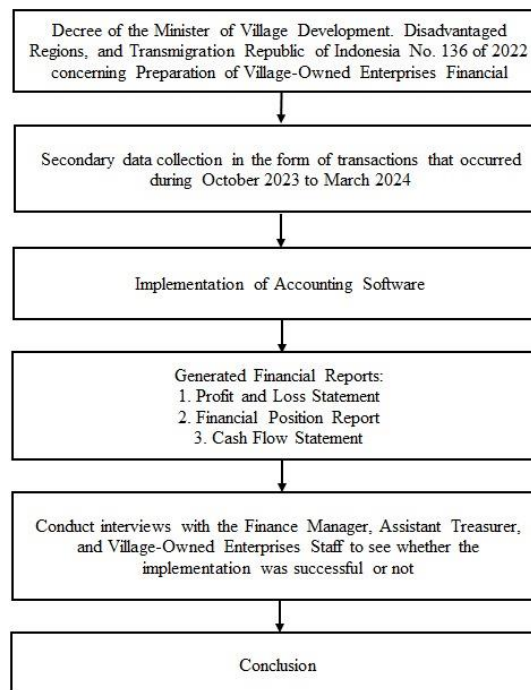
Data reduction is an activity that refers to the process of selecting, simplifying, abstracting and transforming qualitative data from existing data sources such as interview transcripts and observation notes (Miles & Huberman, in Purwohedi, 2022).

#### 2. Data Display

Data display is an activity that refers to the results of organized information processing, which is arranged systematically so as to enable researchers to draw conclusions and determine next steps (Miles & Huberman, in Purwohedi, 2022).

#### 3. Drawing Conclusions

Drawing conclusions is an activity that refers to the process of drawing conclusions from the results of data reduction and presentation. Drawing conclusions is an analytical activity that will answer research questions by providing explanations for the phenomena encountered (Sekaran and Bougie, 2016).



**Figure 1. Research Model**

#### 4. Result

In the implementation process, the researcher was directly involved in the activity of preparing BUMDes financial reports. After the researcher explained how to use Zahir Apps, BUMDes Bojonggede Mandiri immediately implemented financial reports using Zahir Apps. To use this application, BUMDes Bojonggede Mandiri requires several supporting documents during the buying and selling transactions that have been collected through observation. The data obtained by the researcher was then selected, simplified, and changed because there was some information that did not need to be included in the preparation of financial reports, for example, BUMDes historical data, BUMDes Business Plan, BUMDes activity documentation. The researcher grouped sales and receipt transactions for Kue Subuh and Es Teh Nusantara, as well as expenditure and purchase transactions. These transactions will be processed through the application to produce output in the form of information regarding financial reports, profit and loss, financial position reports, and cash flow. This application was tested for 3 weeks, namely from June 3, 2024 to June 21, 2024. During these 3 weeks, the researcher explained the features of Zahir Apps and how to use the application to support financial reporting to the Finance Manager, BUMDes Staff, and Assistant Treasurer at different times. After that, this application was implemented for 3 weeks, namely from June 24, 2024 to July 12, 2024.

The following are the results of data processing on the Zahir Apps at BUMDes Bojonggede Mandiri:

##### **A. Creating Company Data**

The following are the steps for creating company data:

1. The first step after creating a company or business entity account is to create a company
2. The next step is to fill in the company name and type of business, then press the save button
3. To adjust the current period of the business, it can be adjusted via the Zahir website <https://go.zahironline.com/>
4. After accessing the Zahir website, the user then logs in with the same account as the one in the application
5. After logging in, users can adjust company data starting from the company name, company address, country, currency, tax, current period, and so on in the company setup.

##### **B. Adjusting the Account Name According to the applicable Village Minister's Decree**

Here are the steps to customize the account name and add accounts that are not yet available:

1. To adjust the company account name, the first step to take is to enter the menu feature and select an account.
2. If the user has entered the account feature, then the user can select which accounts need to be adjusted or added.
3. The user can adjust the selected account by pressing the ellipsis button or three dots located to the right of the account text
4. Then the user can select the change option to adjust the account

5. If an account is found that is not yet available, the user can add an account by selecting the option with a green plus sign
6. Then the user can determine the subclassification, code, account name, and currency to be used for the account
7. After determining the subclassification and others, the user must then select the save option so that the account is registered in the list of accounts to be used.

### **C. Entering Master Data**

The following are the steps for inputting company master data:

1. To input company master data, the first thing to do is select the menu feature.
2. After the menu display appears, the next step is to input master data for customers, suppliers, and employees in the contact feature.
3. Users can adjust customer, supplier, and employee contacts by pressing the ellipsis feature and adjusting the name, code, address, and other information needed.
4. Next, users can return to the menu and input product master data
5. At this stage, users must input what products are sold by their business entity
6. At this stage, users will be asked to fill in the product name, product code, product category, unit, selling price, and cost price
7. After filling in all the information, the last step is to save the product input

### **D. Entering the company's initial balance**

The following are the steps for inputting the company's initial balance:

1. To input the company's initial data, the user must log in via the Zahir website, namely <https://go.zahironline.com/>
2. Then the user selects the user option on the top right and selects the initial balance option
3. The next step is to input the company's initial account balance and ensure that the debit and credit amounts have been entered according to the company's initial data
4. After inputting the initial account balance, the user can return to the initial menu and fill in the initial inventory balance
5. The user will be asked to fill in the amount of stock available along with the cost of the goods

### **E. Inputting cash receipt transactions**

The following are the steps for inputting cash receipt transactions:

1. The first step, users can select the create option on the initial display of Zahir Apps
2. Next, users can select the receipt feature to input the receipt transaction for Kue Subuh
3. Next, users can fill in information related to who the customer is, money received through a cash account or not, invoice number, transaction date, and additional descriptions
4. After inputting the data, users can select the add account feature available on the Zahir Apps display and enter the income account according to the classification of the transaction that occurred
5. After that, enter the nominal income for the transaction then press save.



## **F. Entering sales transactions**

The following are the steps for inputting sales transactions:

1. The first step, users can select the create option on the initial display of Zahir Apps
2. Next, users can select the sales invoice feature to input sales transactions for Es Teh Nusantara
3. Next, users can fill in information related to who the customer is, whether the money received has been paid in full or not, invoice number, transaction date, and additional descriptions
4. After inputting the data, users can select the add item feature available on the Zahir Apps display and enter what items were sold
5. After that, write down the total number of products sold for each product then press save.

## **G. Entering purchase transactions**

The following are the steps for inputting cash disbursement transactions:

1. The first step, users can select the create option on the initial display of Zahir Apps
2. Next, users can select the purchase invoice feature to input purchase transactions for Es Teh Nusantara
3. Next, users can fill in information related to who the supplier is, the money spent through a cash account or not and whether it has been paid in full or not, invoice number, transaction date, and additional descriptions
4. After inputting the data, users can select the add item feature available on the Zahir Apps display and enter what items were purchased
5. After that, write down the total number of products purchased from each product then press save.

## **H. Inputting cash disbursement transactions**

The following are the steps for inputting cash disbursement transactions:

1. The first step, users can select the create option on the initial display of Zahir Apps
2. Next, users can select the expense feature to input the expense transaction for Kue Subuh
3. Next, users can fill in information related to who the supplier is, the money spent through a cash account or not, invoice number, transaction date, and additional descriptions
4. After inputting the data, users can select the add expense feature available on the Zahir Apps display and enter the expense account according to the transaction classification that occurs
5. After that, enter the nominal expense for the transaction and press save.

## **I. Entering end of month adjustment transactions**

The following are the steps for inputting end-of-month adjustment transactions:

1. The first step, users can select the create option on the initial display of Zahir Apps
2. Next, users can select the general journal feature to input inventory adjustment transactions
3. Next, users can fill in information related to the transaction date, document number, any accounts that need to be adjusted
4. Next, users enter the nominal that needs to be adjusted

5. The difference for the transaction must be 0 to see if the user has input the transaction correctly and precisely
6. If you have ensured that the account and nominal are correct, then the user can press the save button to input the transaction

## J. Financial Reports Generated

BUMDes Bojonggede Mandiri

**LABA RUGI - STANDARD**  
October 31, 2023

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		Saldo
<b>Pendapatan</b>		
<b>Pendapatan Jasa</b>		
4100-00-001	Pendapatan Kue Subuh	Rp 1,752,900.00
<b>Total Pendapatan Jasa</b>		Rp 1,752,900.00
<b>Penjualan Produk</b>		
4200-00-001	Penjualan Es Teh	Rp 5,122,000.00
<b>Total Penjualan Produk</b>		Rp 5,122,000.00
<b>Total Pendapatan</b>		Rp 6,874,900.00
<b>Beban Operasional</b>		
<b>Beban Administrasi Dan Umum</b>		
6200-00-001	Beban Gaji & Upah	Rp 2,070,000.00
6200-00-009	Beban Perlengkapan	Rp 701,500.00
6200-00-010	Beban Administrasi Kue Subuh	Rp 409,500.00
<b>Total Beban Administrasi Dan Umum</b>		Rp 3,181,000.00
<b>Beban Operasional Lain</b>		
6900-00-010	Beban Operasional Lain	Rp 1,094,100.00
<b>Total Beban Operasional Lain</b>		Rp 1,094,100.00
<b>Total Beban Operasional</b>		Rp 4,275,100.00
<b>Labu/ Rugi Operasi</b>		Rp 2,599,800.00
<b>Total Laba Bersih</b>		Rp 2,599,800.00

**Figure 3. Profit and Loss Financial Statement**

BUMDes Bojonggede Mandiri

**NERACA - STANDARD**  
October 31, 2023

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<b>Harta</b>		
<b>Harta Tetap</b>		
1000-00-001	Penlatian	Rp 6,244,800.00
<b>Total Harta Tetap</b>		Rp 6,244,800.00
<b>Harta Lancar</b>		
<b>Kas Dan Setara Kas</b>		
<b>Kas</b>		
1111-00-002	Kas	Rp 239,076,000.00
<b>Total Kas</b>		Rp 239,076,000.00
<b>Total Kas Dan Setara Kas</b>		Rp 239,076,000.00
<b>Total Harta Lancar</b>		Rp 239,076,000.00
<b>Total Harta</b>		Rp 8,584,800.00
<b>Modal</b>		
<b>Modal</b>		
3100-00-021	Modal Usaha - Dana Desa	Rp 288,800,000.00
3100-00-022	Modal Usaha - Es Teh Nusantara	Rp 4,328,000.00
<b>Total Modal</b>		Rp 293,128,000.00
<b>Labu</b>		
3200-00-020	Labu Tahun Berjalan	Rp 2,599,800.00
<b>Total Labu</b>		Rp 2,599,800.00
<b>Total Modal</b>		Rp 295,727,800.00
<b>Total &amp; Modal</b>		Rp 8,584,800.00

**Figure 4. Balance Sheet**

		Saldo
operating		
Penjualan Produk		
4200-00-001	Penjualan Es Teh	Rp 5,122,000.00
Total Penjualan Produk		Rp 5,122,000.00
Beban Administrasi Dan Umum		
6200-00-001	Beban Gaji & Upah	Rp -1,500,000.00
Total Beban Administrasi Dan Umum		Rp -1,500,000.00
Beban Operasional Lain		
6900-00-010	Beban Operasional Lain	Rp -1,094,100.00
Total Beban Operasional Lain		Rp -1,094,100.00
Total Operating		Rp 2,527,900.00
Kenaikan Bersih Kas Dan Setara Kas		Rp 2,527,900.00
Kas Dan Setara Kas Pada Awal Periode		Rp 236,548,100.00
Kas Dan Setara Kas Pada Akhir Periode		Rp 239,076,000.00

**Figure 5. Cash Flow Statement**

## 5. Discussion

Based on research conducted, it is known that after implementing Zahir Apps on financial reports at VOE's Bojonggede Mandiri, financial managers can easily get financial reports automatically. The reports obtained are in the form of profit and loss reports, financial position reports, and cash flow reports. In theory, this application is deemed suitable for informing the functions of financial reports, namely providing credibility, transparency, financial position and knowing company profits. Zahir Apps records all income and expense transactions which will make it easy for users to record. Recording the financial reports of VOE's Bojonggede Mandiri is helped and supported by implementing Zahir Apps in recording every transaction that occurs.

Based on IAI 2015, the characteristics of financial reports are easy to understand, relevant, reliable and comparable, and Zahir Apps can produce financial reports according to the criteria stated. However, this application has a weakness, namely that recording the company's initial balance must be done via the Zahir website by entering the same account as Zahir Apps. Apart from that, cash flow reports can only be downloaded via the Zahir website. Even so, Zahir Apps can still help VOE's Bojonggede Mandiri in meeting their needs such as recording sales, purchase, cash inflow and cash disbursement transactions through the application.

## 6. Conclusion, Implication, and Recommendation

### 6.1. Conclusion

Based on research that has been carried out, the Android-based Zahir Apps software can help simplify the preparation of financial reports. With this application, VOE's Bojonggede Mandiri is greatly helped in managing its finances, and can identify possible errors when preparing financial reports and can correct them easily. However, this application is only the second option because VOE's Bojonggede has not received a seminar related to learning to use the SAAB application which can only be accessed by the village government.

## 6.2. Implication

This research has an impact on the timing of preparing financial reports. VOE's managers usually provide financial reports every 15th of the current period. This counts if the financial report submitted is two weeks late, and after using Zahir Apps, the resulting financial report can be submitted on time, namely on the 1st of every month.

## 6.3. Recommendation

### 1. Government

The government is expected to provide seminars regarding the use of the SAAB application so that every VOE's can understand and apply it. This is because the government can easily monitor every VOE's activity so that transparency is maintained.

### 2. Village-Owned Enterprises

Bojonggede Mandiri VOE's are expected to be able to learn and use the SAAB application in terms of preparing financial reports, this is because sooner or later the government will require every VOE's to use the SAAB application to make it easier to monitor VOE's financial reports.

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