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IMPLEMENTATION OF AN ACCOUNTING INFORMATION SYSTEM IN THE FINANCIAL MANAGEMENT OF THE DUA PUTRA FARM MSME IN KROYA DISTRICT, CILACAP REGENCY

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Abstract

Systematic financial management is the main foundation for the sustainability of Micro, Small, and Medium Enterprises (MSMEs). However, in practice, most MSMEs in Indonesia still use manual record keeping practices that does not comply with applicable accounting standards. This study aims to analyze the financial management of Dua Putra Farm MSME and assess the feasibility of implementing an Accounting Information System (AIS) as a contextual and measurable solution. A descriptive qualitative approach was used with data collection techniques including in depth interviews, field observations, and business document reviews. The results showed that Dua Putra Farm does not yet have a structured financial recording system, there is no separation between personal and business cash, and periodic financial reports have never been prepared. The implementation of an accounting information system is recommended through three stages: initiation of financial literacy, implementation of a simple spreadsheet system, and adoption cloud-based accounting software in accordance with the Indonesian MSME Financial Accounting Standards (SAK). Key supporting factors include owner motivation and daily income stability, while limited accounting knowledge and digital infrastructure are significant barriers. The gradual implementation of AIS is believed to improve accountability, transparency, and long-term business sustainability.

Keywords: accounting information systems, financial management, MSMEs, duck farming, EMKM SAK

INTRODUCTION

The development of the Micro, Small, and Medium Enterprises (MSMEs) sector in Indonesia demonstrates a very significant contribution to the national economy. MSMEs not only play a role as drivers of local economic activity but also absorb a large workforce and support the economic stability of communities, particularly in rural and non-metropolitan areas. The existence of MSMEs also supports the distribution of income among communities and strengthens national economic resilience, especially during times of global economic instability. However, behind this significant contribution, the MSME sector still faces various fundamental challenges related to managerial capacity and business management, particularly in the aspect of systematic and structured financial management. In practice, the majority of MSMEs in Indonesia still rely on simple, even informal, financial recording systems. Many business owners have not implemented consistent transaction recording practices, do not separate personal and business finances, and did not prepare periodic financial reports in accordance with applicable accounting standards. This condition makes it difficult for business owners to objectively measure business performance, identify profitability levels, and formulate business development strategies based on accurate financial data. The low quality of financial records reflects the still limited financial literacy among MSMEs, which ultimately has a direct impact on long term business sustainability and their ability to access formal financing sources from financial institutions (Anggraini, 2024).

One approach that can improve the quality of MSME financial management is the implementation of an Accounting Information System (AIS). An Accounting Information System is a set of procedures, technologies, and resources designed to collect, process, store, and communicate financial information efficiently and in an integrated manner to support managerial decision making. Implementing an AIS enables businesses to record transactions more systematically, produce more accurate and timely financial reports, and strengthen internal control mechanisms. Internal control in business operations with a structured recording system, MSMEs can obtain a clearer picture of their business's financial condition, enabling them to make more rational and strategic business decisions.

Despite this, the adoption rate of accounting information systems among MSMEs remains relatively low, particularly among businesses located in districts and sub districts with limited access to digital infrastructure and adequate human resources. Limited technological literacy, a lack of understanding of the benefits of accounting systems, and limited capital for software investment are some of the factors causing MSMEs to maintain simple manual record keeping methods. This situation indicates a gap between the development of information technology in the accounting sector and the adaptability of MSMEs to implement it optimally (Al-Hattami, 2024).

Dua Putra Farm is an example of an MSME engaged in egg laying duck farming and is located in Kroya District, Cilacap Regency, Central Java. This business was established in August 2025 using independent capital without financing support from formal financial institutions. During its operations, this business is able to generate an average revenue of around IDR 600,000 to IDR 700,000 per day from selling duck eggs to consumers and its network of resellers. Despite showing promising economic potential, the business's financial management is still carried out simply and manually, using notebooks without a standardized system. The lack of a structured recording system makes it difficult for business owners to monitor cash flow, identify production costs in detail, and calculate net profit periodically. The absence of an adequate accounting information system has the potential to hinder business growth, particularly in aspects of capital planning, operational cost control, and ongoing evaluation of business profitability (Jahormin Simarmata, SE., Ak., 2021).

The phenomenon of limited financial management experienced by MSMEs such as Dua Putra Farm is not essentially a standalone case, but rather reflects a systemic problem experienced by many MSMEs in Cilacap Regency. Kroya District, as one of the areas with quite dynamic economic activity, has a relatively high number of MSMEs, but is not fully supported by adequate managerial capacity, especially in terms of utilizing accounting technology for business financial management. The imbalance between local economic potential and professional business management capabilities is a challenge that requires attention from both academics and practitioners through an approach based on accounting information systems (Herawati, 2025).

This research has elements of novelty focuses on the implementation of accounting information systems in livestock based MSMEs in Cilacap Regency, which until now has rarely been studied in depth. Most previous studies have focused more on MSMEs in the trade and service sectors located in urban areas, while studies on the application of AIS in agricultural MSMEs in non metropolitan areas are still limited. Therefore, this study is expected to contribute to expanding the development of literature on accounting information systems in the context of agricultural MSMEs in the regency. In addition, this study is expected to produce applicable recommendations for MSME actors in adopting AIS based financial recording systems to improve financial performance and strengthen business sustainability in the long term (Mochammad Fani Rafael, 2024).

Based on the background that has been described, this study formulates several research questions as follows: (1) What is the condition of financial management that has been implemented by the Dua Putra Farm MSME in Kroya District, Cilacap Regency? (2) To what extent can the implementation of accounting information systems be applied in the financial management of these MSMEs? and (3) What are the supporting and inhibiting factors in the process of adopting accounting information systems by MSMEs in Cilacap Regency? In line with the formulation of the problem, this study aims to analyze the condition of financial management at the Dua Putra Farm MSME which is currently still carried out manually and is not structured, as well as to examine the feasibility and mechanism of implementing accounting information systems as a more systematic and accountable financial management solution for MSMEs in Kroya District, Cilacap Regency.

Theoretically, this research is expected to contribute to enriching the treasury of accounting science, particularly in developing studies on the application of accounting information systems in the MSME sector in the district area. Meanwhile, the results of this study are expected to serve as an implementation guide for MSME actors in adopting a better and more structured financial recording system, as well as being a reference for the local government of Cilacap Regency in designing development programs, improving financial literacy, and digitizing MSME financial management in a sustainable manner.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Accounting Information System (*Accounting Information System*)

An Accounting Information System (AIS) is an integrated framework that integrates various critical components within an organization, namely human resources, operational procedures, information technology, and financial data. This integration enables organizations to systematically manage, process, and present financial information so that it can be used as a basis for managerial decision making. Through this system, accounting information serves not only as a tool for recording transactions but also as a means of providing accurate, timely, and relevant information for management in planning, controlling, and evaluating organizational activities.

In a global context, (Jurnal & Ekonomi, 2025) defines an Accounting Information System (AIS) as a system designed to collect, record, store, and process financial data into useful information for various stakeholders. The information generated by this system is then distributed to management and other stakeholders to support the organization's planning, control, and decision-making functions more effectively and efficiently. With the increasingly rapid development of information technology, the implementation of AIS is also increasingly integrated with digital systems, thereby increasing data processing speed and minimizing the potential for errors in recording financial transactions.

The consistent and structured implementation of an AIS has been proven to improve the quality of financial reports, particularly in terms of accuracy, reliability, and timeliness of information presentation. Furthermore, the existence of this system also plays a crucial role in strengthening internal control mechanisms within the organizational structure. Through clear procedures, proper segregation of duties, and the use of integrated technology, an AIS can help organizations reduce the risk of fraud, recording errors, and misuse of assets. Thus, the effective implementation of an Accounting Information System not only supports organizational transparency and accountability but also improves operational efficiency and overall managerial performance.

MSME Financial Management

Financial management in MSMEs includes systematic planning, recording, monitoring, and reporting activities to maintain the business's financial balance. The inability of MSMEs to manage their finances in a structured manner is a dominant factor hindering business growth and access to formal financing. Empirical research shows that MSMEs that implement standardized financial records have a higher level of financial performance. Business survival which is much higher than those who manage their finances informally and are not well documented (Nurdiansyah & Nurodin, 2024).

Implementation of AIS in the MSME Sector

The process of adopting an accounting information system in MSMEs requires a phased and contextual approach tailored to the resource capacity of the business owner. AIS implementation does not have to begin with complex technology but can be initiated through data based accounting applications. Mobile or cloud based accounting software lightweight and easy to operate. The success of AIS implementation is largely determined by the digital literacy of business actors, the availability of technological infrastructure, and support from government and private institutions that actively promote the digitalization of MSMEs (Novida, 2025).

The Role of AIS in the Financial Performance of MSMEs

Empirical studies from various reputable international journals show that the implementation of AIS consistently has a positive and significant impact on improving financial performance of small business entities. Entities that have adopted AIS have proven to be superior in preparing cash flow projections, controlling operational cost structures, and producing more accurate and timely financial reports. Reliable as a basis for strategic decision making. The positive relationship between AIS implementation and the quality of MSME financial reports serves as a logical argument for developing the hypotheses in this study (Pratomo, 2024).

MSMEs in the Livestock Sector and Their Accounting Characteristics

Livestock based MSMEs have their own accounting complexities because they involve recording biological assets. The value of which fluctuates according to the livestock's biological cycle. Managing the costs of feed, animal care, and production output, such as eggs, requires specific account classifications so that financial reports can fairly reflect business conditions according to applicable standards. The lack of accounting guidelines tailored to micro scale livestock businesses like Dua Putra Farm presents a significant obstacle to establishing a standardized and accountable financial recording system (Pengaruh et al., 2023).

RESEARCH METHODS

Types and Approaches of Research

This study uses a qualitative approach with descriptive methods, aiming to obtain an in-depth understanding of financial management practices among MSMEs through the exploration of empirical field data. A qualitative approach was selected because it captures the complexity of social and economic realities, which cannot be measured solely numerically but require in depth interpretation of the actual experiences and practices of business actors. This approach allows researchers to obtain a holistic picture of the actual implementation of the accounting information system at Dua Putra Farm, a contextual and comprehensive approach (Sugiyono, 2022).

Research Location and Object

This research was conducted at the Dua Putra Farm MSME located at Jalan Tawes RT 31 RW 03, Sikampuh Village, Kroya District, Cilacap Regency, Central Java. This location was chosen based on the consideration that Dua Putra Farm is a real representation of the livestock sector MSME that has significant economic potential but has not implemented a structured financial recording system. The object of research covers all aspects of business financial management, from recording daily income, operational expenses, to the profit sharing mechanism for employees and networks reseller owned (Rahmiati, 2025).

Data Collection Sources and Techniques

The data in this study comes from two sources, namely primary data and secondary data. Primary data was obtained through in depth interviews with the business owner, namely Tofik as the owner of Dua Putra Farm, two employees, and six resellers involved in the product distribution network. Interviews were conducted in a structured manner using a question guide that covered aspects of business management, financial management, marketing strategy, and analysis. Strengths, weaknesses, opportunities, and threats (SWOT) analysis of the business. Secondary data was obtained from business documents, daily sales records, and academic literature relevant to the research topic (Creswell & Creswell, 2023).

Research Instruments

The main instrument in this qualitative research is the researcher himself, which acts as a tool for collecting, processing, and interpreting data directly in the field. In addition to the researcher as the key instrument, an interview guide is also used, sound recording equipment, and field notes as a supporting instrument to ensure that all information obtained is documented completely and accurately. The validity of the instrument is maintained through the process of expert judgment before data collection in the field.

Data Analysis Techniques

Data analysis in this study follows the interactive model of Miles, Huberman, and Saldaña which consists of four main stages, namely data collection, data condensation, data presentation, and drawing conclusions. In the condensation stage, all interview transcripts were sorted and focused on themes related to financial management practices and the potential for AIS implementation. The results of the data presentation were then interpreted critically to produce findings that could answer the research problem formulation comprehensively and reliably.

Data Validity

The validity of the data in this study is guaranteed through techniques source triangulation And triangulation method. Source triangulation is done by comparing information obtained from owner, employees, and reseller cross referenced to ensure data consistency. Triangulation methods were conducted by comparing interview results with direct observations of the physical condition of the business and available financial records. The application of these two triangulation techniques aimed to minimize researcher bias and increase credibility and transfer ability research findings.

RESULTS AND DISCUSSION

Overview of Dua Putra Farm MSME

Dua Putra Farm is a laying duck farm officially established in August 2025 and located on Jalan Tawes RT 31 RW 03, Sikampuh Village, Kroya District, Cilacap Regency, Central Java. This business was pioneered by Tofik, owner relying on independent capital without the involvement of formal financial institutions since its inception. In its operational structure, Dua Putra Farm involves two permanent employees responsible for the farm's daily activities as well as six resellers which act as a distribution partner for products to end consumers. The product's advantages lie in the quality of duck eggs, which are high in omega 3, large in size, always fresh straight from the coop, and produced from selected, well standardized feed. The average income of this business ranges from IDR 600,000 to IDR 700,000 per day, a figure that reflects the promising economic potential for micro scale businesses in the Cilacap Regency area. Based on the results of in depth interviews with the business owner, the following information was obtained:

"I started this business from scratch with my own capital, without any loans from banks or cooperatives. I record my income from egg sales every day, but I still use a regular notebook; I don't have a specific system for the finances."

This statement confirms that despite businesses showing positive revenue performance, financial management remains very rudimentary and unstructured. The majority of MSMEs in Indonesia still face fundamental challenges in separating business and personal financial records, as well as a lack of understanding of financial reporting standards that comply with applicable regulations (Khoirunnisa, 2025).

Financial Management Condition of Dua Putra Farm MSME

The financial management at Dua Putra Farm is currently entirely manual by the owner, without the involvement of accounting experts or the use of any financial recording technology. Recording only covers daily income from egg sales, while expenses such as feed costs, livestock care, employee wages, and other operational costs are not recorded in a classified and consistent manner on a daily basis. The lack of a clear separation between cash inflows and cash outflows makes it difficult for the owner to accurately determine the business's net profit position for any given period. The business owner stated:

"For expenses like buying feed, paying employees, and housing costs, I don't record them in detail. I just keep track of them. So, if you ask me what my net profit is per month, I don't know for sure."

This situation creates various operational risks that have the potential to hinder long term business growth. A manual cash receipt recording system without a clear separation of duties has been shown to increase the risk of recording errors and inaccurate financial reports, which can seriously impact business continuity (Amelia, 2025). The lack of standardized financial reports also makes it difficult for owners to access financing from formal financial institutions because they lack financial documents that can be independently verified by any creditor.

Table 1. Financial Management Conditions of Dua Putra Farm MSME

Financial Aspects	Present Condition	Information
Income Recording	Manual	Recorded daily but inconsistently
Recording Expenses	Unclassified	Most of it is not recorded
Income statement	Not yet available	Never compiled
Separation of Personal & Business Cash	Not done	Personal and business cash are still mixed
Usage Accounting Software	Not yet implemented	Completely manual
Periodic Financial Reporting	Not yet implemented	Not organized regularly

SWOT Analysis in Accounting Information Systems Perspective

Analysis strengths, weaknesses, opportunities, and threats SWOT analysis of Dua Putra Farm provides a strategic overview of the business's position and maps the urgency of implementing an accounting information system as a more professional financial management solution. In terms of strengths, duck eggs sourced from selected feed with a high omega 3 content, large size, and always fresh straight from the coop, provide a strong competitive differentiation in the local market. This product's superiority is supported by accurate financial records and reliable will allow the owner to calculate profit margin per product unit accurately so that selling price determination can be carried out more strategically and based on valid empirical data (Anggraini, 2024).

In terms of weaknesses, limited land, capital, and a suboptimal marketing system reflect the need for structured financial data support as a basis for submitting financing for business expansion to formal financial institutions. Meanwhile, the opportunity of minimal duck farm competitors near the business location presents a strategic momentum that must be immediately utilized through strengthening managerial capacity, including more systematic financial management. The threat of the potential emergence of new competitors requires Dua Putra Farm to have operational excellence, one of which can be realized through production cost efficiency, which can only be accurately identified if the financial recording system is running well and is structured.

Table 2. SWOT Analysis of Dua Putra Farm from a AIS Perspective

SWOT Elements	Current Conditions	Implications for AIS
Strengths	High quality, omega 3, fresh product	Requires accurate cost-per-unit calculations

Weaknesses	Limited land, limited capital, limited marketing	AIS supports formal financing applications
Opportunities	Minimal local competitors around the location	AIS supports data driven expansion strategy
Threats	Potential emergence of new competitors	Cost efficiency through structured record keeping

Needs Analysis and AIS Implementation Mechanism

Based on interviews and field observations, several fundamental needs were identified that must be met in designing an accounting information system that aligns with the capacity and characteristics of Dua Putra Farm. The business owner stated directly:

"I'd really like to have neater and more organized record keeping, but I don't know where to start. If I could just use my cell phone, that would be enough. The important thing is that it's easy to use and doesn't require a long and complicated accounting lesson."

This statement reflects the strong desire of business actors to improve their financial management, but are hampered by limited technical and accounting knowledge. The implementation of a computer-based accounting information system using Microsoft Excell has been proven to be more effective than manual recording because it can significantly improve data security, accuracy, information relevance, and the quality of financial reporting, with an effective rate reaching 87.5% (Azizah & Damayanti, 2025). This finding strengthens the recommendation that Dua Putra Farm can begin transforming its financial recording from utilizing simple spreadsheet before progressively moving on to software more comprehensive and standardized accounting in accordance with SAK EMKM.

The recommended implementation mechanism for AIS at Dua Putra Farm is carried out through three main stages. First, the initiation stage, which includes basic financial literacy training for owners and employees regarding understanding the concept of recording transactions, separating business and personal cash, and introducing a simple financial report format based on SAK EMKM. Second, the initial implementation stage uses Microsoft Excel or accounting application mobile simple and easy to operate without a formal accounting background. Third, the development stage toward cloud-based accounting software which allows for financial monitoring real time from the device smartphone. The implementation of an integrated financial management information system has been proven to improve operational efficiency, financial reporting transparency, and the quality of managerial decisions for MSMEs operating in a dynamic business environment (Amelia & Nasution, 2025).

Table 3. AIS Implementation Mechanism at Dua Putra Farm

Stages	**Activity**	**Target Achievement**
Stage 1: Initiation	Basic financial literacy training, cash separation	Understanding basic accounting concepts
Stage 2: Initial Implementation	use of Microsoft Excel or mobile accounting applications	Structured daily transaction recording
Stage 3: Development	Adoption cloud based accounting software	real-time financial statements based on SAK EMKM

Impact of AIS Implementation on Financial Performance

The implementation of an accounting information system at Dua Putra Farm has the potential to provide significant transformation in aspects of financial management comprehensively. The implementation of AIS enables business actors to have comprehensive financial visibility. Real time, which is very crucial for strategic decision making, starting from planning feed purchases, determining selling prices, to evaluating the performance of the six reseller in product distribution networks. Adopting an AIS is not merely an option but a strategic imperative for MSMEs focused on growth and sustainability in the increasingly competitive digital era (Saidi, 2025). With accurate and up to date financial data, business owners can identify revenue trends, detect operational cost leaks, and design more measurable business expansion strategies based on empirical data that can be justified academically and practically. In addition to these operational benefits, the implementation of AIS also contributes directly to improving internal control. These impacts minimizing the risk of fraud and recording errors in daily business activities. Mentoring and socialization activities for the implementation of standardized AIS and SAK have been proven to drive progress in financial transaction documentation, although challenges remain in achieving full compliance with applicable accounting standards (Rosa, 2024). Ongoing training support from government agencies and MSME support institutions is a key external factor that can accelerate and ensure the success of the comprehensive and sustainable AIS adoption process in businesses like Dua Putra Farm.

Supporting and Inhibiting Factors for AIS Implementation

The successful implementation of AIS at Dua Putra Farm is inseparable from the comprehensive identification of supporting and inhibiting factors in the field. Among the supporting factors are the business owner's internal motivation to grow, a relatively stable daily income of between Rp600,000 and Rp700,000, and the existence of a six member network reseller organized financial systems to become social and economic capital conducive to the adoption of new systems. Continuously improving financial literacy and understanding of business risks has been shown to have a positive and significant impact on MSME financial management behavior, thus becoming a key foundation for successful AIS adoption (Sutriyani, 2024).

On the inhibiting side, limitations human resources in accounting knowledge, a lack of understanding of the financial standards of the Indonesian MSME Financial Accounting Standards (SAK), limited capital for technology investment, and the habit of manual recording that has been in place since the beginning of the business are real challenges that cannot be ignored. An accounting information system must be implemented by MSMEs as a reference in recording, processing, and reporting financial transactions effectively. Real time however, its effectiveness is highly dependent on the readiness and capacity of the human resources who operate it on a daily basis (Wirayuda & Nasution, 2025). Therefore, the AIS implementation strategy at Dua Putra Farm needs to be carried out in stages and in a planned manner with ongoing support from relevant agencies to ensure the sustainability of the system's implementation in the long term, providing tangible benefits for growth and development sustainability overall business (Saraswati, 2023).

In addition to these internal factors, there are also external factors that influence the success of AIS implementation in livestock MSMEs such as Dua Putra Farm. These include the availability of technological infrastructure in Kroya District, Cilacap Regency, including adequate internet access and the availability of devices smartphone among business actors, it is a technical prerequisite that cannot be ignored in the process of adopting digital based systems. Geographical conditions and digital infrastructure in non-metropolitan areas often act as real obstacles, slowing the pace of financial digitalization for MSMEs in districts compared to businesses located in large urban centers. From a policy perspective, local government support in the form of training programs, subsidized technology access, and ongoing mentoring are highly strategic external supporting factors. Socialization and mentoring activities for the implementation of AIS and SAK tailored to the specific needs of MSMEs have proven effective in gradually increasing the financial competence of business actors, although the challenge of full compliance with accounting standards still requires time and is a lengthy process (Wirayuda, 2025). Therefore, synergy between local governments, MSME support institutions, and universities in designing contextual and sustainable financial literacy programs is key to the success of the overall transformation of MSME financial management in the Cilacap Regency area.

Motivational factors and mindset business actors also play an equally important role in determining the success of AIS implementation. MSME actors who have a growth orientation (growth mindset) and a high awareness of the importance of orderly financial administration tend to adapt more quickly to the new recording system compared to those who are still trapped in conventional mindsets. The awareness that accounting information systems are not just recording tools but strategic instruments for measuring performance, planning expansion, and strengthening the business's bargaining position in front of business partners and formal financial institutions needs to be continuously instilled in all MSME actors, including Tofik as owner Dua Putra Farm (Terapan et al., 2026).

The psychological dimension of business actors is also a determining variable that is often overlooked in studies of the adoption of accounting information systems at the micro level. MSMEs that are actively involved in local business communities and livestock associations tend to have greater exposure to better financial management practices, resulting in a relatively faster rate of adaptation to new systems compared to businesses operating in isolation. In the context of Dua Putra Farm, the existence of a six-member network reseller which is active indirectly creates positive social pressure which encourages owners to improve their financial recording systems so that the distribution of profit margins to partners can be accounted for in a transparent and measurable manner.

From a technology perspective, accessibility to devices android smartphone based accounting applications that have now penetrated into rural areas have opened up huge opportunities for MSMEs like Tofik to adopt Android based accounting application mobile without having to invest heavily in hardware. Various free and paid accounting applications at affordable prices, such as Buku Kas, Buku Warung, and Jurnal.id, have been launched with user friendly interfaces designed for novice users, even those without a formal accounting background. The availability of this increasingly inclusive technology ecosystem is a supporting external factor that reduces technical barriers in the gradual transition from manual bookkeeping to digital based systems.

However, cultural barriers stemming from customs (habit) manual record keeping that has been ingrained since the beginning of a business cannot be overcome solely through the provision of technology. Changing administrative behavior requires educational and ongoing interventions, not just one time, ceremonial training. Research in various developing countries shows that intensive mentoring programs lasting at least three months are consistently far more effective in forming new financial record keeping habits than short, unaccompanied training follow up systematically after that.

The time availability factor is also a significant obstacle for livestock MSMEs whose daily activities are busy with operational routines ranging from feeding, collecting eggs, to managing distribution to consumers resellers. This situation demands an accounting system design that is truly concise, efficient, and doesn't take up excessive time during daily operation. The ideal accounting system for Dua Putra Farm is one that can be completed in no more than ten minutes per day, thus not disrupting the business's existing operational rhythm.

Ultimately, the sustainability of AIS implementation is highly dependent on the creation of feedback loop positive, namely a condition in which business owners actually experience concrete benefits from the implemented recording system, such as easier decision making, increased cost efficiency, and easier access to formal financing. When these benefits are felt directly and consistently, the motivation to maintain and develop the system will grow organically from within the business owner, without having to rely on external encouragement from support parties or government agencies.

CONCLUSION

This research reveals that the Dua Putra Farm MSME still manages its finances manually and in an unstructured manner, without separating personal and business funds, and without adequate periodic financial reporting. This situation makes it difficult for the business owner to accurately identify net profit and hinders access to formal financing. The implementation of an Accounting Information System (AIS) in stages, starting from the utilization of spreadsheets to cloud-based accounting software, is considered feasible and relevant as a concrete solution that can increase accountability, transparency, and long term business sustainability.

The owner of Dua Putra Farm is advised to immediately start transforming his financial management by adopting application-based recording mobile simple yet consistent approach every day. The Cilacap Regency Government is expected to play an active role through financial literacy training programs and ongoing assistance with MSME digitalization. Furthermore, further research with a broader sample size in the Kroya District is needed to produce more representative findings that can serve as a basis for MSME development policies based on accounting information system at the district level.

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