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Innovation Accounting Practices in SMEs:A Phenomenological Study

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Abstract

The accounting system is a key factor in the success of managing SMEs whoseimplementation has not been implemented optimally by some SMEs in Indonesia. This phenomenological study aims to find an innovative accounting model in SME business management at the Lamuru Market, Tellu Siattinge, Bone Regency – Indonesia. The subject of this research involved five business actors. Data was collected through the interview method. Triangulation of data sources is used in data management and is analyzed through data reduction, data presentation, and drawing conclusions. The results of the study found innovative accounting models applied by SMEs, including cash reports, accounts receivable reports, inventory reports, sales reports, and customer reports. Furthermore, these reports have been used in the process of preparing financial projections, evaluating business performance, and making business decisions. Following up on these findings, increasing understanding of SME accounting must be furtheroptimized through ongoing accounting training.

Keywords: Business management; innovation accounting; SMEs

1 Introduction

Specific Small and Medium Enterprises (SMEs) are known to play an important role in encouraging the rate of national economic growth. The existence of SMEs is none other thanto advance the lower middle class economy. This condition is significantly shown by SME activities which directly interact with the community and move every economic activity of the community [1]. Furthermore, the existence of SMEs helps the government in prosperity and equalize community income [2] through the creation of new jobs [3] and community business development [4]. Through this synergy, it is hoped that SMEs will be able to reduce the level of unemployment in the community [5] [6].

In the effort of SMEs to overcome unemployment, optimal management is needed from business actors. The business management aims to obtain the maximum profit desired by the business actor for business sustainability [7]. Furthermore, the achievement of SME management is inseparable from the efforts of business actors in innovating and expanding market orientation [8], expanding understanding of entrepreneurial orientation [9], until periodically continuously conducting organizational learning [10]. On the other hand, successful management of SMEs can be done by developing environmentally friendly businesses [11]. To achieve successful SME management, a performance appraisal is needed in order to be known to the current business development and become the basis for future business development.

Performance appraisal can be done through the use of accounting information. Accounting information is important for business actors in developing SME businesses in the future. One of the benefits of accounting information for SMEs is to determine the development of business performance for each period [12]. In addition, various important decisions can be taken based on this accounting information, such as funding decisions [13], asset purchase decisions [14], to business expansion decisions [15]. On the other hand, accounting information is also needed by external parties such as funding institutions, in order to assess the feasibility of the current SME business and in the future [16]. Thus, to foster and develop SMEs, it is necessary to book accounting and preparation of accounting reports as a basis for business management.

The phenomenon that occurs, the management of SME business does not always run smoothly. One of the obstacles that is often encountered by business actors is the difficulty of obtaining business capital [17] [18]. Many SMEs when applying for a number of loans to certain financial institutions do not have accounting reports whose essence is the main requirement in submitting funding. This condition is not without reason because business actors are limited by the use of accounting information [19]. These limitations are based on business actors still minimal knowledge about accounting, so they do not make bookkeepingof business activities [20]. Worse yet, there is an assumption from business actors that accounting reports are not important, so there is no disciplined effort in the implementation of business transactions booking [21]. In fact, the use of accounting information is needed in the management of SMEs in the current era of globalization.

Various studies on the implementation of accounting in financial institutions have developed quite rapidly at this time and have been reviewed by many researchers. In the context of cooperatives, research on the implementation of accounting on the quality of financial statements has been reviewed [22] [23] [24]. In addition, at the MSME level, several studies on the implementation of accounting practices on improving performance have also been carried out [25] [26] [27]. Furthermore, most research related to the knowledge of MSME actors on improving performance has been carried out [28] [29] [30]. Based on these information, research on innovation accounting practices in the management of SME business has never been carried out. This research is important because it provides information about innovations carried out by business actors in conducting accounting practices and providing important information in business management. In addition, the results of research obtainedare the next development research guidelines in the aspect of SME business growth. This finding is also the basis for business actors to choose the right strategies in the development of SMEs in the future. Therefore, the purpose of this study is to find SME innovation accounting models in business management.

2 Method

This type of research includes qualitative research with a phenomenological approach. The phenomenon observed in this study was the application of innovation accounting models in the management of SME business. The experience of business actors in organizing the accounting system in business is a source of information in this study. The subject of this study involved all SMEs in the Lamuru Market, Tellu Siattinge, Bone Regency – Indonesia. In total, there are five business actors selected as informants using purposive sampling techniques (Table 1). The selection of informants is those who have the characteristics of bookkeeping practices in carrying out business activities.

Table 1. Research informant (Ri)

No.	Informant (initials)	Code	Type of business	Status
1.	Th	Ri_1	Bike shop	Owner
2.	Fd	Ri_2	Photocopy	Owner
3.	Ma	Ri_3	Mixed goods store	Owner
4.	Ab	Ri_4	Building equipment stores	Owner
5.	Wy	Ri_5	Printing	Owner

Interview guidelines are used as instruments for collecting this research data. Interview guidelines the application of the innovation accounting model is focused on the habits of business actors in bookkeeping or recording business transactions. A reason the study of the application of the innovation accounting model is believed to be able to improve the management of SMEs in the increasingly complex era of globalization. The triangulation approach of data sources is used in the management of this research data by identifying and analyzing differences in views of each informant. The data related to the application of the innovation accounting model was analyzed based on the aspects studied (Table 2). These aspects are modified from previous studies [31] [32] [33].

Table 2. Interview guidelines for application of innovation accounting models in business management

Aspect of study	Core question items
Accounting model	1.How do you record financial transactions that occur? 2.How do you classify financial transactions that occur? 3.What reports do you make in business activities?
Use of accounting bookkeeping	4.How do you use the report that has been made?

Research data analysis based on the results of interviews are carried out with stages: (1) reduce data by simplifying appropriate and categorized data based on coding, (2) presenting data by describing data so that it is more meaningful, and (3) concluding data that is relevant according to the problem of the study. The coding of the interview transcript is given the symbol of $Ri_{n.n}$, where Ri_n is an informant to n and n is the order of questions or answers to informants to n.

3 Results and Discussion

Analysis of interview data on the application of innovation accounting models by business actors in the management of SME business is presented. Some informants who have the same meaning or almost the same as the representation of research findings (Table 3).

Table 3. Data analysis of the application of innovation accounting models in business management

Ideas of thought	Accounting practice	Categorization	Informant
Application of accounting in business activities	Separates cash entrances and cash out	Cash report	$Ri_{1.1}$
	Separates the recording of incoming goods and goods exit	Inventory report	$Ri_{2.1}$
	Grouping the amount of cash and receivables	Cash reports and receivable reports	$Ri_{3.2}$
	Recap the amount of cash, receivables, and inventory	Cash reports, receivable reports, and inventory reports	$Ri_{4.2}$
	Make sales reports and customer reports	Sales reports and customer reports	$Ri_{2.3}$, $Ri_{5.3}$
Use of accounting information in business management	Estimate sales and purchase of goods	Preparation of financial projections	$Ri_{3.4}$
	Planning for the procurement of equipment and payment of employee salaries	Preparation of financial projections	$Ri_{4.4}$
	Assess the achievement of operating results and sales proceeds	Business performance evaluation	$Ri_{5.4}$
	Decided to buy selling goods and production materials	Business decision making	$Ri_{1.4}$, $Ri_{5.4}$
	Decided to borrow funds	Business decision making	$Ri_{2.4}$

Based on Table 3 shows that SMEs have not applied accounting practices according to the complete accounting cycle. However, innovatively, they have posted financial transactions that are the basis for the preparation of their reports. The results of the analysis informed that the accounting reports made by SMEs were categorized into cash reports, receivable reports, inventory reports, sales reports, and customer reports. Furthermore, the resulting accounting reports have been empowered in the process of preparing financial projections, evaluating business performance, and business decision making.

The first finding is the use of accounting reports in the preparation of financial projections. The preparation of financial projections is carried out as a basis for preparation forfinancial management for SMEs in the future. Accounting reports are provided as information to estimate the amount of cash receipts and disbursements. In addition, accounting informationhas been empowered in estimating the number of sales and purchases of goods, planning the procurement of equipment, and making an employee salary expenditure budget. Utilizing accounting information is considered to be able to maximize various elements of planning in business [34]. This is in line with the results of research which states that the success of preparing a business plan can be achieved when it is carried out by utilizing accounting information [35]. This finding is also supported by other research that accounting reports play an important role in the success of budgeting in business [36].

The second finding is the use of accounting reports in evaluating business performance. The performance evaluation that has been made by SMEs is to compare the targets achieved with the planning made. This evaluation also informs the level of effectiveness of the control that has been carried out by SMEs. Various accounting information produced has been used in assessing the achievement of business results and sales proceeds. This turns out to be part of business management routinely carried out by business actors. Using accounting information is considered capable of optimizing business performance appraisal [37]. This is in accordancewith research findings which state that accounting information facilitates the assessment of business performance [38]. This finding is also in line with other research that financial performance appraisal can run effectively and efficiently with the application of accounting practices in business activities [39].

The third find is the use of accounting reports in business decision making. Business decision making by SMEs is a representation of the results of business performance appraisal. Accounting reports that have been produced by SMEs are then presented and analyzed for various policy making needed. Accounting information has helped business actors in deciding to buy inventory goods and raw materials for the production process. In addition, accounting reports have been used as a basis for making funding decisions. This has become a routine by business actors in maintaining the smooth running of their business activities. Accounting is not just management accountability, but various information is found as a means of making strategic decisions [40]. This is in line with what has been conveyed by previous research that investment decision making will be better by utilizing accounting information [41]. This other study has also suggested that accounting information provides information for business actors to decide whether to accept or reject certain orders in the production process [42].

Accounting practices are applied to provide information related to business development conditions [43]. Based on this, including in the management of SME business, accounting information is needed. This study suggests that the accounting model applied by business actors has been used as a basis for managing SME business. This is demonstrated in the process of making financial planning, assessing business performance achievements, anddetermining business strategic policies. Under these conditions, the smooth running of the SME business will be strengthened in the future [44]. Business actors are encouraged to practice accounting in all their business activities, thus providing smoothness in optimizing themanagement of SME business in the future. Furthermore, in addition to practicing accounting as reported, complete accounting practices are highly recommended in order to further complete the accounting reports that should be presented.

Some previous studies have reported various accounting models that are widely appliedby SMEs. These accounting models include accounting practices for cost systems, budgeting systems, and performance appraisal systems [45], accounting practices in the form of recording cash in and outgoing cash [46], accounting practices in the form of balance sheet and income statement [47], accounting practices In the form of written recording in the form of physical [48], and accounting practices transformed into cash records, production records, and marketing records [49]. In addition to these various accounting models, SMEs are also required to be able to examine the information conveyed in these accounting models so that business management can be more directed and optimal. To achieve this target, business actors must have adequate knowledge about applicable accounting systems and standards.

4 Conclusions and Recommendations

This study examines the innovation accounting model in the management of SME business. The results showed that the innovation accounting model implemented by SMEs included cash reports, receivable reports, inventory reports, sales reports, and customer reports. Furthermore, various accounting models have been utilized in various situations. First, the preparation of financial projections in the form of estimates of cash receipts and disbursements, estimated sales and purchase of goods, planning for supply procurement, and budgeting for employee salary expenses. Second, evaluation of business performance in the form of an assessment of the achievements of business results and sales proceeds. Third, business decision making in the form of decisions to buy goods inventory and production materials and funding decisions. These findings recommend all SMEs throughout Indonesia toimplement accounting models as reported. Accounting training for SMEs needs to be done to further increase the understanding of business actors about accounting practices. In addition, further studies on the application of SME accounting in terms of the level of understanding of business actors are also highly recommended. This is to find the advantages and disadvantagesof each accounting model that is held. Furthermore, the study of the application of accounting models with various other objectives is also carried out in order to provide a broader understanding for businesses in carrying out business activities.

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