JURNAL ECONOMINA e-ISSN: 2963-1181
Volume 5, Number 7, July 2026
Homepage: ejournal.45mataram.ac.id/index.php/economina

Analysis of an Online Application-Based Accounting Information System in MSMEs (A Study of YoutFit Butik Kendari)

Dhea Rizki Herdiani Sahir[1*], Andi Basru Wawo[2], Sulvariany Tamburaka[3]
[1,2,3] Master of Accounting Study Program, Faculty of Economics and Business, Halu Oleo University, Indonesia

**Corresponding Author: dhearizkiherdianisahir@gmail.com*

Article History

Received: 18-06-2026
Revised: 03-07-2026
Published: 30-07-2026

Keywords: ***Accounting Information System, Business Cycle, MSMEs***

ABSTRACT

This study aims to determine how the application of an online application-based accounting information system in SMEs (Small and Medium Enterprises), this study uses qualitative methods using observation and interview methods. Based on the results of the research that has been done, the researcher found that there is an online application-based accounting information system in the SMEs YoutFit Butik Kendari. The company has used a digital application-based accounting information system that plays a role in recording financial transactions and preparing financial reports called the Olsera.com cloud. The application is a transaction and financial management service application. In the study, several obstacles were found that needed to be fixed, some of these obstacles could be overcome well. Overall, the Olsera.com system is sufficient to accommodate the needs of financial recording and accounting in the YoutFit Butik business.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) constitute one of the strategic sectors in driving Indonesia’s economic growth. Their existence plays a significant role in generating employment opportunities, reducing unemployment, and improving income levels as well as the overall welfare of society. Based on Law Number 20 of 2008, MSMEs are defined as productive enterprises owned by individuals or individual business entities that meet the criteria of micro, small, and medium enterprises. With high flexibility and adaptability, MSMEs are capable of providing economic services to the community while contributing to national economic stability.

Statistics Indonesia (Badan Pusat Statistik/BPS) reports that MSMEs contribute more than 60% to Indonesia’s Gross Domestic Product (GDP) and absorb nearly 79% of the workforce. In addition, the trade sector, including the fashion industry, is one of the dominant sectors in MSME growth. The fashion industry has developed rapidly in line with increasing public awareness of appearance, clothing trends, and the use of social media as a medium for product promotion and marketing.

The advancement of information technology and changes in consumer behavior have encouraged MSME actors to utilize digital platforms and online applications in running their businesses. Business digitalization not only supports marketing activities but also enhances financial management and transaction recording. However, common problems faced by MSMEs include weak financial management systems, limited accounting knowledge, and unstructured transaction records. In fact, proper financial management is crucial for supporting decision-making, cost control, and business sustainability.

YoutFit Butik Kendari is one of the MSMEs operating in the hijab fashion and women's clothing sector in Kendari City. In conducting its business activities, YoutFit Butik serves both direct sales and online transactions. Along with the increasing transaction volume, YoutFit Butik Kendari has begun implementing an application-based accounting information system in recording financial data, managing sales, and preparing financial statements. The implementation of this system is expected to improve the efficiency of financial management and provide accurate financial information for business owners.

According to Warren et al. (2005), accounting can be regarded as an information system because it processes data and information as inputs and produces outputs in the form of accounting information of an entity. Stakeholders, both internal and external, can use financial information systems to understand a company's activities and financial performance. Romney and Steinbart (2008) define an accounting information system more specifically as a system that collects, records, stores, and processes data to generate useful information for stakeholders.

The primary objective of an Accounting Information System (AIS), according to Warren, is to collect and record all data and information related to events that may economically affect an organization. This information is then processed into reports and communicated to both internal and external parties. Therefore, AIS is considered responsible for assisting in evaluating and monitoring a company's financial condition, preparing documents required for tax compliance, and providing information to support other managerial operations such as production, marketing, human resource management, and strategic planning.

Without a proper accounting information system, it is difficult for businesses to assess operational activities, evaluate balance sheet reports of customers and suppliers, and predict future performance. Ultimately, a company's success depends on the figures generated by its accounting information system as presented in financial statements. Experts argue that stakeholders rely on these financial figures to make decisions and assess organizational performance across all functional areas, including production, management, marketing, and administration.

Priyatna (2019) defines an application as software used as the front-end of a system to manage data into useful information for users. Fridayanthie and Mahdiati (2021) further explain that applications are software developed using programming languages. Web-based applications can be accessed through web browsers when connected to an intranet or the internet.

For small businesses, information technology or e-commerce can simplify production processes. According to Anggraeni (2013), it accelerates the delivery of software products to consumers, enables low-cost and fast exchange of offers, and supports paperless transactions. The use of the internet allows MSMEs to enter international markets and opens export opportunities, while also reducing transaction costs. Therefore, technological capability has become essential for enhancing MSME competitiveness in the global market.

Financial control includes budgeting, fund management, expenditure control, and risk protection. Its objective is to maintain economic stability in the future. Effective financial control is crucial to ensuring business sustainability in both the short and long term.

The use of information systems is expected to improve control over operational activities and enhance efficiency among MSME actors, thereby improving their performance. Previous studies by Maisur and Umar (2019), Mauliansyah and Saputra (2019), and Supriatin and Ilham (2017) indicate that the implementation of accounting information systems has a significant positive effect on performance.

In organizational management and MSME financing, accounting information systems play a crucial role similar to that in large enterprises. Effective financial management is necessary to ensure sustainable MSME growth. One of the main causes of MSME failure is poor and undisciplined financial management. Proper financial information management implies effective supervision, which can be further improved through the use of information technology. The implementation of technology enhances information processing outcomes, a key component of business success.

As MSMEs grow, they face increasingly complex financial challenges, yet many still suffer from weak financial information management, which hinders business development. Management often fails to utilize financial reports effectively, leading to suboptimal decision-making. MSMEs also encounter significant challenges in accessing financing due to information asymmetry in financial reports. This condition increases business risk, particularly financial risk. Moreover, MSME actors report that banks often struggle to accurately assess creditworthiness due to limited available information and inadequate documentation, especially regarding financial performance history.

RESEARCH METHOD

The object of this study is the application-based accounting information system used at YoutFit Butik Kendari, located on Jalan Jend. A.H. Nasution, Kambu Subdistrict, Kendari City, Southeast Sulawesi. This research employs a qualitative method, with data collected through observation and interviews. This approach was selected because it enables the researcher to comprehensively understand the experiences, perspectives, and challenges faced by the owner and employees in using the Olsera application system.

The researcher conducted structured interviews using a guide consisting of a series of open-ended questions to explore various aspects of the implementation of the accounting information system at YoutFit Butik. These questions covered the information system utilized by the MSME, as well as an analysis of the obstacles encountered and the strategies employed to overcome them.

RESULT AND DISCUSSION

Profile of YoutFit Butik

YoutFit Butik is a business operating in the fashion sector, particularly women's fashion, which follows current trends while maintaining values of modesty and comfort. Established in 2017 by Syamsiar Mochtar, the business offers a variety of products, including hijabs, Muslim women's clothing, dresses, tops, bottoms, and fashion accessories. In its operations, YoutFit Butik prioritizes material quality, neat tailoring, and designs that meet the needs of consumers across different age groups.

As an MSME, YoutFit Butik is committed to continuous growth and contributing to the local economy by creating job opportunities and supporting the development of the creative industry. Moving forward, the business aims to improve service quality, expand product variety, and strengthen its management system to remain competitive in the long term.

YoutFit Butik also utilizes digital technology in its operations and marketing activities, such as social media and online sales applications to expand market reach. Through this strategy, the business is able to reach customers not only in Kendari but also outside Southeast Sulawesi. To enhance productivity, YoutFit Butik uses simple technology to monitor and manage inventory digitally. The cashier system application (Olsera.com) assists the team in tracking stock and recording sales. Although relatively simple, this method enables management to make better decisions through rapid analysis of sales data.

System Used by YoutFit Butik MSME

The sales system used by YoutFit Butik is a cashier system known as Olsera.com. This cloud-based point-of-sale platform is designed to facilitate retail business management. Its various features help optimize sales processes and improve operational efficiency.

The features provided by Olsera.com include:

1. Sales Transactions: The system records transactions quickly and accurately, either by scanning barcodes or selecting items manually through a user-friendly interface.
2. Inventory Management: Enables real-time stock monitoring, automatically updating inventory whenever a transaction occurs.
3. Financial Reports: Provides daily, weekly, and monthly sales reports, allowing management to identify trends and evaluate performance to enhance profitability.

4. Payment Integration: Supports multiple payment methods, including cash, credit cards, and digital payments, thereby improving transaction convenience and customer satisfaction.
5. Customer Management: Allows the collection and management of customer data to support personalized services and targeted promotions, ultimately increasing customer loyalty.

The benefits of using the Olsera system for YoutFit Butik include:

1. Operational Efficiency: Faster and more accurate transactions improve customer experience and reduce waiting time.
2. Improved Management: Real-time inventory monitoring helps prevent stock shortages and reduce waste.
3. Data-Driven Decision Making: Access to reports and analytics supports more accurate managerial decisions and strategic planning.
4. Payment Flexibility: Multiple payment options enhance customer satisfaction and boost sales.

System Constraints

Despite its advantages, several challenges are encountered in its implementation:

1. Dependence on Internet Connectivity: The system requires a stable internet connection. Network disruptions may delay transaction recording and financial data input.
2. Suboptimal Application Usage: Employees who are unfamiliar with the system may experience difficulties, potentially leading to data entry errors, especially during high transaction volumes. This affects the accuracy of financial reports and decision-making processes.
3. Data Security Risks: Since financial data is stored online, there is a risk of data loss or unauthorized access if security measures are not properly implemented.

Solutions to System Constraints

To address these challenges, YoutFit Butik has implemented several improvements. In dealing with internet issues, the team uses more reliable service providers and prepares backup network alternatives. Temporary manual recording is also conducted during network disruptions, followed by system input once connectivity is restored.

To minimize data entry errors, employees receive training on the use of the Olsera application, along with the implementation of data verification procedures before financial reports are finalized. Regarding data security, measures include the use of strong passwords, user access control settings, and regular data backups to ensure confidentiality and reliability of financial information.

Efficient System Usage

YoutFit Butik utilizes an efficient accounting information system to assist employees in performing accounting and financial tasks. After receiving adequate training, employees reported that the system is effective and user-friendly, with several advantages:

1. Fast and Automated Transaction Recording: The integrated system automatically records sales, purchases, and expenses, reducing manual work and allowing employees to focus more on customer service.
2. Minimization of Human Error: Built-in validation features help ensure data accuracy and consistency.
3. Effective Inventory Control: Real-time monitoring allows timely restocking decisions.
4. Inventory Reporting: Provides clear insights into best-selling and high-demand products, supporting marketing strategies and product management.

CONCLUSION

YoutFit Butik is a fashion business established in 2017 that focuses on women's fashion. Its innovative business concept emphasizes current trends and high-quality materials to meet the needs of consumers across various age groups. To support its operations, YoutFit Butik utilizes technology such as the cloud-based cashier system Olsera.com, which facilitates transaction management, inventory control, and financial reporting.

Although the system provides significant benefits, including operational efficiency and improved management, several challenges remain, such as dependence on stable internet connectivity, limited employee proficiency in using the application, and potential data security risks. However, these challenges can be addressed through improved network quality, continuous employee training, and the implementation of adequate data security measures. Overall, the application-based accounting information system used by YoutFit Butik Kendari has met the basic financial management needs of MSMEs and contributes positively to the effectiveness, efficiency, and sustainability of the business.

REFERENCES

Alghifary, M., Putri, H. Y., & Rahayu, M. (2025). Analysis of the Cash Receipts Accounting Information System (SPP) at the Semesta Khatulistiwa Foundation. 6(2), 124–135.

Amin, B. Al, Sutanto, Y., Akuntansi, S. I., Bina, U., Informatika, S., Informatika, M., Keuangan, A., Mikro, E., Keuangan, L., & Olsera, A. (2024). The Use of Accounting Applications for the Preparation of Financial Reports at the Sari Gamping Building Materials Store in Sukoharjo. 30(2), 156–166. https://doi.org/10.36309/goi.v30i2.304

Baenil Huda, Priyatna, B. (2025). The Use of Content Management System (CMS) Applications for E-Commerce-Based Business Development. Fundamental Management Journal, 10 No. 1.

Fitriyah, A., et al. (2022). Utilization of the Olsera POS application to support financial management at the Upperside Café in Cimahi. 17, 66–76.

Hayati, N., Aprilia, N. R., & Sari, S. (2025). Analysis of Digital-Based Accounting Implementation in Sinta-Indexed MSMEs: A Literature Review. 2(2), 121–132.

Holdings, C. C., & Perusahaan, D. A. N. N. (2025). Journal of Accounting Applications. 9(2), 446–462. https://doi.org/10.29303/jaa.v9i2.524

Manullang, T. Y., Widiantari, N. K., & Bintang, J. (2025). Digital Transformation in Accounting: An Analysis of Its Application in Financial Reporting Preparation Among MSMEs. 1, 381–396.

Maulidah, H., & Bersama, P. H. (2023). Analysis of Digital Accounting Implementation for Financial Recording in MSMEs. 6(1), 100–106.

Nababan, J., Gaol, V. M. L., & Munte, M. H. M. (2025). The Influence of Accounting Information System Usage on the Performance of SMEs in Medan Krio Village, Indonesia. 5, 719–727.

Nurfadilah, D., Pertiwi, S., Sandi, H., & Hidayaty, D. E. (2023). The Olsera Service Application as a Financial Management Tool for the Karawang Muslim Distro Store.

Purwantini, A. H., Prasetya, W. A., Luk, L., & Hidayati, A. (2025). Driving Sustainability Performance in Indonesian SMEs: The Role of Cloud-Based Accounting Information Systems and Digital Transformation. 03010, 1–7.

Romney, M. B. and S. (2016). Accounting Information Systems (13th Edition). Salemba Empat.

Sari, I. M., Aminah, T., Akuntansi, J., Ekonomi, F., & Halu, U. (2022). At the Mina Samudera Kendari Cooperative. 7(2), 1–15.

Tarigan Gina Arya. (2025). Analysis of Online Application-Based Accounting Information Systems in MSMEs (Case Study of Kopi GO). Fundamental Management Journal, 10 No. 1.