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


















































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
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Development of Financial Statement and Income Tax Application for SMEs in East Java Indonesia

Andi Iswoyo^a, Yuli Ermawati^a and Alfi Nugroho^{a,1}

^a Universitas Wijaya Putra, Indonesia

Corresponding Author: Andi Iswoyo

Abstract: The long-term goal of this research is the perpetrators of SME are able to understand and are willing to report their tax liability under applicable regulations by using applications developed to be creditable. Research Methods using qualitative research methods combined with quantitative especially when viewed from the type of data and how to analyze it. While in the Android-based Application Development, the following stages are used; 1) Preparation Phase; 2) Analysis Stage; 3) Design Stage; 4) Implementation Phase; 5) Testing Stage and 6) Reporting Stage. The results show that in general, SMEs are aware that they have to submit SPT on time even if they do not understand the taxation procedures imposed on them. There are some perpetrators of SMEs who attempt to understand the tax regulations, but the majority of SME is still a simple deposit. The research also develops Android-based SME financial and tax reporting applications and web applications for administrators and reporting.

Keywords: Income Tax, SME, Application Development

JEL codes: M41, H71

Date of Submission: 24-08-2017

Date of acceptance: 08-09-2017

I. Introduction

Excavation of potential tax revenues in Indonesia, especially for central taxes as an innovation of fiscal policy towards business owners not only on large scale enterprises but also for small and medium scale businesses. Recognized by the government before the onset of the global financial crisis, the potential tax implications are focused on large-scale companies listed on the IDX. The focus of attention of potential tax revenues shifted after data obtained that the number of SMEs or SME in Indonesia quite convincing. Based on data from the Ministry of Cooperatives and Small and Medium Enterprises as of June 2013, currently there are 55.2 million SME or 99.98 percent of the total business units in Indonesia. And, this SMEs absorb 101.72 million workers or 97.3 percent of the total workforce of Indonesia. SME also accounted for 57.12 percent of gross domestic product (GDP), about Rp 8,200 trillion (Kompas, 2013).

SME with their large work and significant role in the economy, made by the government - in this case through the Director General of Taxation Ministry of Finance of the Republic of Indonesia - as the target of tax revenue. One of them is with the change of tax rate applied to SME in accordance with Government Regulation no. 46 dated June 12, 2013 and shall come into force on 1 July 2013. As for the provisions of the regulation, the following shall be: (1) Final Income of 1% shall be imposed on gross income, (2) Applies to individual taxpayers (OPs) Outside of the permanent establishment. (3) Income derives from business activities, not from work or as a professional individual, and (4) Gross income does not exceed Rp 4.8 billion in one tax year There are additional provisions for WP OP that this rule does not include WP OP which has facilities Emergency that can be dismantled, permanent or non-permanent or use public places for business or sale.

Definition of turnover in Government Regulation (PP) no. 46 Year 2013 on Income Tax on Income from Business Received or Obtained by Taxpayers with Specific Gross Distribution is the amount of gross circulation of all outlets or counterparts of both centres and branches which does not exceed Rp 4.8 billion in 1 tax year. While the tariff of Income Tax for SME is set 1 percent of gross profit as intended in PP. 46 of 2013 is to provide convenience for the community in carrying out its tax obligations. In addition, as a form of simplification of tax treatment for Taxpayers SME so it is expected to increase public participation in making tax payments. The 1 percent Income Tax rate applies to all Taxpayers of SME, including those who have not reached the 'Break Event Point' for the SME concerned to receive income from business of not more than Rp 4.8

¹ Corresponding authors: Department of Accounting, Faculty of Economic, Universitas Wijaya Putra; Jl, Raya Benowo No. 1-3 Surabaya 60197; tel. (+62) 81357806805; email addresses: andi@uwp.ac.id; yuliermawati@uwp.ac.id; alfinugroho@uwp.ac.id

billion in 1 tax year.

¹¹¹ The issuance of Government Regulation No. 46 of 2013 when viewed using a scientific study makes it possible for taxpayers to choose whether to impose tariffs based on the PP or to use general tariffs in accordance with the income tax law No. 36 of 2008 regarding the fourth amendment to Law Number 7 Year 1983 regarding income tax. The gap to utilize the lower tariff will be applied by the Taxpayer, and vice versa for conducting the engineering or manipulation of the tax financial statements can also be done even if using higher tariffs but the final result of state revenue cannot be raised with the higher tariff.

The academic world contributes the obligation to analyse the policy of final tariff tuning of 1% of gross per month to know whether the policy has a direction that increases the State's revenue or even decreases state revenues. Paradigm of taxation policy such as raising non-taxable income (PTKP) starting from January 2013 accounting study has been confirmed will reduce the revenue of the State derived from employee income tax or known by Income Tax article 21. The statement does not need to be reviewed again because it is impossible entrepreneurs are able to increase the salary of employees gradually without improving the performance of the company through increased profit margin.

The reason for the government to tax the SME is the effort to encourage the development of SME business entering the formal sector because of many potential sectors, but not yet creditable. In addition, many SME groups have not paid proper taxes. This affects the treatment of banks which resulted in not easy to provide credit to develop SMEs business (Kompas, 2013). ¹¹² Based on this, it can be seen that the government's goal to impose a 1% SME tax on turnover is to improve and develop SME business. Because after all, SME groups need capital for business expansion. By paying taxes, it is expected to access credit and capital from banking.

On the other hand, under the existing tax scheme, the imposition of a 1 percent tax on turnover rather than taxable profits, as is the case with corporate tax levies, raises unfair accusations against SME. SMEs are aware of its existence in supporting national economic resilience, but due to the tax rules because the perpetrators of SMEs consider the regulation is too rigid (conservative). In addition, based on existing experience, turnover itself does not represent profit or reflect profit, because turnover is the quantity of merchandise circulation merely whose value can change following the type of goods traded

The Government's assumption that gives percentage range to SME profit is 7% of turnover (Kompasiana, 2013), in its practice cannot be used as a reference by SME. Almost all SME transactions do not use a percentage but enough with a nominal value. In addition, Aksa (2012: 27) mentions the problems that become the burden of SMEs are SMEs are not familiar with bookkeeping and not to mention SMEs cannot be separated from local tax levies and retribution.

Although since the issuance of Government Regulation No. 46 of 2013, ¹⁶⁹ the Directorate General of Taxation has disseminated to the public regarding the fulfillment of taxpayers' rights and obligations which have certain gross revenues from the business sector. The public is very enthusiastic with the issuance of Government Regulation No. 46 of 2013, this is apparent with the many questions addressed to the Directorate General of Taxation regarding the implementation of the regulation (DGT 2014), but public understanding of Government Regulation No. 46 of 2013 ¹²⁹ is still very minimal And efforts to introduce Government Regulation Number 46 of 2013 by the government has not been maximal (Susilo, 2014)

¹¹¹ One of the causes of the lack of tax contribution from SMEs is that SME have constraints in the calculation of taxes. Research Results Ratnawati (2012) stated that SME have not been able to make financial reports / bookkeeping and still many just do the recording of transactions made therefore they have not been able to calculate the taxes appropriately.

The government also encourages the use of computer technology to the perpetrators of SMEs to develop business in the future. Only, not all business actors of SME in Indonesia understand the benefits of computer technology to increase their business growth. Constraints faced by SMEs such as the lack of sufficient resources to buy, maintain and secure their own information systems. All these problems lead to large investment that must be issued by SMEs if you want to apply computer technology.

Information Technology needed by SME is not only related to production or service delivery, but also in company's daily operation. The majority of SME already have computers to help their daily operations, only they have not utilized the computer optimally. Computers are only used by SME only for the purposes of recording and printing (Ratnawati, 2012). ¹⁷³ Computer technology can actually be utilized in order to meet the obligations of SME bookkeeping so as to be able to support the obligation to the government that is the obligation in calculating the tax. In addition, the utilization of mobile technology is also still not optimal, almost certainly every MSEs have access to Android-based smartphones, which can be used anytime and anywhere. If there is a tax-calculating application that uses the smartphone-based smartphone application above, it will definitely help SMEs in their tax calculations.

From the above problems, the researcher wants to know how far the understanding of the taxpayer against Government Regulation No. 46 of 2013 which regulates the treatment of Income Tax for Taxpayers who have certain gross circulation of the business sector, what are their constraints in paying Taxes and how to overcome these barriers, But the perpetrators of SME still need a further understanding of how to calculate the tax. In addition, this study will also be an easy information system and can be applied to SME with limited resources owned in the form of 1% tax calculation software. With the application based on Android operating system that is able to calculate the SME tax accurately will greatly assist the financial performance of these SMEs Research conducted by Diatmika (2013) shows that PP. 46 of 2013 is more favorable to entrepreneurs who have business circulation below 4.8 billion per year to apply the 1% rate is final than applying the prevailing general rate of 25%. In terms of accounting treatment should entrepreneurs who belong to have a special characteristics such as SME apply tax treatment accounting that is final that is equal to 1% of their business circulation every month.

Research conducted by Rahmawati (2014), resulted in the conclusion that SMEs have not been able to make financial statements / bookkeeping and still many just make a record of transactions made therefore they have not been able to calculate the tax properly. SME already has a computer as a tool in their business or production but they have not used the computer in making bookkeeping so that it will assist them in order to fulfill its tax obligations to the government. SMEs need software to assist them in calculating their income taxes correctly and accurately, Software income tax calculation for SMEs is built in four stages of planning, design, coding and testing and Software income tax calculation is built easily and simple for the users (SME).

II. Research methods

This research uses qualitative research methods combined with quantitative especially when viewed from the type of data and how to analyze it. Quantitative data primarily to know the understanding of taxpayers on income tax and the constraints faced by the survey method in order to obtain the data representative. A qualitative approach is used to deepen the study of understanding and constraints faced by SME taxpayers. While in the Android-based Application Development, the following stages are used; 1) Preparation Phase; 2) Analysis Stage; 3) Design Stage; 4) Implementation Phase; 5) Testing Stage and 6) Reporting Stage. The population in this study were all SME participants in Surabaya City. The samples were taken randomly on SME principals who paid SME tax at KPP Pratama Mulyorejo and Sukomanunggal Surabaya and in some tax consultants in Surabaya. The phasing of the study is described as follows:

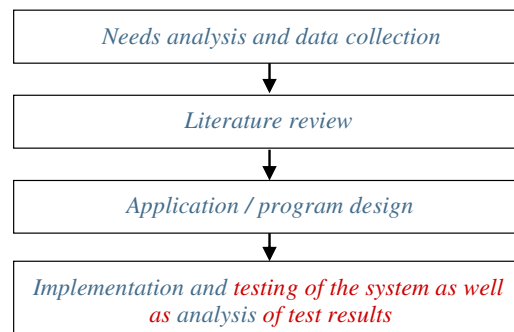


Figure 1 Research Stages

III. Results and Discussion

In general, SME actors as informants are aware that they must submit SPT on time even if they do not understand the tax-consignment procedures imposed on them. They are even willing to pay tax consultants to calculate their taxes even though paying is more expensive than the tax itself.

There are some SME actors who attempt to understand the tax laws by attending socialization or training training held by the Director General of Taxes or other organizers. But the majority of SME is still a modest boiler. Raw tax deposits are supported by research conducted by Setyaningsih and Ridwan (2014) which stated that the study respondents said that although they suffered losses, they still had to pay taxes.

In calculating the tax, some respondents pay taxes according to the bill when the income is received and there are respondents who calculate the taxable income multiplied by the prevailing rate. This indicates that the SME perpetrator as the taxpayer has not fully understand which is the final tax and which are not final.

In Government Regulation no. 46 of 2013 regulates the group of Taxpayers who have a turnover below Rp.4.8 billion, primarily SME, which sets a final tax rate of 1% of Gross income. Most respondents stated that they did not agree with this regulation. After extensive wawandara, it was found that they objected to the

application of taxes based on their turnover that is *certainly not the same as their income even if they are losers then must still pay taxes*. This is supported by interviews with several respondents as follows:

"^[1]The tax calculation should not be based on turnover, because the turnover will still have to be reduced with production costs so sometimes we lose money but with this rule we are still taxed. Our biggest expense in addition to raw materials is labor costs, but you know, MSE each year rose by 20-30% which of course more and more burdening us. "

"^[1]I really do not understand the taxes, usually when I have to pay taxes I tell my men to calculate the tax and yes I pay. But according to his story, in fact this new rule is easy but harmful because it uses turnover as a benchmark. "

"^[1]If I do not agree with this rule and I think all SME principals also disagree primarily because of its turnover base. The government says that we are bankable with taxpayer, but the contribution is not too big for the development of our business, the most important thing I think is for the government to create comfortable conditions for us to try, SME also in accordance with the conditions of decent wage actually does not rise every year. "

Although many respondents do not understand taxation and almost all SME Actors who are respondents of this study agree that they do not agree with the tax base, but they will still pay taxes with various consequences. This is because they have no choice but to pay their taxes because of their turnover base. One of the things that can be done by them is to negotiate with Pratama Tax officers.

In Government Regulation No. 46 of 2013, the imposition of income tax with certain gross circulation is 1% of gross and final is flat, the single tariff is directly multiplied by gross income. The government chooses to use this method because of its simplicity in calculating the tax payable, although it should be taxed in such a way as to not interfere with economic conditions, whether production activities, trade, or services. One of the disadvantages of this method is not to pay attention to the subject and the object of the tax is a loss or not. Taxes should be proportional, paying attention to small and large ability to pay citizens' taxes, from central to local. Tax levies should meet the following requirements: fair, law-based, efficient, unobtrusive and simple. Tax collection should not harm the public interest and hamper the speed of the taxpayer community's business, especially the small and medium-sized communities. With no regard for non taxable income (WPP) for WP OP (Personal Person) and disregard for the nominal losses suffered by WP Agency especially for SME, then Government Regulation No. 46 of 2013 requires the absence of SSP Nil because the calculation of 1% of gross circulation by itself Generate tax payable figures.

According to W.J. Langen in Setyaningsih and Ridwan (2014), said the tax based on the principle of pikul means the size of the tax levied should be based on the size of the income taxpayers. The higher the income, the higher the tax will be charged. Recall also that the object of income tax is any additional economic capability received or obtained by the taxpayer, whether originating from Indonesia or from outside Indonesia, which can be used for consumption or to increase the wealth of the taxpayer concerned, by name and in any form. The Indonesian Income Tax Law embraces the taxation principle of income in the broadest sense, namely that the tax is levied on any additional economic capability received or obtained by the taxpayer wherever it may be used for consumption or increase the taxpayer's wealth. Judging from its use, income can be used for consumption and can also be saved to increase the taxpayer's wealth. Since the Income Tax Act embraces a broad definition of income then all types of income received or gained in a tax year are combined to obtain a tax bases.

Thus, if in a tax year a business or activity suffers losses, then the loss is compensated with other income (Horizontal Compensation), except for losses suffered overseas. However, if a type of income is taxed at a rate that is final or excluded from the Taxable Object, then such income may not be combined with other income charged by the general rate. Therefore, PP 46 of 2013 should be specifically revised in terms of income, not with gross turnover and should be non final in order to compensate losses if SME is indeed in a loss condition.^[40]

Needs Analysis

The SME financial statements and the developed taxes are not general purpose financial statements prepared and presented at least annually to meet the needs of a large number of users, such as regulators, business owners, fund owners, employees, lenders, And the wider community.^[88] The financial statements are not financial statements for specific purposes submitted to the special purpose financial statements prepared and presented to the competent authorities in accordance with the provisions made by such authorities. An entity that prepares financial statements should apply all relevant accounting policies set forth in the guidelines for such registrations. The preparation of SME's financial and tax statements uses basic cash assumptions. On a cash

basis, financial posts are recognized when cash receipts and disbursements are incurred. After the survey, the data obtained needs of financial and tax report applications for SME include;

¹⁵⁰ The components of the financial statements consist of; ¹⁸¹ Reports on the sources and uses of funds and additions and details of certain relevant financial posts.

Source and use of funds divided into:

a. Source of funds from, and use of funds for, business activities. Revenues from business activities are from:

- 1) Sales; and
- 2) Other receipts.

Use of funds for business activities to:

- 1) Purchase of merchandise or raw materials;
- 2) Labor costs;
- 3) Fuel, electricity, water and telephone costs;
- 4) Purchase of business assets;
- 5) Other expenses.

b. Source of funds from, and use of funds for, lenders. For example the receipt of loan funds and repayment of the loan included with interest.

c. Source of funds from, and use of funds for, the owner. ¹⁴⁶ For example, the receipt of funds for business capital from the owner and the use of funds for the purposes of the owner including his family.

¹⁹⁴ The sources and uses of business funds describe the entity's financial performance in a given reporting period. This information is useful for assessing the profitability of the entity.

The sources and uses of business funds describe the financial performance of the entity within a given reporting period. This information is useful for assessing the profitability of the entity.

¹⁵⁴ The source and use of the lender's funds represent changes in the entity's financial liability to the other party. This information is useful for assessing the ability of an entity to meet its financial obligations when it matures.

The source and use of the owner's funds illustrate the contribution of funds from, and the distribution of funds to, the owner. This information is useful for assessing the entity's capital capability.

Additional and detailed financial posts are additional information that describes important transactions and materials so that they are useful and relevant to users of financial information. For example, list details of receivables, inventories, assets used for business activities, debt to others, and so on. The type and amount and the details and details of such financial post shall depend on the type of business activity performed by the entity.

The additional and details of the financial post consist of:

1. List of trade receivables;
2. List of inventories (especially MSE engaged in trade);
3. List of accounts payable;
4. List of fixed assets, ie assets that are primarily used for business activities.

Recording of transactions is done in single entry. The recording of funds received transactions is only done on cash receipts, and the recording of expenditure transactions is done only on expenditure items. Recording of transactions is not done by double entry because the financial statements are presented only the source and use of funds.

Additional creation and details of financial posts are as follows:

1. ¹⁹¹ List of details of accounts receivable, MSE records sales in cash in the list of accounts receivable.
2. ¹⁹¹ List of inventory details (especially MSEs engaged in trading), MSE records the amount of inventory in the ¹⁹¹ inventory list at the end of each month
3. ¹⁹¹ List of fixed assets, MSE records the expenditure of business funds to purchase the property and equipment in the source and use of funds at the same time as the listing in the fixed asset. For fixed assets used in business activities that acquire no expenditure on business activities, MSE lists them in the fixed asset list without listing in the source and use of funds.
4. List of accounts payable, MSE records the receipt of funds from the loan in the source and use of funds, and recorded it in the list of business debt.

For the above facilities to be easier and the cycle is natural, then the system comes with features:

1. SME profile
2. Product Catalog

The application developed has 2 types of users, namely:

1. SME as the primary user.
2. Administrator to perform system administration / internal functions.

By reason of operational effectiveness, the application interface is generally web-based, while specifically for Android-based UMK users. The description of business processes covered in the application as follows:

1. SME enroll
2. The administrator reviews the SME register
3. Administrator approves or declines SME registration
4. SME creates product profiles and catalogs
5. SME performs the following operational transactions:
 - a. Recording capital to cash
 - b. Purchase of materials and other costs
 - c. Sale of goods / services
 - d. Capital for personal use
 - e. Deposit of cash to bank
 - f. Taking money from bank to cash
 - g. Additional electronic transactions (electricity, telephone, etc. provided)
6. UMK displays a simple bookkeeping report for a certain period.
7. UMK displays superior product reports for a certain period.
8. Administrators can monitor all data / information from MSE and the Fund

Design of Application Design

Application design is made in such a way that includes the entire data based on the above needs analysis, and developed the interface (interface), as follows:

Front	
Logo, Company Name, Owner's Name, Address, No. Tel, Tax Number, Business Category	
Master	
Master Customer	Master Category of Goods
Master Supplier	Master Bank Lender
Master Goods	Master Accounts Receivable
Reception	Spending
Fund Receipts from Business Activities	Funding Expenditures for Business Activities
Revenue from the Lender	Spending the Fund to the Lender
Revenue from Owners	Fund Spending to Owners
	Tax Expenses 1%
Reporting	Information and Data Backup
Transaction History	Application Information
Close Period	User Information
Funds Sources and Use Reports	Hints
Details of Fixed Assets	Data Backup
Material Details Inventory	Restore Data
Receivable Details	Replace and Add User
Details of Accounts Payable	
Tax Details 1%	

Figure 2 The application interface of Financial Statement and Tax

Explanation of each Transaction above as follows:

Revenue from Business Activities

Revenue from business activities is cash receipts, savings, demand deposits, and time deposits from business activities. The explanation is as follows:

1. Funds receipts (cash, savings, demand deposits, and time deposits) from business activities are from:
 - a. Sale of goods or services produced by business activities to buyers or customers.

b. Other receipts.

2. Specifically for the receipt of funds (cash, savings, demand deposits, and time deposits) foreign currencies are recorded in the foreign currency concerned without being equalized to the value of the rupiah.

c. When the foreign currency is used later, it is recorded as the use of funds and reduce the amount of funds in foreign currency.

d. When the foreign currency is exchanged into rupiah, it is recorded at the amount of rupiah received.

3. When the sale of goods is paid with merchandise inventory (especially for MSEs engaged in trading), it is recorded in the Inventory List.

4. When the sale of goods or services is paid by an asset other than cash and the asset is used in the business activity, it is recorded in the List of Fixed Assets.

5. All forms of receipts of assets used for business activities, such as government grants, are not recorded in the Source and Use of Operational Funds. Such receipts are recorded in the List of Fixed Assets.

Recognition and Measurement Fund receipts (cash, savings, demand deposits, and time deposits) from business activities are recognized upon receipt of cash, savings, demand deposits, and time deposits in the amount of rupiahs received. Funds receipts (cash, savings, demand deposits, and time deposits) of foreign currency business activities are recognized upon receipt of cash, savings, demand deposits, and time deposits in the amount of foreign currency received. Funds receipts (cash, savings, demand deposits, and time deposits) from central government grants, local government and others are recognized upon receipt of cash, savings, demand deposits, and time deposits in the amount of rupiahs earned.

The presentation includes; 1). Fund receipts (cash, savings, demand deposits, and time deposits) rupiah from business activities are presented in the Fund Receipts from Business Activities in the Fund Source and Use Report, and 2). Funds receipts (cash, savings, demand deposits, and time deposits) foreign currencies of business activities are presented in the Fund Revenue group of Business Activities separately from the receipt of rupiah funds in the Funds Sources and Use Reports.

Fund Receipts From Lenders

The receipt of funds from the lender is cash receipts, savings, current accounts, and deposits from the lender.

The explanation as follows:

1. Funds receipts (cash, savings, demand deposits, and time deposits) from the lender consist of:

a. Banks and other financial institutions, such as venture capital.

b. Parties other than banks and other financial institutions, such as other companies, others, and other lenders other than banks and financial institutions.

2. Funds receipts (cash, savings, demand deposits, and time deposits) from such lenders should only be allocated to finance business activities.

3. When loan funds are used not for business activities such as for the personal benefit of the owner and his family, they are recorded as part of the Fund Spending to Owners.

Recognition and Measurement Fund receipts (cash, savings, demand deposits, and time deposits) from lenders are recognized upon receipt of cash, savings, demand deposits, and time deposits in the amount of rupiahs earned.

Presentation Funds (cash, savings, demand deposits, and time deposits) from the lender are presented in the Fund Receipts group of Lenders in the Funds Sources and Use Reports.

Revenue From Owners

Revenue from owners is cash receipts, savings, current accounts, and time deposits from business owners. The explanation is as follows:

1. Funds receipts (cash, savings, demand deposits, and time deposits) from owners represent ownership capital to finance business activities.

2. The definition of the owner includes the owner of the business concerned and his family, including wife, husband, children, parents, siblings, and other family members.

3. When the owner's capital paid in a form other than cash, savings, demand deposits, and time deposits such as goods, it is not recognized as receipt of funds from the owner, but will be recorded in the List of Fixed Assets.

Recognition and Measurement as follows; Funds receipts (cash, savings, demand deposits, and time deposits) from owners are recognized upon receipt of cash, savings, demand deposits, and time deposits amounts of Rupiah received, and the presentation of data is cash receipts (cash, savings, demand deposits, and time deposits) Is presented in the Fund Receipt of the Owners group in the Funds Sources and Use Reports. The Disclosures include details of the amount of each savings account, if there is more than one savings account.

Fund Spending for Business Activities

Expenditures for business activities are cash, savings, demand deposits, and time deposits that are directly related to business activities. The explanation is as follows:

1. Expenditures (cash, savings, demand deposits, and time deposits) for business activities should be recorded separately from the recording of expenditures (cash, savings, demand deposits, and time deposits) for the owner's interest and settlement of financial liabilities to the lender.
2. Expenditures (cash, savings, demand deposits, and time deposits) for business activities, among others, are used for:
 - a. Purchase of raw materials or merchandise.
 - b. Payment of wages or labor costs.
 - c. Lease payments, transportation, fuel, electricity and telephone.
 - d. The purchase of fixed assets is an asset that is primarily used for business activities.

Recognition and Measurement Funds expenditures (cash, savings, demand deposits, and time deposits) for business activities are recognized when cash, savings, demand deposits and time deposits are issued at the amount of the rupiah. Presentation Funds expenditures (cash, savings, demand deposits, and time deposits) for business activities are presented in the Fund for Business Activity in the Fund Source and Use Report.

Funding Spending to Lenders

Expenditures to lenders are cash, savings, demand deposits, and time deposits that are directly related to the settlement of financial liabilities to other parties. The explanation is as follows:

1. Funds expenditures (cash, savings, demand deposits, and time deposits) to the lender represent installment payments and loan repayments from other parties, such as banks and other financial institutions.
2. Funds expenditures (cash, savings, demand deposits, and time deposits) to the lender include principal repayments / financing and / or interest / yields.

Recognition and Measurement Funds expenditures (cash, savings, demand deposits, and time deposits) to lenders are recognized when cash, savings, demand deposits and time deposits are issued at the amount of the rupiah. Presentation Cash, savings and current account expenditures to lenders are presented in the Fund Spending group to Lenders in the Funds Sources and Use Reports.

Expenditures to Owners

Expenditures to owners are cash, savings, demand deposits, and time deposits for the benefit of the owner, can be further explained as follows:

1. Expenditures (cash, savings, demand deposits, and time deposits) to the owner represent cash, savings, demand deposits and time deposits for the benefit of owners, family owners and others who do not lend to businesses.
2. The notion of the owner here includes also the family members of the owner, including wife, husband, children, parents, siblings, and other family members.
3. The notion of the owner herein also includes any other party who does not lend to the business, which is the expenditure of such funds for the direct or indirect interests of the business owner.

Recognition and Measurement Funds expenditures (cash, savings, demand deposits, and time deposits) to owners are recognized when cash, savings, demand deposits and time deposits are issued at the amount of the rupiah. Presentation Funds expenditures (cash, savings, demand deposits, and time deposits) to owners are presented in the Fund Spending group to Owners in the Funds Sources and Use Reports.

Database Creation

Making the database as an application design can be seen in the following images which include cloud computing, web services and android applications.

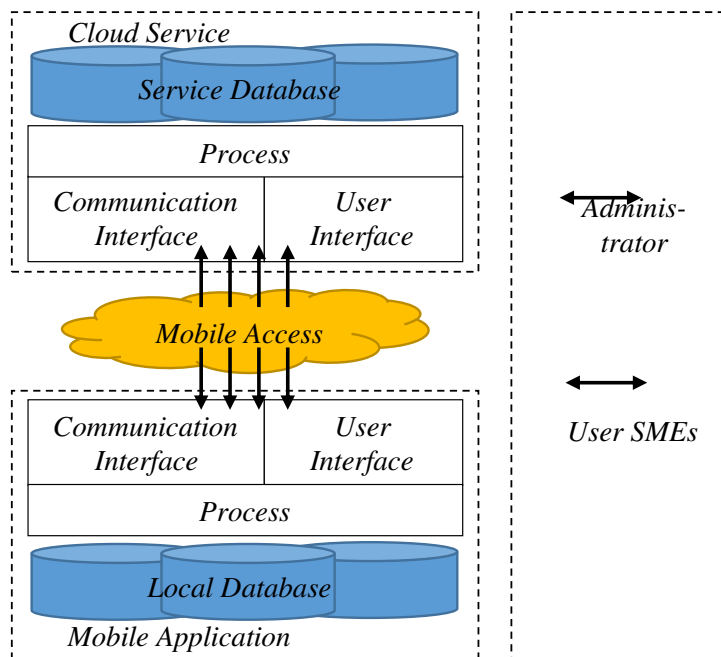


Figure 2 Design of Financial Statement and SME Tax

Implementation of Application Development

Implementation of SME Financial Statement and Application development can be explained that the DBMS used on the server side is MySQL Server. In this DBMS database is implemented.

On the server side, 3 modules are implemented: (1) Core Modules, containing code that generically implements key features of MSE Bookkeeping. (2) Web Interface (WI), a web-based application implements a web-based interface (web page) that can be accessed by all users. (3) Web Service Interface (WSI), is an application that implements data exchange system with other system based web service with JSON format. Through this WSI module also served data communication application Mobile Application (MI) based on android. The implementation can be illustrated in the following scheme:

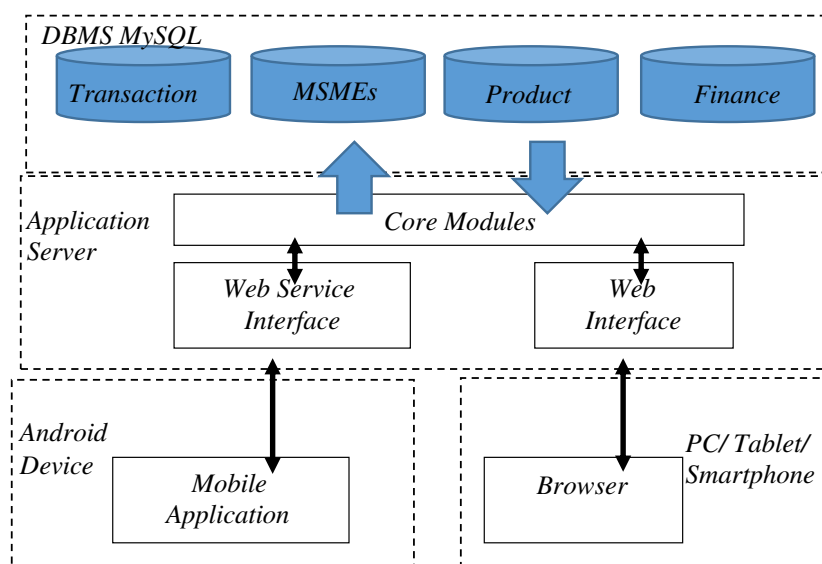


Figure 3 Application Implementation

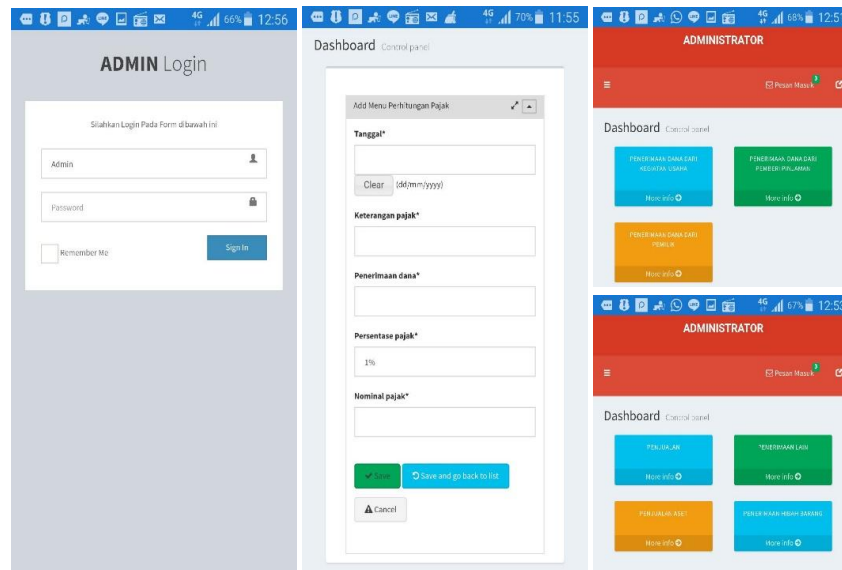


Figure 4 User Interface

Testing

Tests on SME's Financial and Tax Report application will focus on usability testing which simultaneously sees application performance. ¹¹² This test aims to determine the extent to which users can learn and use SME Financial Statement and Tax application to obtain its purpose. Measurement usability applications Financial Statements and Taxes SME using a test questionnaire distributed to 20 android users who status as SME actors who become sample research. The respondents were asked to download SME Financial Statement and Tax application through Google Play Store on their respective devices. Next, they try to create a list of products, virtual notes, print notes, view reports, and submit reports. Finally, respondents are asked to fill in the score with a range of 1-5 (strongly disagree, disagree, ordinary, agree, strongly agree) of any questions given. ¹¹² From the results of the questionnaire, the following data are retained:

Table 1 Results of Application Testing

Aspect	No.	Category	Value	Questions
User Interface Aspect	1	Does SME Financial Statement and Tax display look easy?	4.1	Agreed
	2	Does SME Financial Statement and Tax display look easy to read?	3.4	Enough
	3	Does SME Financial Statement and Color display look good?	3.5	Enough
	4	Does SME Financial Statement and Tax menu display easily recognizable?	3.5	Enough
	5	Are the SME Financial and Tax Statement menu and views easy to remember?	3.1	Enough
	6	Are the SME Financial Statement and Tax symbols easy to understand?	4.0	Enough
Aspects of Functionality	1	Is the data export feature to protected excel file useful?	4.2	Agreed
	2	Is the SME Financial and Tax Report application easy to download?	3.3	Enough
	3	Are SME Financial and Tax Report functionality easy to find?	3.6	Enough

Aspect	No.	Category	Value	Questions
	4	What is SME's Financial and Tax Performance functionality as needed?	4.1	Agreed
	5	Are SME's Financial and Tax Reports easy to operate?	4.2	Agreed

From the above test, obtained data that respondents answered between enough and agree that indicates that the application developed already meet their needs to make financial statements and calculate the SME tax based on PP. 46 of 2013.

IV. Conclusion

From the above discussion can be concluded that SME perpetrators need applications that facilitate them in making Financial Statements and calculate the Taxes they will deposit and report. This application is tested very useful for them in meeting their needs above. Suggestions for improvement that can be provided include the adjustment of SME Financial Statement and Taxes application with Financial Accounting Standards of Micro Small and Medium Enterprises (SAK-EMKM) which will be enforced in Indonesia starting January 1, 2018. In addition to testing the accuracy of application algorithms, For that we need advice from users.

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