

IMPLEMENTATION OF THE USE OF FINANCIAL SOFTWARE IN REALIZING STREAMLINING BUSINESS PROCESSES IN MALANG DISTRICT MSMEs

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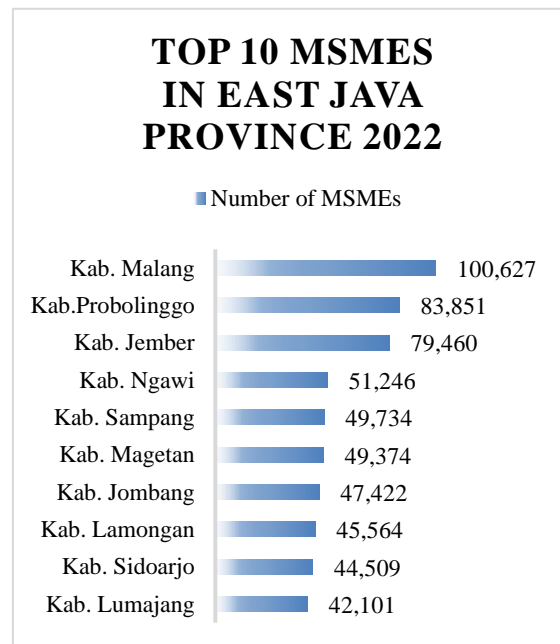
Abstract. This study aims to describe the effect of using financial software in realizing streamlining business processes in Micro, Small and Medium Enterprises (MSMEs) in Malang Regency. In this context, the research was triggered by the phenomenon of various challenges that need to be faced by MSMEs, one of which is the use of conventional methods that are no longer relevant because they are not efficient and effective in terms of time, process, and others. This study applies a qualitative descriptive approach, involving the samples of 10 MSME entrepreneurs in Malang Regency. Data are collected through semi-structured interviews and direct field observation with MSME entrepreneurs in Malang Regency in November 2023, and validated through data reduction, data presentation, conclusion drawing, and verification, involving source triangulation. The proof of this research uses Harrington's Business Process Improvement theory, especially the 12 instruments of Streamlining Business Process so that it can produce findings from the phenomena that are raised. The study findings reveal changes in strategies such as scheduling bookkeeping and recording, filing financial reports, reducing time, reducing the issuing paper costs, evaluating.

Keywords: financial software; streamlining business process; MSME

I. INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are one of the economic contributors that play an important role in regional economic growth. The East Java region is one of the regions that depends on the contribution of small and large companies to economic growth. The success of the growth of MSME actors in East Java cannot be separated from the continued development of actors in each region / city.

Figure 1.1 Top Ten MSMEs in East Java Province 2022



(Source: Office of Cooperatives and SMEs of East Java Province)

Based on the figure above, the number of MSMEs in Malang Regency has reached the first rank of the most MSMEs in East Java. Through this number, it is hoped that it can maximally describe the various views of MSME actors. The increasing number of MSMEs that exist, the more challenges MSMEs continue to emerge (Rahman & Ramos, 2013). These new challenges come from a constantly dynamic environment, so it is expected that MSMEs can become more competitive, adaptable, and improve their performance in terms of management, finance and professional practices (Mulyani, 2014). By facing challenges wisely, MSMEs should be able to see these changes and challenges as opportunities to grow and develop, and strengthen their position as economic actors.

The challenges often faced by MSMEs include various aspects such as growth, operations, and business sustainability. In the growth aspect, challenges are seen from the competitive business world, where getting fast and accurate information is very important to make the right decisions. This is in line with what Helena (2022) said from the Tokopedia website, that MSMEs must have market analysis skills in order to adapt to the development of the era. While the challenges from the operational aspect, it can be seen that the complexity of transactions is increasing so that business actors must manage regularly because the more complex business operations are, the more difficult it is to track and manage all transactions, especially if a business still uses manual methods. Tracking suspicious or deviant transactions manually is a difficult job and when viewed technically impossible to do (Urumsah, 2020).

The operational system of an MSME has a significant impact on the sustainability of their business. When the operating system is well designed and operated, the business has a greater chance of survival in the long run. In 2022, data from the Ministry of Entrepreneurship and Small and Medium Enterprises showed that 47.84 million (around 73.5%) MSMEs still use manual methods in their business management systems. The application of this conventional method turns out to have problems such as inventory recording that is not automated, resulting in overstock or understock of inventory. Not only that, conventional systems can also cause recorded data to be more easily damaged and lost (Nurkholis et al., 2021). Generally, the problems faced are related to inefficiency because the system implemented still uses manual or conventional methods.

Although this conventional bookkeeping system has been implemented in MSMEs for many years, there are a number of reasons to switch to modern methods. First, the manual recording system is considered inefficient and ineffective because there are many errors in recording and calculating, it is difficult to find the latest data, and it takes a long time because of the many transfers made (Putri & Nurlaila, 2022). Second, accuracy is important in recording transactions and financial reports. Various human errors that can affect manual bookkeeping systems such as calculation errors, recording and adjustment errors, and negligence to record transactions that occur (Legina & Sofia, 2020). Finally, the factor of technological progress is one of the factors supporting customer satisfaction (Andreani, 2007). With the development of technology, customers increasingly expect faster and more responsive services to increase their satisfaction.

In recent years, the business world has undergone a major transformation as rapid technological advancements have been the main driver of the shift from conventional business to a more digitized and integrated business model. This is closely related to the Industrial Revolution 4.0, where industrial technology emphasizes automation and data movement. Ngakan Timur Antara (2019) in the website of the Ministry of Communication and Information Technology, said that the Industrial Revolution 4.0 is an opportunity to revive Indonesia's manufacturing industry and help Indonesia become one of the ten strongest economies in the world. Therefore, Indonesia is still working to combine new technologies with existing ones.

The effort was published on the website of the Ministry of Communication and Information Technology that the Minister of Industry of the Republic of Indonesia for the period 2016 - 2019, Airlangga Hartarto, launched the Making Indonesia 4.0 initiative as a roadmap for future industrial development. This initiative consists of four main steps, namely improving workforce skills in understanding the Internet of Things (IoT), utilizing digital technology to increase productivity, encouraging industries to use large-scale technology, and supporting the development of start-ups through business incubation facilities (Satya, 2018). MSMEs also have the same opportunity to be able to adopt the latest technology and maintain their existence through the use of accounting software.

Every company without exception in its financial activities and data processing really needs financial software in making its financial statements (Desmahary & Kuswara, 2016). The use of financial software helps manage various business processes so that companies can maintain order and accuracy in all aspects of their accounting including complying with applicable tax

regulations and financial laws. This software is a tool that plays a key role in maintaining business sustainability, improving efficiency and effectiveness, and ensuring accountability in the financial management of the company. Based on its importance and usefulness, financial software is created in such a way.

The use of financial software allows a business to achieve efficiency and effectiveness in managing their finances, it is proven that this software is able to automate several tasks that were previously done manually (Ariana et al., 2023). Financial software also allows business owners to monitor the financial state of their business in real time and more easily (Ariana et al., 2023). This gives business owners the opportunity to have quick access to the information they need to make informed business decisions. Some of these things, help a business simplify its business processes. According to Harrington (1991), streamlining business processes ensures better results than before. Streamline business process refers to the strategic efforts that a business can make to simplify and optimize their operational systems.

Harrington (1991) explains that there are 12 instruments that can be used for streamlining business processes, namely elimination of bureaucracy, elimination of duplication, evaluation of added value, simplicity, reduction of process cycle time, error prevention, performance improvement, language simplification, standardization, improvement of input quality, global development, and automation and/or mechanization. Based on these tools, businesses can allocate resources more effectively, generate faster turnaround times, respond more quickly to customer demands and changing market conditions, reduce the number of errors, and increase the level of reliability of work results so as to increase customer satisfaction and build trust in the business's products or services.

Various efforts to increase customer satisfaction and build trust in a business with business improvements have been carried out previously with a focus on the problems that occur in each company (Anggraini et al., 2020; Ismail et al., 2018; Ramadhana & Chandra, 2019; Sari et al., 2020; Susanto et al., 2018; Wirasari & Budi, 2022). In existing research, not all business process streamlining instruments are applied because the improvements made are only based on problems that appear in a business process. In addition, there are also studies related to the implementation of financial software that only focus on the effect of using accounting software (Baydhia & Haryati, 2021), the general benefits of using accounting software (Legina & Sofia, 2020), and the use of accounting software (Manafe et al., 2018).

Through some of these previous studies, what distinguishes this research when viewed from the objectives and results of the research is that this research illustrates the simplification of business processes that can be realized by implementing financial software. In addition, there are still questions about the extent to which MSMEs in Malang Regency have adopted this technology and the extent to which the financial software that has been implemented can improve MSME business processes, these aspects that have not been covered still require additional research. Through the various positive changes that financial software offers to MSME players, researchers feel the need to examine more deeply the implementation of financial software in realizing business improvements, especially the simplification of business processes using the overall business process streamlining instrument. Therefore, the

researchers formulated a problem formulation, namely "How is the implementation of financial software in realizing streamlining business processes in MSMEs in Malang Regency?".

This research contributes to the formulation of research results by using the process of researching, searching, finding, and testing a phenomenon of using financial software in realizing streamlining business processes in MSMEs in Malang Regency. The results can also contribute to science such as being used as a reference for future studies, especially in implementing streamline business processes through various technologies to improve business and economic development. This research is also useful for the community, especially MSMEs, in developing their business and improving business processes that are not yet efficient and effective through the application of digital financial bookkeeping so that business process simplification can be realized. However, there are research limitations determined by the researcher, while the limitation of this research is that it only focuses on MSME actors located in Malang Regency with the aim of being more focused and facilitating the discussion so that the research objectives can be achieved.

Furthermore, this paper is organized by starting the first section discussing the supporting and relevant theories and concepts, namely business process improvement, accounting information systems, business processes, financial software, and MSMEs. Then, the research method used will be described along with a description of the case study that is the focus of this research. In the next section, the findings and analysis will be discussed and the paper will end by presenting the limitations of this research and providing suggestions for future research initiatives.

II. LITERATURE REVIEW

A. *Business Process Improvement*

The methodology known as Business Process Improvement (BPI) is intended to assist companies in significantly improving their business processes (Harrington, 1991). Business process improvement builds a system that will help the company simplify the activities or business processes that exist within the company and ensure that the company's internal and external customers will receive a much better output (Harrington, 1991). One way to implement business process improvement is to streamline business processes. The streamlining phase plays an important role in relation to business process improvement (Harrington, 1991). Streamlining means trimming waste and excess, attention to every minute detail that might lead to improved performance and quality. In his research, Glaser (2006) also explained that from the results of data analysis, the model that emerged to improve organizational performance was streamline business.

Streamlining business processes means identifying processes that are carried out to reach the point of effectiveness and efficiency. Streamlining is often associated with the concept of continuous improvement because its implementation emphasizes the importance of reducing variation in the process to improve quality and efficiency (Deming, 1982). According to Harrington (1991), there are several objectives in continuous business process improvement, namely effective in increasing the percentage of success in achieving target production levels,

efficient in reducing the use of company resources, and flexible can be changed according to changing business or customer needs.

The implementation of streamline business processes is supported by several supporting tools to maximize the results obtained later. The tools for streamlining business processes explained by Harrington (1991) in his book, consist of 12 instruments. First, bureaucracy elimination which means eliminating administrative activities and useless paper usage. Secondly, duplication elimination means that it is possible to eliminate the same activities that occur in other parts of the process. Third, value-added assessment means reviewing existing activities in the business process to determine whether they benefit customer needs. Fourth, simplification, which means improvements to minimize the complexity of a process. Fifth, process cycle time reduction which means reducing the process cycle time in some way.

Furthermore, the sixth is error proofing or error prevention which means creating conditions where someone who performs business processes does not make as many mistakes as possible. Seventh, upgrading or performance improvement which means creating new processes more efficiently to improve business process performance. Eighth, simple language or language simplification which means minimizing the complexity of using language. Ninth, standardization which means choosing standards or protocols to carry out activities. Tenth, supplier partnership or input quality improvement which means the quality of input must be improved continuously because it affects the output. Eleventh, big picture improvement or global development which means making improvements as a whole. Finally, the twelfth is automation and/or mechanization, which means the use of certain equipment and machines in activities that are still manual.

B. Accounting Information System

Accounting information system is a system that collects, records, and processes data related to financial transactions, both financial data and non-financial data to assist decision making (Ardana & Hendro, 2016). Kieso et al. (2015) suggest that an accounting information system is a system that collects, processes transaction data, and presents financial information to interested parties. Through the definition previously explained, the accounting information system includes all financial and non-financial information related to the financial transactions of an entity so that users can be assisted in making or making accurate decisions.

The existence of an accounting information system is needed by various business people to support their business such as recording every transaction to present reliable financial reports. Not only that, Romney & Steinbart (2015) also explain the objectives of the accounting information system, namely supporting the management management function, assisting management decision making, and supporting the daily operational activities of the organization or entity. In achieving these objectives, the accounting information system is supported by several supporting elements. This is in line with what Baridwan (2009) explains, that a system is an entity or unity consisting of interconnected parts (sub-systems) that aim to achieve certain goals.

C. Business Process

Every business organization or company must enforce business processes, where business processes are interconnected so that there is a relationship between one business process and another. Not only that, between business processes also occur repeatedly so that it is defined as a series of repetitive actions carried out to achieve company goals. According to Harrington (1991), all service processes and other processes that assist the production process are referred to as business processes. A business or venture can be considered to be operating properly if it has an organized and clear business process to achieve the company's goals or vision.

A business process, whether manual or automated, must have constituent components, namely clear objectives, inputs, outputs, uses resources, has a series of activities, can affect more than one unit in the organization, and can create value or value for customers (Sparx, 2004). Therefore, a business process can be defined as a series of actions carried out by a business organization with the aim of increasing the value of goods or services created for internal and external organizations.

D. Financial Software

Financial software is also known as accounting software because this software is an implementation of an accounting information system. Financial software is a program that allows a person to manage and oversee the financial transactions of his business. This type of program is very diverse, from simple bookkeeping to more complex ones that can generate financial reports. Accounting software is an application program that allows accountants to record transactions and create financial reports more easily than doing it manually (Zeinora & Septariani, 2020).

Financial software has various important functions that help organizations or individuals in managing and tracking business finances efficiently. The use of financial software helps simplify transaction programming with complicated accounting procedures such as ledger posting, journal creation, and the creation of various reports can be made automatically with just one click. This will definitely benefit human resources and businesses because financial documents can be completed quickly, accurately, and practically (Sukmajaya & Andry, 2017).

E. Micro, Small and Medium Enterprises

Micro, Small and Medium Enterprises are defined respectively in Law of the Republic of Indonesia Number 20 of 2008 Article 1 based on their company structure. In contrast, the Central Bureau of Statistics (BPS) provides a definition of MSMEs based on the number of workers employed. Not all countries agree with one of the definitions or notions of MSMEs, as there is hardly a single definition that all countries believe in. However, from various definitions, it can be concluded that small and medium enterprises (MSMEs) are businesses owned by individuals or individuals and business entities that are not subsidiaries of other companies and have a predetermined business capital.

Micro, Small and Medium Enterprises (MSMEs) are proven to play a significant and important impact on national economic growth and employment. The role played by MSMEs is in line with the objectives of MSMEs written in Law No. 20/2008 Article 3, namely Micro, Small and Medium Enterprises aim to grow and develop their businesses in order to build a national economy based on equitable economic democracy. Law No. 20/2008 also explains

the criteria for MSMEs, which are categorized based on the amount of turnover and assets owned by a business.

III. RESEARCH METHODOLOGY

This research uses a qualitative method with a descriptive approach. Qualitative research, according to Sugiyono (2018), is a type of philosophy-based research that investigates scientific situations (experiments) using instruments, data collection techniques, and qualitative analysis that emphasizes meaning. Qualitative research methods are also known as naturalistic research because they are conducted in natural conditions and without using mathematical models (calculation methods) so that this method explains, describes, and analyzes more. The choice of qualitative research is because as explained there are several elements that are more important to explain and describe from a phenomenon to be studied, not aiming to test or prove a theory.

In qualitative research there are many approaches, one of which is a descriptive approach. The reason researchers choose a qualitative descriptive research design is because researchers want to describe the conditions that will be observed in the field more specifically, clearly, and in depth. This research seeks to describe the situation or event so that the data to be collected is descriptive in nature to identify the impact of implementing financial software on simplifying business processes. Thus, researchers can find out things related to the impact that occurs after the implementation of financial software and the form of improvement in each streamlining business process instrument.

The data source used in this research is primary data. According to Sugiyono (2018), primary data is a type of data that is directly obtained by data collectors directly through methods such as observation and interviews or field surveys. In collecting primary data for this study, researchers conducted direct observations and interviews with Micro, Small and Medium Enterprises (MSMEs) actors in Malang Regency. Observation is carried out through direct review in the field, which is used to determine potential factors that are supported through interviews and surveys. In addition, observation is also specific not limited to people but also includes other natural objects. In observation, researchers try to use one of the financial software directly and see how the elements of the object under study relate to each other to understand what is happening in the field. This practice or direct observation aims to find out directly the impact of implementing financial software on Micro, Small and Medium Enterprises (MSMEs) in Malang Regency.

Meanwhile, interviews conducted in the study were addressed to informants or MSME actors in Malang Regency who have used financial software. The opinions and ideas given by informants in interviews will answer the questions that have been previously compiled. Researchers compiled interview questions using the streamlining business process instrument

as the main theory and supported by various indicators. Then the researcher uses the snowball technique to find informants or sources of information for interviews. The snowball technique is a technique for collecting data sources which initially amounted to a small amount and then became larger. This is because the few data sources have not been able to provide satisfactory data, so look for other informants who are used as data sources (Sugiyono, 2018). Researchers use snowball sampling techniques because they pay attention to certain considerations that are likely to be faced during research. These considerations include data obtained that cannot fulfill the capacity.

After the data is collected, a data analysis method is needed to analyze the data which will aim to answer research questions. Sugiyono (2018) states that data analysis is the process of systematically searching and compiling data collected from field notes, interviews, and documentation. This process includes searching and organizing data into categories, breaking it down into units, synthesizing, making patterns, making decisions about what is important and what to study, and making conclusions so that the data becomes easily understood by others (Sugiyono, 2018). In addition, Sugiyono (2018) also explained that there are three types of data analysis in qualitative research, namely data reduction, data display, and conclusion drawing/verification.

Obtaining a lot of data in the field causes researchers to require careful and detailed notes. The amount of data collected by researchers will increase, complex, and complicated over time so that the data must be analyzed immediately through the reduction process. Then the data that has been reduced will provide a clearer picture and will make it easier for researchers to collect and search for more data if needed. Data collected in qualitative research is usually presented in the form of charts, brief descriptions, relationships between categories, and other formats. Narrative text is usually the most frequently used to present data in qualitative research, according to Miles et al. (2014). Sugiyono (2018) states that by presenting this data, the data is arranged and organized so that it is easier to understand. If the data has been provided, it will be easier to understand what happened and plan the next action based on what has been understood.

The third step in qualitative research data analysis is conclusion drawing and verification. Conclusions made at the beginning are only temporary and will change if no strong evidence is found to support them at the data collection stage. However, if the initial conclusions made at an early stage are supported by valid and consistent evidence when researchers return to the field to collect data, then these conclusions can be considered credible. However, this may not be true because problems and problem formulations in qualitative research are temporary and will change over time (Sugiyono, 2018). Qualitative research produces new findings, where these findings can be in the form of a description or description of an object that was previously unclear or even dark so that it becomes clear after investigation.

The last step, data validity testing needs to be done to ensure that the research data collected is accurate. This study uses a credibility test or data validity by triangulation, especially data source triangulation to test the validity of the data that has been collected. Collecting data from various sources in various ways and times is called data source triangulation (Sugiyono, 2018). This study uses triangulation of data sources because it wants to test the credibility of data by looking at data from various sources, which in this study there were ten sources from Micro, Small and Medium Enterprises (MSMEs) actors. Triangulation of data sources can be seen in the preparation of interview questions, where the instrument used uses Harrington's (1991) theory, the question indicators use supporting journal data sources, and the answers come from the informants. In addition, the informants' statements in each instrument will also be supported by various supporting journals.

IV. RESULTS AND DISCUSSION

A. Informant Overview

Researchers have conducted interviews with ten informants who are Micro, Small and Medium Enterprises (MSMEs) located in Malang Regency. Of the ten informants, five financial software were used, namely Lamikro, iPOS, BukuKas, and Bee Accounting. However, one of the financial software starting May 26, 2023 has stopped operating for special reasons so that further explanations include Lamikro, Bee Accounting, iPOS, and Teman Bisnis. The reason for using each informant is explained in table 4.1 below:

Table 4.1 Reasons for Using Financial *Software* by MSMEs

o.	Financial <i>Software</i>	Number of Users	Reason for Use
1	Lamikro	6 people	<ul style="list-style-type: none"> • Easy to understand (4 people) • Third party socialization (5 people) • Making it easier for MSME players (1 person)
2	Bee Accounting	1 person	<ul style="list-style-type: none"> • Affordable price (1 person) • Full features (1 person) • Full ownership of the app owner (1 person) • Can be accessed by many <i>users</i> with connected data (1 person) • Feature descriptions are clarified with different colors (1 person)
3	iPOS	1 person	<ul style="list-style-type: none"> • Easy operation (1 person) • Full features (1 person)
4	Business Friends	1 person	<ul style="list-style-type: none"> • Can help find the right <i>supplier</i> partner (1 person)
5	BukuKas	1 person	<ul style="list-style-type: none"> • Simple (1 person)

o.	Financial Software	Number of Users	Reason for Use
			<ul style="list-style-type: none"> • Systematic recording according to accounting (1 person) • There is a separation of owner and business assets (1 person)

Source: Researcher interview results (2023)

B. Implementation of Business Process Streamlining Instrument on Financial Software Bureaucracy Elimination Instrument

The bureaucratic process will continue to be attached to all elements in a country, including MSMEs. The main point in organizing the administrative process is to focus on institutions and bureaucracy (Rusfiana & Supriyatna, 2021). However, this bureaucratic process is often burdensome for MSME actors, as explained by one of the following informants:

"There is a demand to submit a grant proposal whose requirements are required to use reports and be legalized by the state, now when it was socialized yesterday, the report on the results of this application was in accordance with applicable standards, SAK EMKM, so it just fit."

The reduction in the use of paper documents and forms for administrative processes is a form of bureaucracy elimination (Pamungkas & Fajar, 2022). Most informants felt that there was a reduction in paper usage after using financial software.

"Yes, it is true that there is a reduction in documents and forms in completing the administrative process, so the use of papers is reduced because usually we can record it in a book and then there are notes too, automatically the cost is also reduced for the paper that we usually use to record finances."

The administrative process carried out by MSME players has also begun to switch to digital so that the download of financial reports can be directly from the software and then uploaded on the website.

"Yes, there is no need to use paper, if the report is like that, I just look directly or download it on my cellphone, there is no need to print it because now there are also many administrative processes that are online."

Through the statements of the informants above, it is explained that the use of financial software can reduce the bureaucratic elimination process. This can be seen through one of the administrative requirements, namely attaching financial reports according to applicable standards, by using financial software, MSME players can directly download the available financial reports.

Duplication Elimination Instrument

An activity that occurs repeatedly is usually called duplication. The implementation of duplication in a business is considered less effective and efficient in implementing business processes because the repetition of these activities produces the same value for the business (Satria, 2015). The informants also explained that duplication is often experienced in the financial process as follows:

"Previously, we recorded in several books such as our own expenses and income, but now it's directly in one application, so there's no need to differentiate."

The use of specialized software can identify and eliminate duplication of data or activities (Septina et al., 2015). The same thing was also explained by one informant, that by only going through one activity, several outputs will be created.

"So in the past, we used to record orders on a note and then had to enter it again in a spreadsheet. Now we just need to enter our financial needs from sales to financial reports into one, so it's simpler."

Not only that, informants also felt the elimination of this duplication in tax calculations. The income statement provided by the financial software already includes the calculation of tax imposition on the profit or loss earned by a business.

"Tax calculations can also be done automatically so there is no need to bother calculating."

Based on the results of the researcher interviews described above, it also proves that the financial software used by MSME actors can reduce or eliminate repetitive activities which have an impact on increasing the efficiency, effectiveness, and simplification of business processes.

Value-added assessment instrument

The application of innovation is also called an effort to provide added value (Pratama, 2013). Added value in a business is divided into two, namely added value for customers and added value for internal businesses (Sunarso, 2018). Both of these added values were successfully obtained through the use of financial software, one informant explained the increase in customer added value he felt.

"Yes, it is faster to serve customers and shorten time because iPOS is a barcode system and at the same time a package with barcode scanning and printing tools so that if there is a buyer, just scan the barcode of the goods and automatically enter the computer and print the receipt."

Meanwhile, other informants also felt the added value of business in terms of recording, reporting, and others.

"You can see the profit and loss statement, financial statements every week because it is immediately finished, then you can see what our financial position is."

The determinant of an increase in added value in a process or product can be observed through the extent of the contribution of an action or activity to the increase in added value (Lindsay & Lytle, 2022). Through the informants' statements above, it can also prove that the use of financial software contributes to increasing the added value of a business for both customers and internal businesses.

Simplification Instrument

Simplicity of a business process can be felt by someone if they have made changes or tried something new (Pattipeiluhu & Sumarauw, 2018). In addition, someone will also feel a simplification if the previous process has a certain level of complexity then after using a new system or method it feels easier and simpler. Reducing complexity is one that is felt by all informants, after using financial software.

"Yes, it is simpler and less complicated, easy to understand because the accounts are easier to understand and feel more complete for all sales and purchase activities."

Not only that, simplicity is also felt in terms of neatness of recording and reporting, in the use of software all records will be guaranteed regarding neatness because it is done by the system but if manually to fulfill the neatness of a record it takes more time.

"Yes, it's simpler and less complicated because if it's in a book, it has to be neat so it takes time, then you have to find a ballpoint pen too, but if it's through the application, it's definitely neat, clear, and easy to see."

Flexibility in making when and where is also a point that can determine whether or not a change is simpler. The following is an explanation from one of the informants:

"Yes, it's simpler because you can just open your phone and be flexible because you can write down where and when you want."

Simplicity after using financial software is felt by all informants from various aspects such as neatness is definitely guaranteed, recording can be done flexibly where and when, and reporting results that can be directly accessed by business actors.

Process Cycle Time Reduction Instrument

In optimizing the process of an activity, it will speed up the cycle time or reduce the cycle time of the process (Zebua et al., 2023). Based on the results of the researcher's interviews with informants, the informants felt that there was a reduction in time from the recording process.

"There is no specific time, but it is clear that time is more efficient because now there is the Teman Bisnis application so there is no need for a summarization process because it usually takes one day to summarize"

The time reduction was also felt by another informant but from another activity, namely stock counting. This informant also explained that this time reduction was followed by an increase in business quality because the informant could do stock-taking and stock tracking more easily.

"The stock calculation time is what is really visible, from having to calculate manually in the past, now you just have to click and then also from the stock in the application."

Based on the informant's statement above, the use of financial software can reduce business process time from various activities both within MSMEs and those related to external MSMEs such as customers. This is also in line with what Zeinora & Septariani (2020) explained that the use of financial software can help reduce the amount of time in business processes.

Error Proofing or Error Prevention Instrument

The existence of an error or error in a process is something that is difficult to avoid in running business operations, especially if the business process is carried out manually (Wardi et al., 2020). The following is an explanation of the errors experienced by informants when making manual records:

"Often there are mistakes like that, sometimes forgetting the date, the addition at the end is sometimes not balanced either because of the wrong amount or the wrong way of calculating, and there are also sometimes it is recorded sometimes it is not."

The above mistakes were common among several informants but there was one informant who also shared that there were fatal mistakes and ended up being very detrimental to the business, the following explanation:

"There was once, where the note was there but there was no addition to the account so it was like in the record it was correct but in the account it wasn't there, and we only noticed it the following month when we tidied up the records. Even with the track record of the existing transactions, it was not found until now."

Another informant also made a fatal mistake in determining the selling price of his product. The informant explained as follows:

"Stock recording errors, then what's worse is that there are items that are sold below the COGS, so yes, it must be a loss."

The presence of various technologies now helps various parties to reduce human error (Alwiyah et al., 2022). All informants explained that the existence of financial software can reduce recording errors.

"Yes, it minimizes because the nominal can be directly copied and pasted so it can't be wrong, it also makes us more diligent and directly recorded so if the note is lost, it's not a problem and it's easier to see how much money we have."

Through the statements of informants in this study, it is evident that errors in manual processes are quite numerous and must be addressed immediately. Digitalization of financial processes such as using financial software can help reduce human errors that commonly occur (Putri Shofiana & Damayanti, 2021). This is in line with the results of the interview, the existence of various financial software helps MSME players to reduce errors that have previously occurred.

Performance Upgrading Instrument

Financial software users certainly feel an increase in the performance of their business because of the transition from previously using manual or conventional methods (Fadhillah & Yuniarti, 2023). The following is one of the informants who explained by providing a comparison of the situation when using the manual method with currently using financial software:

"When using Lamikro, we know the money in and out, income, expenses, and feel more systematic and organized. In the past, I used to forget how much it was, so if you use this application, you can immediately see it on your cellphone and know how much it is"

In addition, there are also informants who feel that their business has increased through easy access to recording for shops that carry out a consignment system with MSME players.

"In the BukuKas application, suppliers or places that we leave for consignment can be grouped so it's good to be able to immediately see a recap of each shop/supplier, so for example if I type one of the stalls, the accumulation is immediately there"

The ease of the reporting system using this financial software is also one of the benefits felt by one of the informants. Thanks to this, this informant can easily download financial reports, which are a requirement for MSMEs that want to improve their business class.

"At that time, I wanted to participate in the UMKM Champion competition or UMKM to upgrade and in the competition it was required to attach transactions or reports, so there is this application that can be printed directly."

The various benefits that have been told by research informants, are enough to prove that the use of financial software has many benefits and improve the performance of the businesses that are being run by MSME actors. Sanistasya et al. (2019), also explained that the use of financial software has a good impact, one of which can improve business performance.

Simple Language Instrument

The use of language certainly affects its users in choosing the software to be used. MSME players choose financial software whose language is easy to understand and simple because not all MSME players understand accounting language and about accounting (Lestari & Amri, 2020). The following is an explanation from one of the informants who took the shortest time to understand the financial software:

"Between 1-2 hours, what I learned initially was to study the accounts used, especially if I am usually on consignment"

As explained, different features or financial software must have different lengths of time to understand. Informants who use Bee Accounting financial software have the longest time to understand when compared to other informants.

"Initially, there was training from Bee Accounting for about 3 days and I understood it well enough, but it took about three months to explain it to my employees and make it really smooth."

The difference in the complexity of a software feature causes differences in user understanding time (Hidayah et al., 2021). However, all informants stated that it was easy to

understand the language used even though it took different times according to the user's ability as well.

Standardization Instrument

The standardization applied in a business can change according to business conditions and environmental conditions (Afif & Prasetyo, 2021). The implementation of information systems will change and affect the overall business process so that a new procedure or standardization is needed (Kirowati & Amir, 2019). This is in line with what the following informant explained:

"Recording is now routine every day at 5pm, so all MSME activities, whether income expenditure or others, are recorded every day at 5pm, then if there is activity past 5pm, it means that it is recorded the next day."

The application of standardization or procedures above has an impact on financial records that are more systematic, structured, and time efficiency increases. Different informants also apply new procedures to their business financial cycle for business owners.

"... then I as the owner also apply standards for regular tracking and at the end of the month do regular reporting."

The impact of this standardization is that the owner has the flexibility to view business reporting or finances from anywhere and at any time. This can save the owner time to keep control of the business, the same goal is also a benchmark for informants in implementing new procedures.

"Now, if we want to buy for stock, we can make a plan first because we already know the stock situation, then after that we will order if it is appropriate. We become diligent in stock-taking too."

Through this explanation, the informant added that the impact of the procedure can save time because there is no need to calculate stock manually. Therefore, through the application of this financial software, MSME players apply new standards or procedures to improve previous business processes and improve aspects of a business to be effective and efficient.

Supplier Partnership Instrument or Input Quality Improvement

Suppliers are one of the main keys for a business to run because suppliers are part of a business process that has the role of meeting the input needs of a business (Paendong, 2022). Input needs that are usually met by suppliers are raw materials, both direct and indirect raw materials. Improving input quality can be measured by assessing the level of cooperation, communication, and interaction that occurs between a company and its suppliers (Willcocks et al., 2013). One informant explained that the financial software he uses can provide supplier references for the input needs of a business.

"Teman Bisnis provides more features or benefits, namely being connected to our suppliers or partners. If our main supplier cannot fulfill all of our raw material needs, we need to find another replacement supplier. Now this Teman Bisnis provides an option for us to get another supplier replacement"

Features in financial software that provide supplier or supplier references such as Teman Bisnis are quite rare in other financial software. However, there are other informants who explain that the financial software used can help their relationship with suppliers or suppliers but only stores the supplier's contacts, the following explanation:

"It's more about recording our previous supplier contacts such as store names and phone numbers, so that later if we are confused or forget the supplier, we can immediately search for it here."

Through the explanations of several informants above, it can be proven that some financial software is quite easy for its users regarding finding the right supplier or supplier. The convenience felt by MSME players here can be seen in the Teman Bisnis software users who provide features to find suppliers or suppliers directly. Not only that, other software also helps MSME players to store supplier or supplier contacts, making it easier for users to contact the parties concerned.

Big Picture Improvement or Global Development Instrument

The change in strategy applied to achieve a goal is a form of global development (Abu-Shaheen et al., 2020). Choosing to switch to using financial software in a business is also one of the strategic changes that can be implemented by business actors. The informants explained that after using the software, an idea for a change in strategy emerged to achieve long-term goals.

"Yes, there is a new strategy change after using the financial application, every month see or download the financial reporting in the application because it is usually necessary for administrative completeness."

Different informants also explained the same thing that MSME actors have long-term goals to be able to develop their businesses. Therefore, a change in strategy is needed to achieve this goal.

"With this financial application, the recording of reports is neater, coherent, and we become more diligent in recording. Then this report is also a requirement to be able to establish an Individual PT"

Through changes in strategies implemented by MSME actors, there are informants who also explain the impact of these changes in strategy.

"The reporting is more systematic and clear, it's easier to see what our balance is so there is no money scattered or used for things that are not relevant to our business."

The changes in strategy described by the informants also have a good impact on MSMEs such as more structured, more systematic recording, helping to develop businesses, and others. The impact felt by MSME players proves that simplifying business processes by using financial software has good results, namely by presenting various strategic changes that help MSMEs.

Automation and/or Mechanization Instruments

The digitization process that is applied in a process or series of activities, there must be an automated process (Silvia, 2023). Likewise, MSME players, who previously used manual methods in the financial process, switched to using modern methods or financial software. This transition process involves several processes that are automated, the following is an explanation from one of the informants:

"There are 2 to 3 activities that are automated, namely recording income and expenditure, and also to pay the salaries of the embroiderers and tailors."

Not only that, there are other business processes that also experience automation due to the use of financial software such as stock calculations, report generation, and payment processes.

"Stock calculations, making reports and there are also various kinds of reports such as purchase, sales, stock reports, and payment systems."

The two informants above are quite representative of other informants because all informants stated that there were business processes that were automated after the use of financial software. With information technology, almost all organizational activities are now automated (Olivia, 2019). The automation process experienced by several activities in MSMEs is evidence that the implementation of financial software in the MSME business process can create and support the simplification of business processes in the future.

V. CONCLUSION

As a business progresses, new innovations are needed to continue to develop its business both from business processes, target markets, and others. This is the same as some Micro, Small and Medium Enterprises (MSMEs) actors who have switched from manual recording to recording with financial software with the aim of increasing the effectiveness and efficiency of the financial recording process which was previously less than optimal. Business processes that can run efficiently are the expected output of business process simplification. Proof of simplification in a process can identify a series of business processes of a business using 12 instruments or tools described by Harrington (1991).

All identification of business process streamlining instruments is proven to be fulfilled and can be measured as a whole. The streamlining experienced by MSME actors helps MSMEs become more effective and efficient. This can be seen by changes in strategies such as filing financial reports, reducing time, reducing the usual costs of issuing paper, evaluating non-value-added activities, and preventing common mistakes. Therefore, through the benefits that can be obtained by MSME players by implementing financial software in business processes, it helps a business to develop or achieve its goals.

Based on the research results and the limitations of the study, the researchers provide suggestions for further research, namely, first, researchers can conduct a survey of various financial software that has features according to the needs of MSMEs such as recording for consignment activities and returned goods so that research can focus more on one financial software. Then, researchers can provide socialization of financial software from the previous survey results in advance to MSME actors in the research area before conducting interviews so

that researchers can easily get sources as samples. Finally, researchers can pay more attention to the qualifications of informants or samples more carefully or can clarify the sample criteria so that the research results can cover Small, Micro and Medium Enterprises.

After conducting the research, researchers found several research limitations that need to be considered, namely the absence of financial software that can maximally meet all recording needs, especially in MSMEs so that research cannot focus on one financial software. Then there is still a lack of MSME players who have implemented financial software, especially in Malang Regency, so it is quite difficult for researchers to get sources according to predetermined criteria. The last limitation is that the research informants include Micro, Small and Medium Enterprises but there are no informants who match the criteria for Medium Enterprises.

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