



Optimization of BUMDes Financial Management in Mandalika SEZ Area through a Website-Based Accounting Application

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Abstract

Including the Mandalika Special Economic Zone (SEZ) as one of the Priority Tourism Destinations (DPP) proves that West Nusa Tenggara Province is one of Indonesia's provinces with a high tourism potential. Through the Tourism Office, the West Nusa Tenggara government hopes that BUMDes in the Mandalika SEZ area can become the leading sector to boost economic growth. BUMDes is a business entity close to the community, so the development of BUMDes will directly impact the development of the community's economy. One of the obstacles faced by BUMDes in the Mandalika SEZ area is a financial management system that needs to be adequately implemented. The purpose of this research is to design a website-based accounting application model that is easy to operate and has features that suit the needs of BUMDes managers so that they can improve the quality of their financial management. The research method used in this study is a qualitative method with Focus Group Discussion (FGD) data sources and interview results. The results of this study are a website-based accounting application model design that is easy to operate and has features that meet BUMDes managers' needs.

Keywords: *Tourism, BUMDes, Website-Based Accounting Application*

1. INTRODUCTION

National development is a process of continuous improvement on a national scale. National development in Indonesia is one of the efforts to realize the national goals stated in





the opening of the 1945 Constitution of the Republic of Indonesia namely "Protecting the whole nation and all of Indonesia's bloodshed, improving public welfare, educating the life of the nation, and participating in carrying out world order based on independence, lasting peace, and social justice" (Government of Indonesia, 1945). National development is a series of efforts carried out sustainably in all aspects of the life of the community, nation, and country toward a better state (Arum, 2021).

One sector that plays a crucial role in national development efforts is the tourism sector. Tourism is one of the causes of the movement of the people's economy in tourist destination countries due to the increase in the tourism industry (Sumiasih, 2018). Furthermore, Sumiasih (2018), states that countries in the world have also made efforts to improve tourism management for the welfare of their people, including Indonesia. The development of the world tourism sector is inseparable from the increasing level of world stress caused by busy work. One way that is widely used to reduce stress levels due to busy work is to travel.

Based on Law No. 10 of 2009 concerning Tourism, Tourism is a variety of tourism activities and is supported by various facilities and services provided by the community, entrepreneurs, Government and Regional Governments (Government of Indonesia, 2009). Article 23 of the Tourism Law it is stated that the Government and Regional Governments are obliged to create a conducive climate for the development of the tourism business, including opening up equal opportunities in trying, facilitating and providing legal certainty (Government of Indonesia, 2009). Furthermore, Article 11 of the Tourism Law, it is stated that one way that can be done to develop the tourism sector by researching and developing tourism (Government of Indonesia, 2009). According to Yakup (2019), the tourism sector is one of the strategic sectors that must be utilized for tourism development as part of national development.

The development of the tourism sector is closely related to several management principles that emphasize preserving the natural environment and social values that allow tourists to enjoy their tourism activities properly without disturbing the preservation of nature, culture and the welfare of local communities. According to Rudy & Mayasari (2019), with a sound management system that refers to management principles based on the existing provisions in each tourist destination country, it is hoped that tourism activities can increase economic growth and people's welfare.





One of the provinces in Indonesia that has received special attention from the central government in the tourism sector is the province of West Nusa Tenggara. This is evidenced by the designation of one of the tourist areas in West Nusa Tenggara as a Priority Tourism Destination (DPP), namely the Mandalika Special Economic Zone (SEZ). In general, the goal of implementing SEZ is to facilitate increasing foreign investment in a country by providing various tax incentives (PPN, PPnBM, PPh Article 22). Special Economic Zones (SEZ) are becoming an increasingly popular instrument for encouraging economic growth (World Bank, 2017). The development of the Mandalika SEZ area is believed to revive the world of tourism and significantly contribute to the national economy.

Through the Tourism Office, the West Nusa Tenggara government expects BUMDes to become the leading sector in the development of the Mandalika SEZ area. According to Tama & Yanuardi, (2013), BUMDes functions as a pillar of national independence which at the same time becomes an institution that accommodates community economic activities that develop according to village characteristics to improve the welfare of village communities. Based on the results of Focus Group Discussions that have been carried out on several BUMDes in the Mandalika SEZ area, one of the problems that causes BUMDes to be challenging to develop is the problem of financial management, especially in terms of financial records. Financial records are important documents that can be used for decision-making. The BUMDes manager said that the BUMDes must provide BUMDes financial reports to the government and the public every year. Often these financial reports need to be more transparent, giving rise to suspicion of BUMDes ' financial management. Furthermore, BUMDes managers stated that their financial reports were not transparent, not because of their desire but because of a lack of understanding of financial management, especially accounting recording. In addition, according Astuti et al. (2022), accountable financial management is the obligation of government organizations and related bodies, such as BUMDes .

According to Megisson in Lestari et al. (2020), finance management related to accounting information has a vital role in achieving business success, including for small businesses. All BUMDes in the Mandalika SEZ area still use conventional financial recording methods using Microsoft Excel. Some, even BUMDes, still use the manual financial recording method, pen and paper.

Conventional and manual accounting recording systems have many risks, including high data loss, inadequate supervision, and limited access, which will undoubtedly impact





the quality of managerial decision-making (Abbasi et al., 2014). It can also result in resource mismanagement (Albuquerque et al., 2017). One solution that can be done to overcome this is to help BUMDes in the Mandalika SEZ area manage their finances digitally. With financial reports in digital form, owners can receive many benefits from the existence of financial reports to monitor business and make decisions (Wimala et al., 2022). According to Sastrawan et al. (2012), presenting financial statements will be easy, concise and clear if computerized accounting is used.

According to Muda et al. (2017), the Accounting Information System (SIA) is a subsystem of the Management Information System (MIS) that provides accounting and financial information, as well as other information obtained from the routine processing of accounting transactions that produces financial information for both managerial and external interests. Accounting Information Systems are used to meet the needs of financial information management standards so that financial records are appropriately systemized and correctly to minimize the risk of uncontrolled financial data (Abdullah et al., 2020).

This ease of access in the context of accessing information can be assisted by the digitization process using a website-based application that can be easily accessed anywhere and anytime. With a computerized online financial management system using a website, BUMDes managers can monitor their business activities anywhere and anytime. According to Achadiyah (2019), technology can help MSME actors with limited knowledge of accounting so they don't need to study the manual accounting cycle step by step, which they feel is complicated.

Statement of Financial Accounting Standards (PSAK) No. 1 states that financial statements provide information regarding the financial position, financial performance and cash flows of entities that are useful to most users of reports in making economic decisions (Institute of Indonesia Chartered Accountants, 2009). Based on this information, financial reports can be a means for BUMDes to provide a complete record of accountability and protection of BUMDes ' wealth to the community and become the basis for BUMDes ' decision-making processes to achieve common goals.

According to (Achadiyah, 2019), it is still challenging to find the type of accounting software that is genuinely suitable for all business activities. In general, this software has a very complex set of instruments, especially for activities at the MSME level. It makes accounting software more difficult, especially if SMEs need to become more familiar with information technology.





" Optimization of BUMDes Financial Management in Mandalika SEZ Area through a Website-Based Accounting Application" is a crucial step in making accounting applications for BUMDes in the SEZMandalika SEZ area. The BUMDes website-based application model's design is expected to provide a complete, clear and good picture regarding the application features needed by BUMDes in the Mandalika SEZ area and can make the required features packaged in a simple appearance so that they are easy to understand and operate by BUMDes managers, most of whom do not understand accounting. In addition, designing a website-based accounting application model is the first step in digitizing BUMDes , especially BUMDes in the Mandalika SEZ area.

2. LITERATURE REVIEW

2.1 Village-Owned-Enterprises (BUMDes)

According to Law Number 6 of 2014 concerning Villages, a Village-Owned Enterprise (BUMDes) is a business entity whose capital is wholly or substantially owned by the village through direct participation originating from village assets that are separated to manage assets, services and other businesses for the most excellent possible welfare of society (Government of Indonesia, 2014). According to Suarta et al. (2021), BUMDes is a village business institution managed by the community and village government to strengthen the village economy. It is formed based on village needs and potential. Some objectives of establishing BUMDes are to improve and strengthen the village economy (Agunggunanto et al., 2016) and seek profits to increase village income (Ihsan, 2018). The development of BUMDes in promoting community welfare through the business units it has built is still far from expectations (Titioka et al., 2020). So concrete steps are needed to help BUMDes encourage community welfare.

According to Sumiasih (2018), the presence of BUMDes can help strengthen and realize the concept of community-based tourism development, especially in areas with good tourism potential. The village potential can be managed and developed by BUMDes to become more organized, thereby increasing the village economy (Agunggunanto et al., 2016). Furthermore, Agunggunanto et al. (2016), state that BUMDes goals and objectives can be achieved if BUMDes are managed in a directed and professional manner.

According to Ridlwan (2014), BUMDes play an essential role in improving the economic welfare of the community, where BUMDes are involved in providing services for productive businesses, especially for the less fortunate, reducing moneylenders' practices





and releasing money, creating equal distribution of business opportunities and increasing the income of rural communities.

2.2 Accounting Information Systems

According to Muda et al. (2017), the Accounting Information System (SIA) is a sub-system of the Management Information System (MIS) that provides accounting and financial information, as well as other information obtained from the routine processing of accounting transactions. Accounting Information Systems are used to meet the needs of financial information management standards so that financial records are appropriately systemized and correctly to minimize the risk of uncontrolled financial data (Abdullah et al., 2020). Information about the actors involved in these activities is essential to determine the responsibility for the actions taken (Muda et al., 2017).

Rizqya (2020), said a website-based information system could make it easier for MSMEs to record and report the company's financial position. It follows the opinion of Megawati & Putra (2015), that the accounting information system facilitates the preparation of company financial reporting. Accounting Information Systems (AIS) are highly effective and critical to the long-term success of any organization. Without devices to monitor the activities, there will be no way to decide how well the company performs (Muda et al., 2017).

3. RESEARCH METHOD

The type of research used in this research is qualitative research. The data sources in this study were the results of Focus Group Discussions (FGD) and the results of interviews with BUMDes in the Mandalika SEZ area. Focus Group Discussion (FGD) relies on obtaining data or information from an interaction of informants or respondents based on the results of discussions in a group that focuses on conducting discussions to solve specific problems (Afiyanti, 2008). Informants in this study include;

1. Head, Secretary, Treasurer or Bumdes apparatus in the Mandalika SEZ area,
2. Village head in the Mandalika SEZ area.

The BUMDes that are the object of research are BUMDes Kuta, BUMDes Long Belanak, BUMDes Rambitan, and Sejahtera Sengkol BUMDes. We then compared some of the data we obtained from the FGD with the literature to produce an initial model design for a website-based accounting application. We then presented the initial design of a website-based accounting application to BUMDes in the Mandalika SEZ area to hear BUMDes'



opinions and suggestions before finalizing the design of a website-based accounting application model.

4. RESULT

The results of this study are a design of a website-based accounting application model that is designed to provide a complete, clear and good picture regarding the application features needed by BUMDes in the Mandalika SEZ area and to make these features have a simple appearance so that they are easy to understand and understand by operated by BUMDes managers, most of whom do not understand accounting. The website-based accounting application designed for BUMDes in the Mandalika SEZ area was given the name "Semeton BUMDes", meaning the word "Semeton" in Sasak language (the regional language of the island of Lombok) is family, friends, friends or relatives. This word is expected to create a friendly impression on the designed website-based accounting application. The the design of the website-based accounting application model is as follows.

4.1 Login Page

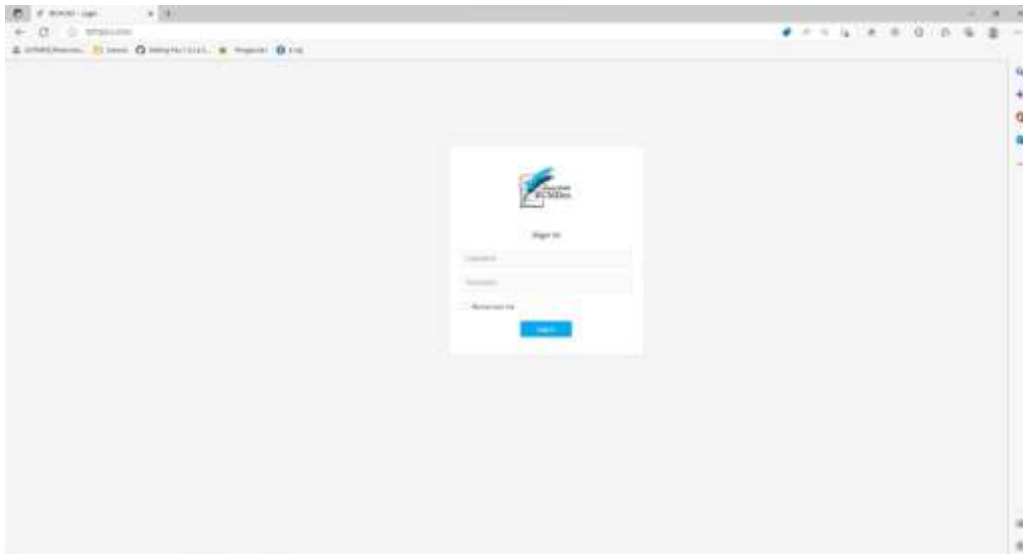


Figure 1 shows the initial login page into the Semeton BUMDes application.

Each BUMDes will have two accounts on the BUMDes semitone application, namely, an account for the head of the BUMDes and an account for the treasurer of BUMDes .

Accounts owned by the BUMDes chairman can only change the BUMDes profile and view transaction data. This account does not have access to be able to add, reduce and edit transaction data. However, accounts owned by BUMDes treasurers cannot be used to change BUMDes profiles but to add, subtract and edit transactions.

This model was developed based on requests from BUMDes managers. The BUMDes manager wants to see BUMDes developments in real-time through the application that will be made, so the BUMDes manager requests that the BUMDes Semeton application is not only accessed by the treasurer but also by the BUMDes chairman. On the other hand, if this is done, it will increase the possibility of fraud in the Semeton BUMDes application because several people can access it. Based on this, we suggest that each BUMDes has two accounts in one BUMDes Semeton application, namely an account used to monitor BUMDes developments that will be owned by the BUMDes chairman and an account that can input transaction data owned by the BUMDes treasurer. This suggestion was well received by the BUMDes managers, so it was realized in the BUMDes Semeton application.

4.2 BUMDes Profile Page

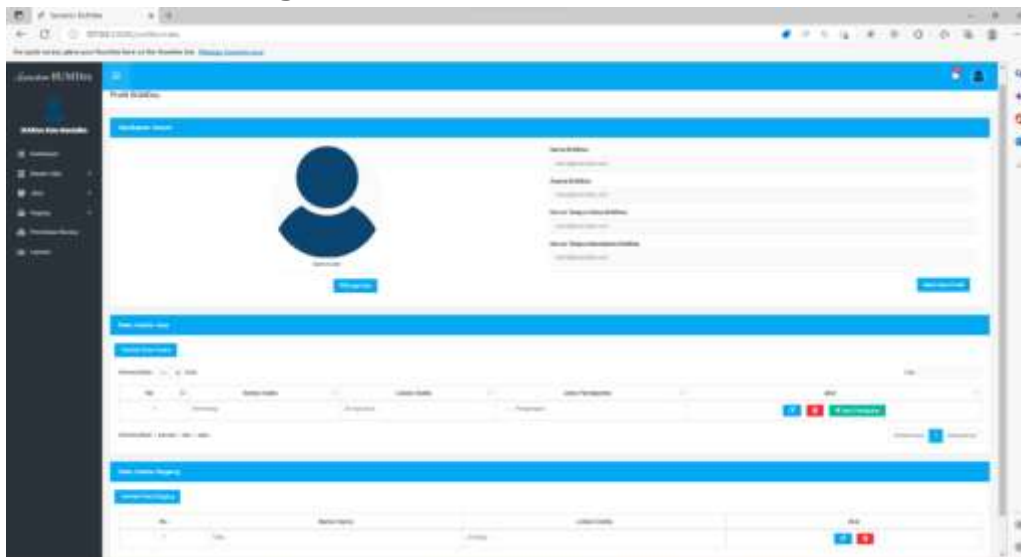


Figure 2: BUMDes Profile Page

Source: Processed Data

Figure 2 shows the BUMDes profile. The BUMDes Chair account can only edit the BUMDes profile. BUMDes profile contains data about BUMDes name, BUMDes address, BUMDes chairman phone number and BUMDes treasurer number. In addition, the BUMDes profile displays a menu of service business data and trade business data. The service business data menu and trade business data are displayed together with the BUMDes profile so that managers can quickly make changes to their business units. BUMDes in the Mandalika SEZ area often add or subtract their business units, so a design like this will facilitate BUMDes ' operational activities.

4.3 Dashboard Page

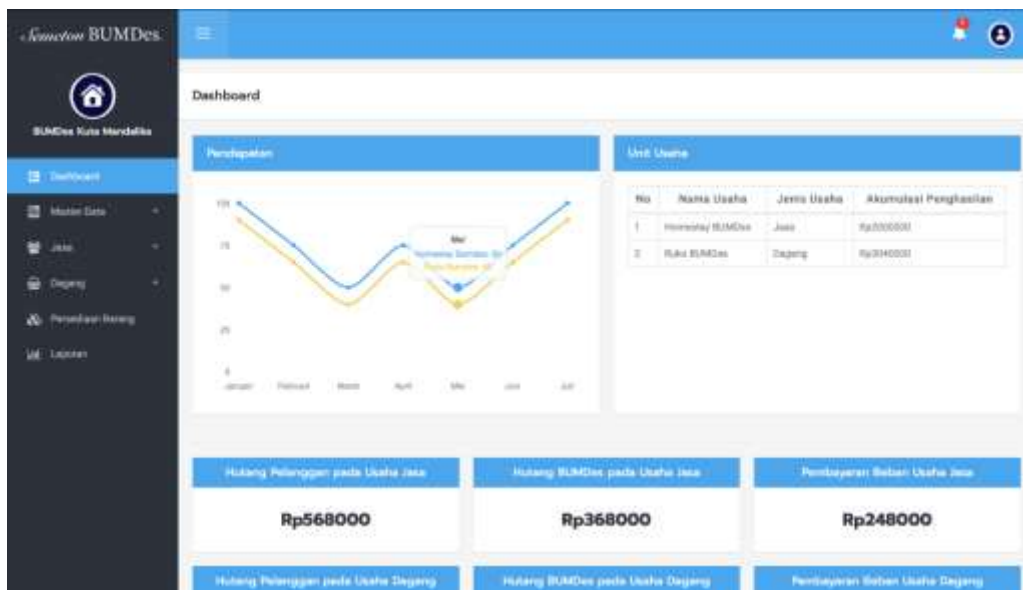


Figure 3: Dashboard page

Source: Processed Data

Figure 3 shows the dashboard page or the home page of the Semeton BUMDes application. The dashboard page design is filled with data that the BUMDes manager wants to see, such as the BUMDes revenue level in a specific accounting period, the number of business units owned by BUMDes, the amount of BUMDes payables, the amount of BUMDes receivables and the total payments that BUMDes have made. These data are expected to help BUMDes managers to determine short-term policies.

4.4 Master Data Menu

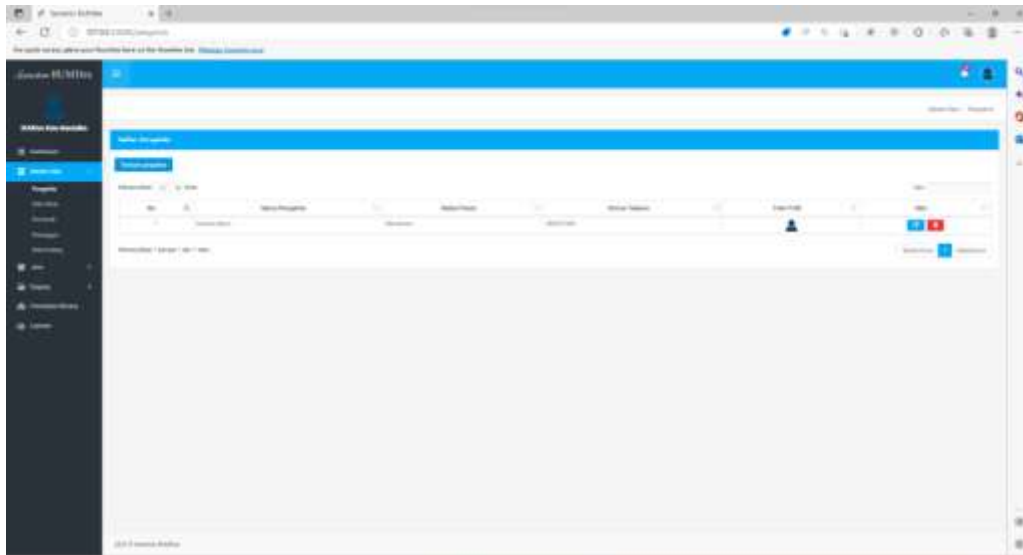


Figure 4: Master Data Menu-Manager

Source: Processed Data

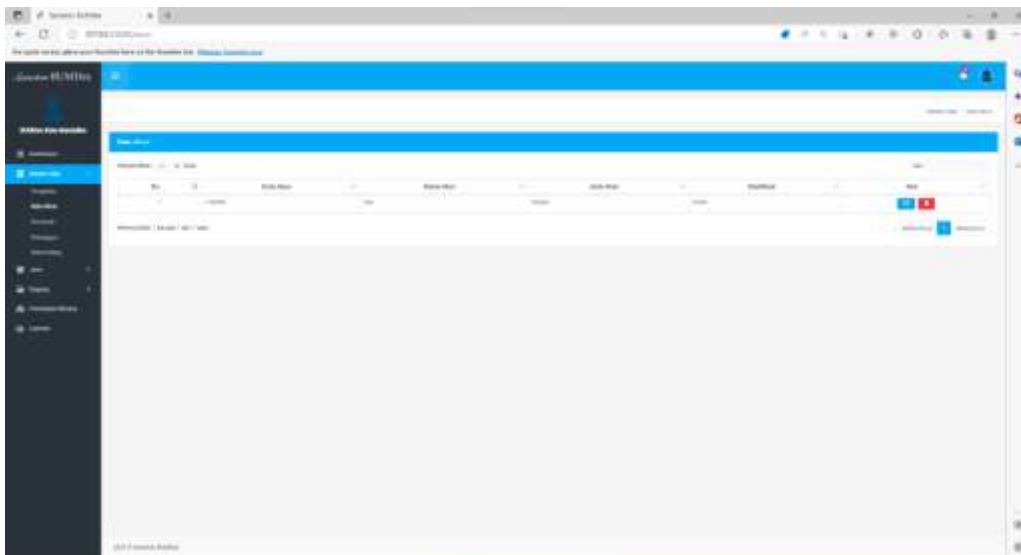


Figure 5: Master Data Menu-Account

Source: Processed Data

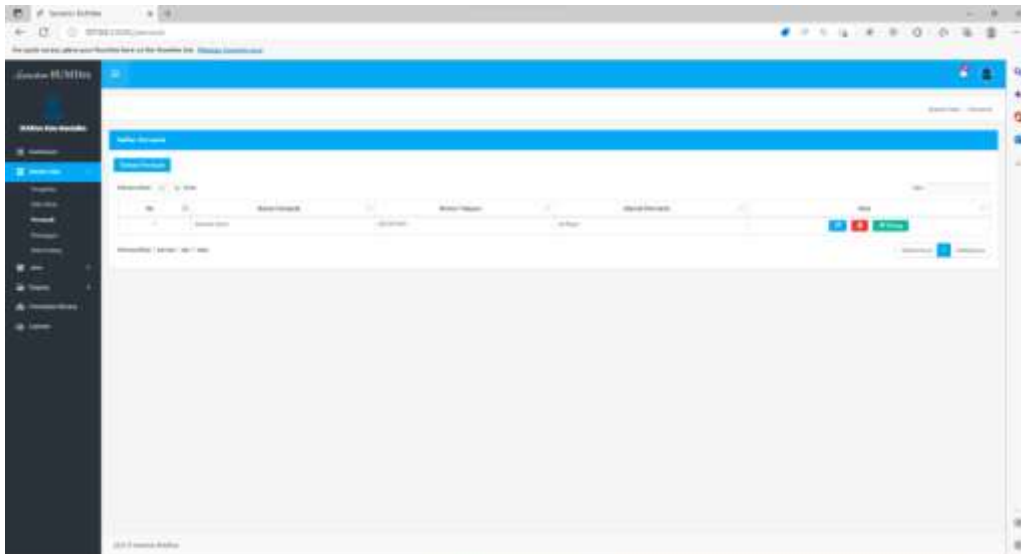


Figure 6: Master Data Menu-supplier

Source: Processed Data

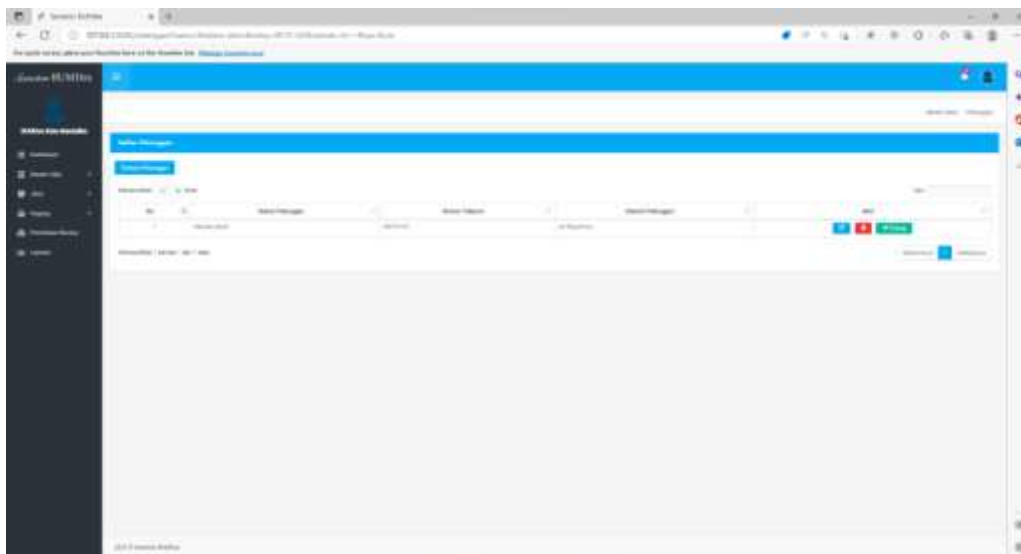


Figure 7: Master Data Menu-Customer

Source: Processed Data

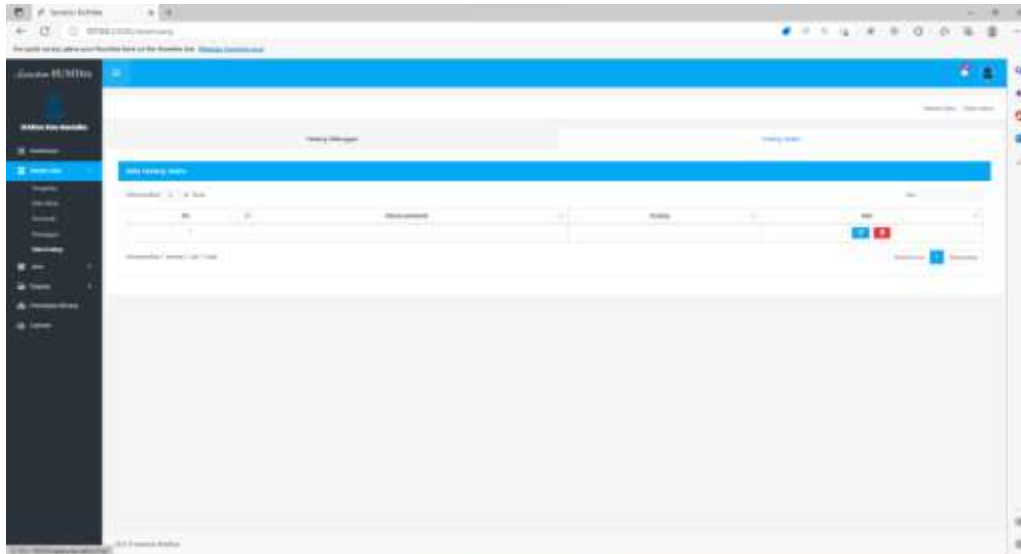


Figure 8: Master Data Menu-Debt Data

Source: Processed Data

The Master Data menu consists of menu managers, accounts, suppliers, customers and debt data. Figure 4 shows the BUMDes manager data so that every BUMDes manager can be recorded in the system. It will also make it easier for the BUMDes chairman to carry out BUMDes operational activities. Figure 5 shows the accounts menu. In addition to the predefined accounts, BUMDes managers can also add accounts as needed.

Figure 6 shows the supplier data. Supplier data is displayed very simply by only displaying the required data such as supplier name, phone number and address. These data still need to be displayed so that BUMDes managers can access information about suppliers quickly. It is expected to facilitate BUMDes operational activities. Figure 7 shows the customer data. The customer data display is designed similarly to the display on the supplier data menu so that the design displayed is not too much. Figure 8 shows the debt data. The payables menu consists of two parts: the customer payables menu or BUMDes receivables and Accounts Payable or BUMDes payables to external parties. This merger is intended to make the Semeton BUMDes application looks simple to ensure its users understand.

4.5 Services Menu

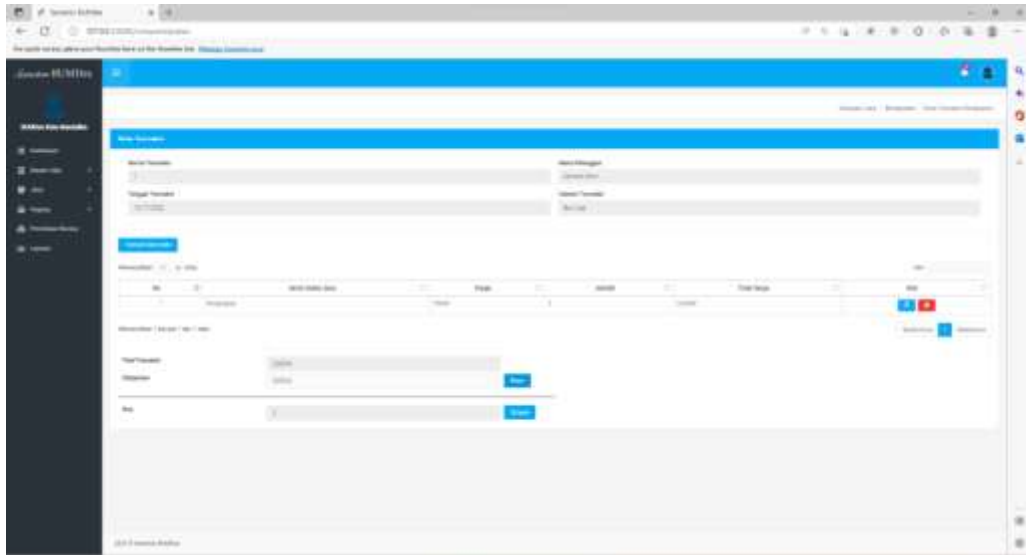


Figure 9: Services Menu- Transaction

Source: Processed Data

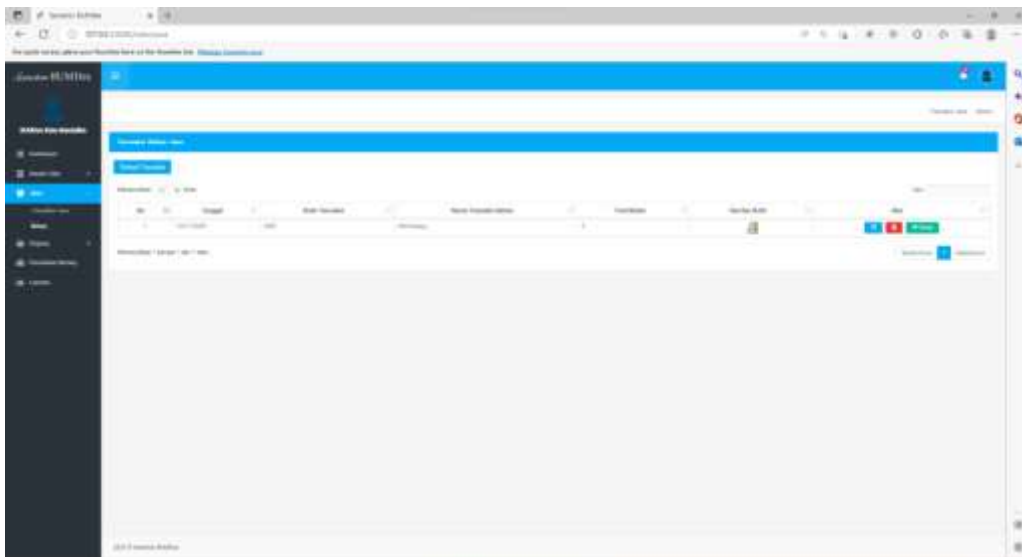


Figure 10: Services Menu-Expense

Source: Processed Data

The services menu consists of the transaction menu and the expense menu. The service menu is designed so that all types of service transactions can be input using the forms contained in the transaction and expense menu. This process is shown to simplify the operation of the Semeton BUMDes application by the BUMDes treasurer. In addition, using forms for recording transactions does not require a high understanding of accounting science, so recording transactions can be done by people who need to understand accounting science. The feature can help the BUMDes treasurer in operating the Semeton BUMDes application.

4.6 Trade Menu

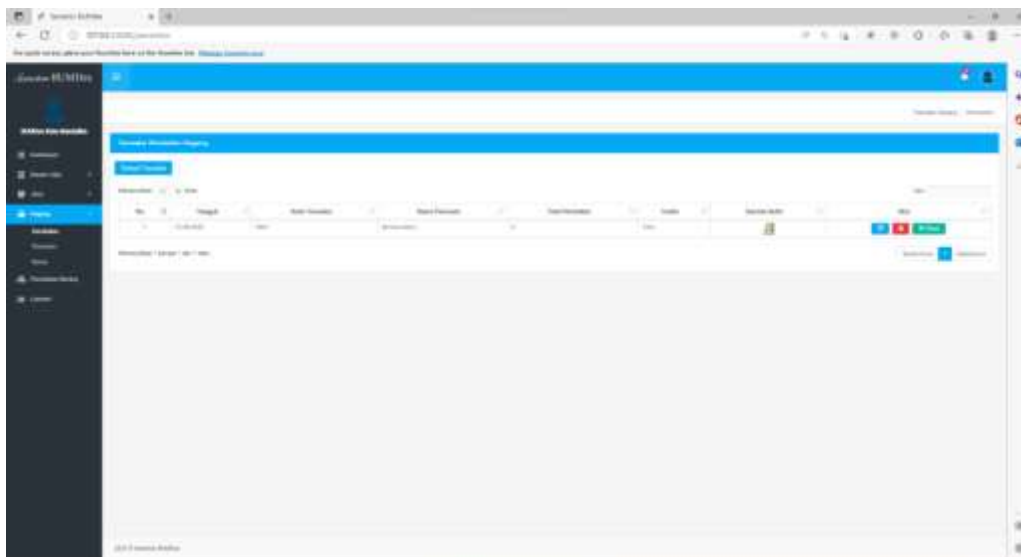


Figure 11: Trade Menu-Purchase

Source: Processed Data

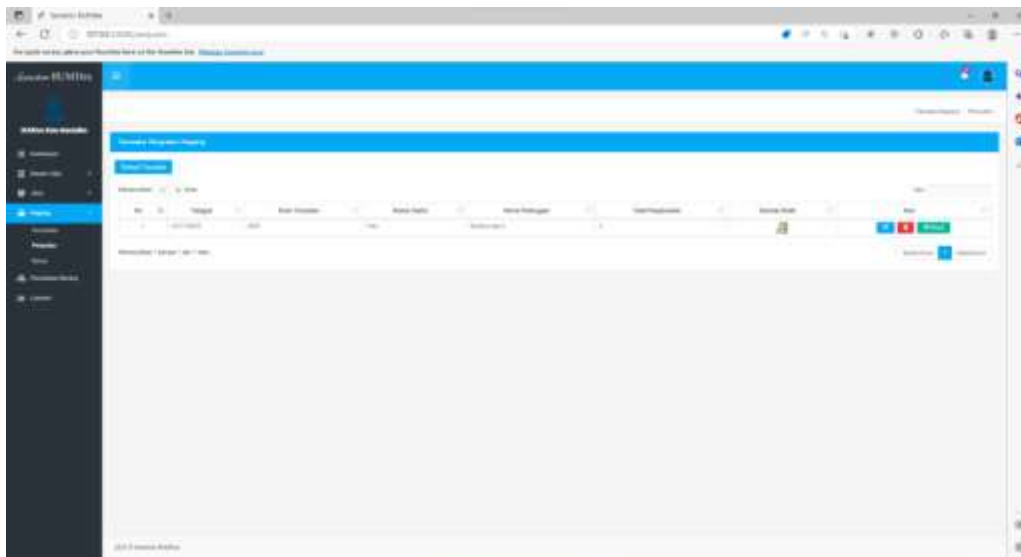


Figure 12: Trade Menu-Sale

Source: Processed Data

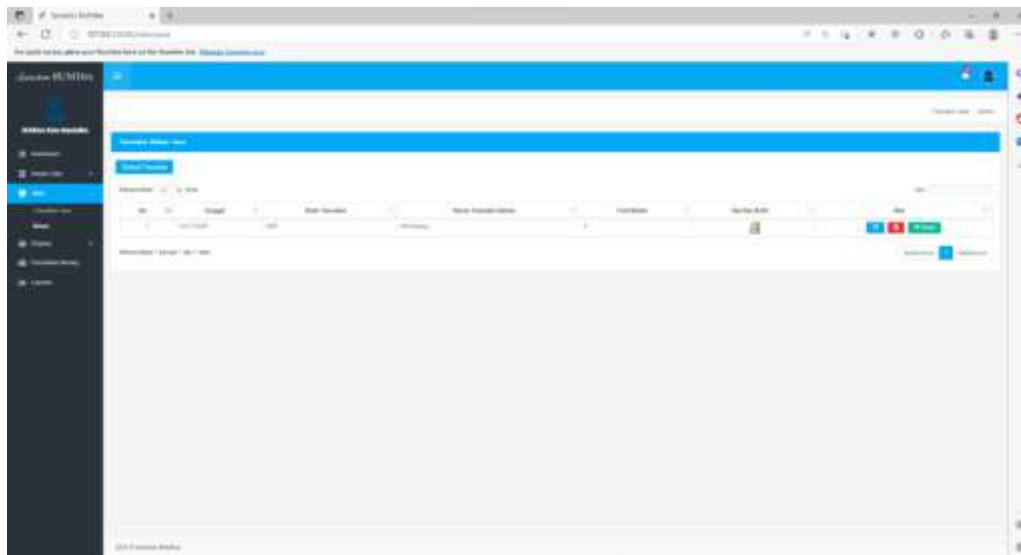


Figure 13: Trade Menu-Expense

Source: Processed Data

The trade menu consists of the purchase, sales and expenses. Like the services menu, the trade menu is designed so that all trade transactions can be input using the forms contained in the purchase menu, sales menu and expenses. This process is shown to simplify the operation of the Semeton BUMDes application by the BUMDes treasurer. In addition, using forms for recording transactions does not require a high level of understanding of accounting science, so it can be done by people who do not understand accounting science. The feature can help the BUMDes treasurer in operating the Semeton BUMDes application.

4.7 Merchandise Inventory Menu

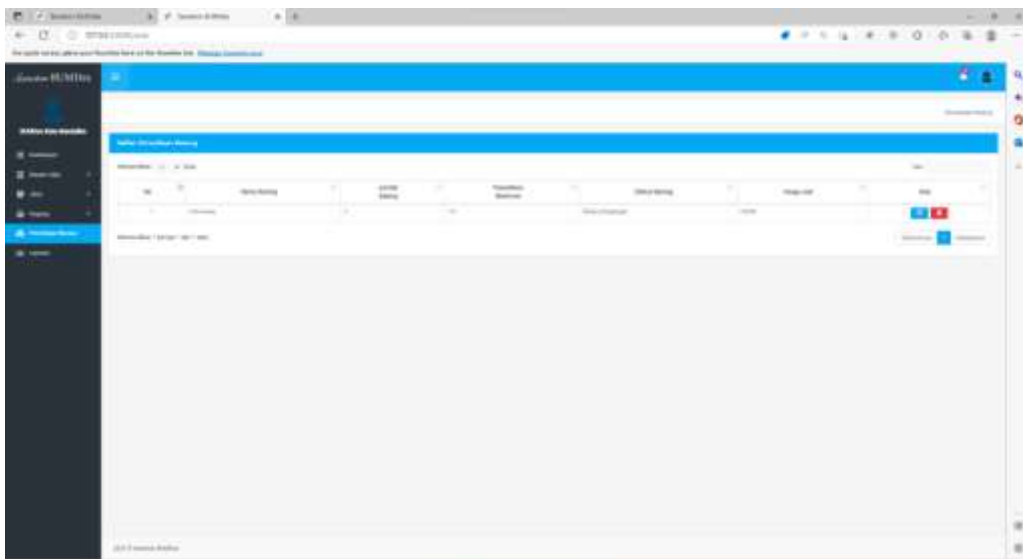
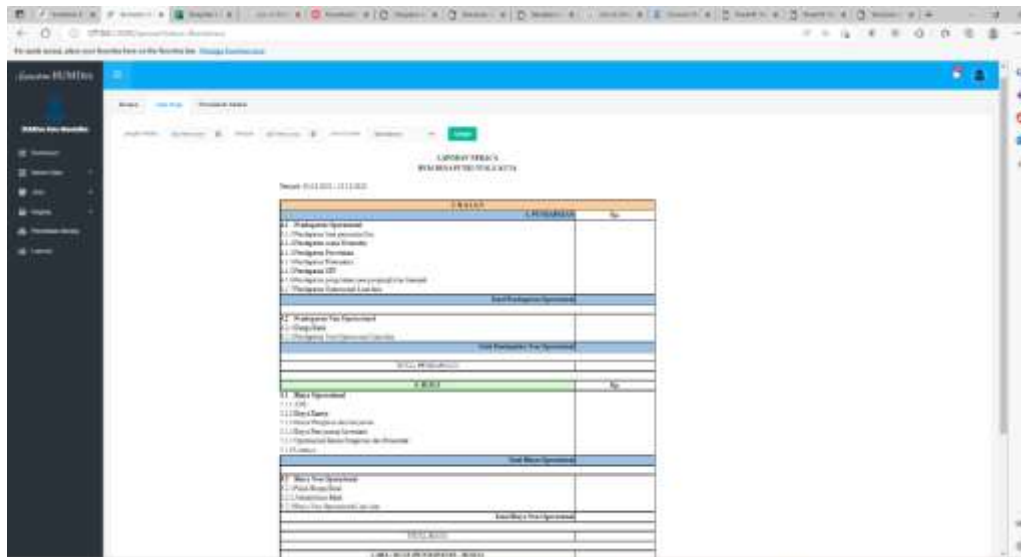


Figure 14: Merchandise Inventory Menu

Source: Processed Data

The inventory of trade goods menu functions as a place to record trade goods owned by BUMDes. The inventory of trade goods menu contains data related to the inventory of trade goods, such as the item's name, quantity of goods, minimum inventory, status of goods and selling price. The inventory of trade goods menu is displayed as one of the initial menus in the Semeton BUMDes application because this menu is a menu that will be frequently used by BUMDes managers so. Being displayed at the beginning will make it easier for BUMDes managers to manage their inventory of trade goods.

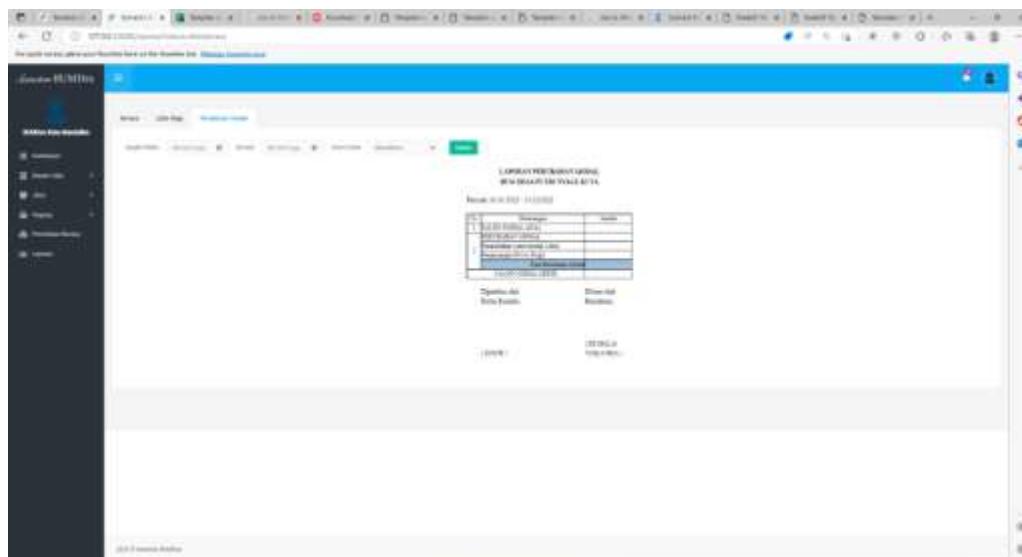
4.8 Financial Report Menu



The screenshot shows a web application interface for financial reporting. The main content area displays a table titled 'LAPORAN LABA' (Income Statement) for the period 'Periode: 01-01-2022 - 31-12-2022'. The table is organized into sections: 'PENDAPATAN' (Revenue), 'BEBAN OPERASIONAL' (Operational Expenses), 'LABA OPERASIONAL' (Operational Profit), 'BEBAN PERSEDIAAN' (Inventory Expenses), and 'LABA BERSIH' (Net Profit). Each section contains a list of items with their respective values and percentages.

| PENDAPATAN | | BEBAN OPERASIONAL | |
|------------|-------------------------|-------------------|-------------------------|
| No | Uraian | No | Uraian |
| 01 | Uraian Operasional | 01 | Uraian Operasional |
| 02 | Uraian Laba Operasional | 02 | Uraian Laba Operasional |
| 03 | Uraian Laba Operasional | 03 | Uraian Laba Operasional |
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| 97 | Uraian Laba Operasional | 97 | Uraian Laba Operasional |
| 98 | Uraian Laba Operasional | 98 | Uraian Laba Operasional |
| 99 | Uraian Laba Operasional | 99 | Uraian Laba Operasional |
| 100 | Uraian Laba Operasional | 100 | Uraian Laba Operasional |

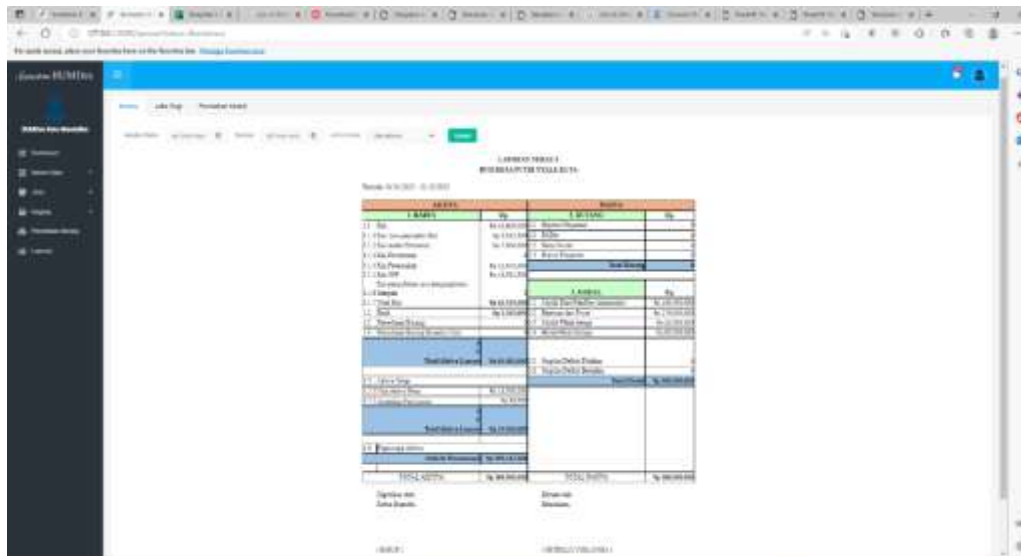
Figure 15: Financial Report Menu- Income statement
Source: Processed Data



The screenshot shows a web application interface for financial reporting. The main content area displays a table titled 'LAPORAN PERUBAHAN EKUITAS' (Statement of Changes in Equity) for the period 'Periode: 01-01-2022 - 31-12-2022'. The table shows the changes in equity components over time, including opening balances, additions, and ending balances.

| No | Uraian | Saldo Awal | Saldo Akhir |
|-----|-------------------------|------------|-------------|
| 01 | Uraian Operasional | | |
| 02 | Uraian Laba Operasional | | |
| 03 | Uraian Laba Operasional | | |
| 04 | Uraian Laba Operasional | | |
| 05 | Uraian Laba Operasional | | |
| 06 | Uraian Laba Operasional | | |
| 07 | Uraian Laba Operasional | | |
| 08 | Uraian Laba Operasional | | |
| 09 | Uraian Laba Operasional | | |
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| 98 | Uraian Laba Operasional | | |
| 99 | Uraian Laba Operasional | | |
| 100 | Uraian Laba Operasional | | |

Figure 16: Financial Report Menu- Capital changes
Source: Processed Data



| ASSETS | | LIABILITIES | |
|-------------------------|---------------|---------------------------|---------------|
| 1.1. Kas | 10.000.000,00 | 1.1. Utang Dagang | 10.000.000,00 |
| 1.2. Piutang Dagang | 10.000.000,00 | 1.2. Utang Jangka Panjang | 10.000.000,00 |
| 1.3. Piutang Tak Dagang | 10.000.000,00 | 1.3. Utang Lain-lain | 10.000.000,00 |
| 1.4. Piutang Usaha | 10.000.000,00 | 1.4. Utang Pajak | 10.000.000,00 |
| 1.5. Piutang Lain-lain | 10.000.000,00 | 1.5. Utang Lain-lain | 10.000.000,00 |
| 1.6. Piutang Lainnya | 10.000.000,00 | 1.6. Utang Lainnya | 10.000.000,00 |
| 1.7. Piutang Lainnya | 10.000.000,00 | 1.7. Utang Lainnya | 10.000.000,00 |
| 1.8. Piutang Lainnya | 10.000.000,00 | 1.8. Utang Lainnya | 10.000.000,00 |
| 1.9. Piutang Lainnya | 10.000.000,00 | 1.9. Utang Lainnya | 10.000.000,00 |
| 1.10. Piutang Lainnya | 10.000.000,00 | 1.10. Utang Lainnya | 10.000.000,00 |
| 1.11. Piutang Lainnya | 10.000.000,00 | 1.11. Utang Lainnya | 10.000.000,00 |
| 1.12. Piutang Lainnya | 10.000.000,00 | 1.12. Utang Lainnya | 10.000.000,00 |
| 1.13. Piutang Lainnya | 10.000.000,00 | 1.13. Utang Lainnya | 10.000.000,00 |
| 1.14. Piutang Lainnya | 10.000.000,00 | 1.14. Utang Lainnya | 10.000.000,00 |
| 1.15. Piutang Lainnya | 10.000.000,00 | 1.15. Utang Lainnya | 10.000.000,00 |
| 1.16. Piutang Lainnya | 10.000.000,00 | 1.16. Utang Lainnya | 10.000.000,00 |
| 1.17. Piutang Lainnya | 10.000.000,00 | 1.17. Utang Lainnya | 10.000.000,00 |
| 1.18. Piutang Lainnya | 10.000.000,00 | 1.18. Utang Lainnya | 10.000.000,00 |
| 1.19. Piutang Lainnya | 10.000.000,00 | 1.19. Utang Lainnya | 10.000.000,00 |
| 1.20. Piutang Lainnya | 10.000.000,00 | 1.20. Utang Lainnya | 10.000.000,00 |
| 1.21. Piutang Lainnya | 10.000.000,00 | 1.21. Utang Lainnya | 10.000.000,00 |
| 1.22. Piutang Lainnya | 10.000.000,00 | 1.22. Utang Lainnya | 10.000.000,00 |
| 1.23. Piutang Lainnya | 10.000.000,00 | 1.23. Utang Lainnya | 10.000.000,00 |
| 1.24. Piutang Lainnya | 10.000.000,00 | 1.24. Utang Lainnya | 10.000.000,00 |
| 1.25. Piutang Lainnya | 10.000.000,00 | 1.25. Utang Lainnya | 10.000.000,00 |
| 1.26. Piutang Lainnya | 10.000.000,00 | 1.26. Utang Lainnya | 10.000.000,00 |
| 1.27. Piutang Lainnya | 10.000.000,00 | 1.27. Utang Lainnya | 10.000.000,00 |
| 1.28. Piutang Lainnya | 10.000.000,00 | 1.28. Utang Lainnya | 10.000.000,00 |
| 1.29. Piutang Lainnya | 10.000.000,00 | 1.29. Utang Lainnya | 10.000.000,00 |
| 1.30. Piutang Lainnya | 10.000.000,00 | 1.30. Utang Lainnya | 10.000.000,00 |
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| 1.32. Piutang Lainnya | 10.000.000,00 | 1.32. Utang Lainnya | 10.000.000,00 |
| 1.33. Piutang Lainnya | 10.000.000,00 | 1.33. Utang Lainnya | 10.000.000,00 |
| 1.34. Piutang Lainnya | 10.000.000,00 | 1.34. Utang Lainnya | 10.000.000,00 |
| 1.35. Piutang Lainnya | 10.000.000,00 | 1.35. Utang Lainnya | 10.000.000,00 |
| 1.36. Piutang Lainnya | 10.000.000,00 | 1.36. Utang Lainnya | 10.000.000,00 |
| 1.37. Piutang Lainnya | 10.000.000,00 | 1.37. Utang Lainnya | 10.000.000,00 |
| 1.38. Piutang Lainnya | 10.000.000,00 | 1.38. Utang Lainnya | 10.000.000,00 |
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| 1.41. Piutang Lainnya | 10.000.000,00 | 1.41. Utang Lainnya | 10.000.000,00 |
| 1.42. Piutang Lainnya | 10.000.000,00 | 1.42. Utang Lainnya | 10.000.000,00 |
| 1.43. Piutang Lainnya | 10.000.000,00 | 1.43. Utang Lainnya | 10.000.000,00 |
| 1.44. Piutang Lainnya | 10.000.000,00 | 1.44. Utang Lainnya | 10.000.000,00 |
| 1.45. Piutang Lainnya | 10.000.000,00 | 1.45. Utang Lainnya | 10.000.000,00 |
| 1.46. Piutang Lainnya | 10.000.000,00 | 1.46. Utang Lainnya | 10.000.000,00 |
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| 1.51. Piutang Lainnya | 10.000.000,00 | 1.51. Utang Lainnya | 10.000.000,00 |
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| 1.64. Piutang Lainnya | 10.000.000,00 | 1.64. Utang Lainnya | 10.000.000,00 |
| 1.65. Piutang Lainnya | 10.000.000,00 | 1.65. Utang Lainnya | 10.000.000,00 |
| 1.66. Piutang Lainnya | 10.000.000,00 | 1.66. Utang Lainnya | 10.000.000,00 |
| 1.67. Piutang Lainnya | 10.000.000,00 | 1.67. Utang Lainnya | 10.000.000,00 |
| 1.68. Piutang Lainnya | 10.000.000,00 | 1.68. Utang Lainnya | 10.000.000,00 |
| 1.69. Piutang Lainnya | 10.000.000,00 | 1.69. Utang Lainnya | 10.000.000,00 |
| 1.70. Piutang Lainnya | 10.000.000,00 | 1.70. Utang Lainnya | 10.000.000,00 |
| 1.71. Piutang Lainnya | 10.000.000,00 | 1.71. Utang Lainnya | 10.000.000,00 |
| 1.72. Piutang Lainnya | 10.000.000,00 | 1.72. Utang Lainnya | 10.000.000,00 |
| 1.73. Piutang Lainnya | 10.000.000,00 | 1.73. Utang Lainnya | 10.000.000,00 |
| 1.74. Piutang Lainnya | 10.000.000,00 | 1.74. Utang Lainnya | 10.000.000,00 |
| 1.75. Piutang Lainnya | 10.000.000,00 | 1.75. Utang Lainnya | 10.000.000,00 |
| 1.76. Piutang Lainnya | 10.000.000,00 | 1.76. Utang Lainnya | 10.000.000,00 |
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| 1.92. Piutang Lainnya | 10.000.000,00 | 1.92. Utang Lainnya | 10.000.000,00 |
| 1.93. Piutang Lainnya | 10.000.000,00 | 1.93. Utang Lainnya | 10.000.000,00 |
| 1.94. Piutang Lainnya | 10.000.000,00 | 1.94. Utang Lainnya | 10.000.000,00 |
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| 1.97. Piutang Lainnya | 10.000.000,00 | 1.97. Utang Lainnya | 10.000.000,00 |
| 1.98. Piutang Lainnya | 10.000.000,00 | 1.98. Utang Lainnya | 10.000.000,00 |
| 1.99. Piutang Lainnya | 10.000.000,00 | 1.99. Utang Lainnya | 10.000.000,00 |
| 1.100. Piutang Lainnya | 10.000.000,00 | 1.100. Utang Lainnya | 10.000.000,00 |

Figure 17: Financial Report Menu- balance sheet

Source: Processed Data

The financial report menu includes the income statement, capital change report and balance sheet. BUMDes in the Mandalika SEZ area have a financial report format provided by the BUMDes supervisor at the sub-district level. The financial report format used in the Semeton BUMDes application follows this format.

5. DISCUSSION

Many website-based accounting applications are intended for BUMDes that can be accessed for free or traded. However, many of these applications were not based on the results of discussions with BUMDes. However, they were made based on well-known accounting applications and are used by many companies such as Accurate and MYOB. Accounting applications such as Accurate and MYOB are designed to be used by users who already understand accounting well. It starkly contrasts the quality of human resources owned by BUMDes in the Mandalika SEZ area, causing the accounting application to become unusable by BUMDes. Following the results of the Focus Group Discussion, we carried out with BUMDes in the Mandalika SEZ area. BUMDes managers have tried using accounting applications provided by several parties, both government agencies and private agencies. However, the accounting application provided cannot be appropriately used by BUMDes due



to several factors, such as; cannot operate it, display of complicated applications, differences in recording needs, and differences in accounting practices carried out by BUMDes.

Therefore, BUMDes in the Mandalika SEZ area require accounting applications based on their needs and abilities so that they can be used appropriately and significantly impact the development of BUMDes. Designing a website-based accounting application model is crucial in making a website-based accounting application, so this research is also significant. The results of the presentation on the design of a website-based accounting application model implemented for BUMDes managers in the Mandalika SEZ area have received excellent appreciation. BUMDes managers in the Mandalika SEZ area think that the designed accounting application model is to their liking, namely, an accounting application that is easy to understand and has features that are what BUMDes managers need.

6. CONCLUSION

Based on the design of the accounting application that has been designed, the accounting application that is not made based on in-depth discussions and studies related to the needs and operational capabilities of BUMDes has many weaknesses. Furthermore, the design of the accounting application, which was designed based on the results of in-depth discussions and studies with the BUMDes manager, resulted in an application design that was in accordance with the needs of the BUMDes manager so that it received a positive response and received appreciation from the BUMDes manager. This research will directly impact the process of making website-based accounting applications for BUMDes in the Mandalika SEZ area. However, this research still needs to be expanded due to the lack of active respondents in providing views, criticisms, and suggestions, so the designed design may have many drawbacks and must be readjusted.

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