

The Implementation of the LAMIKRO Application to Improve the Accuracy of Financial Recording and MSME Compliance Based on SAK EMKM at Grosir Karya Muda

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Abstract

This study aims to analyze the implementation of the LAMIKRO application in improving the accuracy of financial record-keeping and compliance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) among MSMEs, with a particular focus on Grosir Karya Muda. MSMEs play a strategic role in Indonesia's economy but often face challenges in effective financial management due to limited accounting literacy and resources. LAMIKRO, an Android-based application, offers a solution through features such as journal entries, income statements, and balance sheets to facilitate the preparation of financial reports in accordance with SAK EMKM. This study employs a descriptive qualitative method using primary data obtained through interviews, observations, and documentation. The findings reveal that the use of LAMIKRO significantly enhances the accuracy of financial record-keeping and the quality of MSME financial reports. Furthermore, intensive assistance in using the application helps overcome barriers related to digital literacy and the lack of prior outreach, which were previously major obstacles. Thus, LAMIKRO not only improves financial management efficiency but also strengthens the credibility of MSMEs in accessing financing.

Keywords: MSMEs; SAK EMKM; LAMIKRO; financial record accuracy.

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a crucial component of Indonesia's economy. According to Law Number 20 of 2008, MSMEs are defined as business activities that can expand employment opportunities and contribute to the equitable distribution and enhancement of public income. A micro enterprise refers to a productive business owned by an individual or business entity that meets specific criteria, while small and medium enterprises have broader thresholds in terms of assets and annual turnover. MSMEs serve as one of the main pillars of Indonesia's economy. Their presence not only drives national economic growth but also contributes to economic equity across various regions, including rural areas. In the context of economic development, MSMEs play a strategic role in improving community welfare by providing broader business opportunities. As more individuals engage in entrepreneurial activities, household incomes rise, which in turn helps reduce economic disparities between urban and rural areas (Kementerian Koperasi dan UKM, 2023).

Furthermore, MSMEs make a significant contribution to Indonesia's Gross Domestic Product (GDP). Based on data released by the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM) in 2023, the MSME sector accounted for approximately 61% of the national GDP. This indicates the sector's vital role in driving overall economic growth. Additionally, MSMEs have a direct impact on employment absorption. According to the same report, around 97% of Indonesia's workforce is employed in the MSME sector. This highlights that MSMEs are not only engines of economic growth but also solutions for reducing unemployment and improving social welfare (Kemenkop UKM, 2023).

However, many MSMEs face challenges in effective financial management, particularly in maintaining accurate records and complying with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) (Kementerian Koperasi dan UKM, 2022).

The Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) is an accounting guideline specifically designed to assist entities without significant public accountability in preparing simple and relevant financial statements. SAK EMKM was issued by the Indonesian Institute of Accountants (IAI) on May 18, 2016, and became effective on January 1, 2018. It governs common transactions conducted by MSMEs using the historical cost measurement basis, allowing entities to record assets and liabilities based on their acquisition cost (Halim et al., 2021). According to SAK EMKM, the financial statements of MSMEs must include three main components: the Statement of Financial Position (Balance Sheet), which presents information on an entity's assets, liabilities, and equity at a specific date; the Income Statement, which covers revenues and expenses over a certain period to determine net profit or loss; and the Notes to the Financial Statements, which provide additional relevant information and explanations of the items presented in the main reports (Sari & Rahman, 2022).

In Islam, accurate financial recording is not merely an administrative matter but an integral part of Sharia that emphasizes justice, honesty, and accountability. The Qur'an explicitly commands Muslims to record debt transactions, as stated in Surah Al-Baqarah verse 282: "O you who have believed, when you contract a debt for a specified term, write it down...". This verse underscores the importance of documentation in financial dealings to ensure clarity of rights and obligations and to prevent future disputes. Accurate financial recording was also practiced during the time of the Prophet Muhammad (SAW), who trained his companions to serve as financial supervisors (*ḥafazhatul amwāl*) responsible for documenting transactions and safeguarding entrusted assets. Thus, in Islam, accurate financial recording is not only a worldly necessity but also an act of obedience to Allah SWT, a means to uphold justice among people, and a preparation for accountability in the Hereafter.

As part of the Indonesian government's efforts to improve MSME financial governance, the government has enacted the Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 6 of 2016 concerning the General Guidelines for the Empowerment of Micro, Small, and Medium Enterprises. This regulation emphasizes that financial recording is a crucial aspect of healthy and sustainable business management. Through accurate and systematic bookkeeping, MSMEs can more easily monitor cash flow, manage operating costs, and regularly evaluate business performance. In addition, orderly financial records play a vital role in enhancing MSMEs' credibility in the eyes of

investors and financial institutions, thereby facilitating access to financing sources, whether through bank credit or investor funding. However, limitations in accounting knowledge and resources often lead to inadequate financial reports, which hinder access to financing and strategic decision-making. According to Erlangga Meitri Kurniawan (2023), his research found that many MSME actors have not effectively implemented SAK EMKM due to a lack of understanding and socialization, which affects the quality of financial information and results in poor decision-making.

To address this issue, the Ministry of Cooperatives and SMEs of the Republic of Indonesia has developed LAMIKRO, an Android-based accounting application specifically designed to assist MSMEs in preparing financial reports in accordance with SAK EMKM. The LAMIKRO system complies with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). This application offers ease in transaction recording and financial statement preparation, aiming to improve the accuracy of records and MSMEs' compliance with applicable accounting standards (Azizah et al., 2024). Sulistiyowati et al. (2023) stated in their research that regression analysis showed a significant positive effect of accounting technology on financial management efficiency, meaning the use of accounting technology can enhance MSMEs' ability to manage their finances more effectively and efficiently. LAMIKRO is highly suitable for MSMEs due to its user-friendliness, and the application also provides tutorials that allow users to operate it without needing to study bookkeeping in depth (Suratno et al., 2020).

Grosir Karya Muda, as one of the Micro, Small, and Medium Enterprises (MSMEs), faces significant challenges in financial management. Before the COVID-19 pandemic, financial recording was carried out in a simple manner, only recording total income and expenses without preparing monthly financial statements. Since the pandemic, financial recording has stopped due to a decline in income, which also resulted in a lack of accuracy in financial records and the merging of personal and business finances at Grosir Karya Muda. This situation reflects common challenges faced by many MSMEs in maintaining financial stability and compliance with accounting standards. To address this issue, an evaluation using the LAMIKRO application is needed to assist Grosir Karya Muda in preparing accurate financial reports in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). The presence of the LAMIKRO application in line with SAK EMKM is expected to help MSME actors in Indonesia prepare financial statements, thereby making it easier to apply for credit or financing (Windayani et al., 2018). In addition, LAMIKRO, which is designed to be secure, flexible, easy to use, relevant, and accurate, can assist MSMEs in managing their finances (Utama et al., 2022).

Several previous studies have discussed the implementation of accounting standards and technology in MSME financial management. Rahmawati et al. (2020) examined the adoption of accounting technology in MSMEs and found that the implementation of digital-based applications can improve the efficiency of financial recording and reduce errors in financial statements. Oka & Wulandari (2024) found that training in digital-based financial reporting using the Akuntansi Umum (AKU) application for MSME actors in Agromulyo Village, Bantul, Yogyakarta, succeeded in improving their understanding of preparing financial statements. Mustafa et al. (2025) found that the use of the digital application SI APIK helps MSME actors in preparing financial reports that comply with SAK EMKM, although some features do not yet

fully support it. Wati & Adiputra (2021) showed that the LAMIKRO application is effective in producing financial reports that meet the needs of MSME actors, although there are challenges related to digital literacy. Utama et al. (2022) found that although LAMIKRO is capable of improving the quality of financial reports, the adoption rate remains low due to a lack of outreach and understanding among MSME actors regarding the application's features.

Differ previous studies that, although they have discussed the LAMIKRO application, focused more on the impact of accounting technology implementation, application effectiveness, and adoption barriers without conducting supervision, intensive education, or direct practice with MSME actors, this research presents an innovation by not only examining the use of the LAMIKRO application in MSME financial recording but also providing direct assistance, supervision, intensive education, and hands-on practice to the business actors of Grosir Karya Muda, who have not conducted financial recording since the COVID-19 pandemic. This research also ensures that financial records are kept accurately and in accordance with SAK EMKM through active guidance and technical support. Furthermore, this study helps address the main obstacles found in previous studies, such as low digital literacy and lack of outreach, by providing active guidance and technical support in using LAMIKRO.

METHODOLOGY

This study uses a descriptive qualitative method to analyze in depth the implementation of the LAMIKRO application and its impact on the accuracy of financial recording and compliance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). The research subjects are MSME owners who are directly involved in the financial recording process, while the object of the study refers to the implementation of the LAMIKRO application in improving the accuracy of financial records and compliance with SAK EMKM.

The data sources in this study consist of primary and secondary data. Primary data were obtained directly from the research subjects through interviews, observation, and documentation, while secondary data were gathered from various literatures, reports, or documents previously published by other parties. Data collection was carried out through three main techniques: in-depth interviews with the owner of Grosir Karya Muda to explore their experiences and perceptions of using the LAMIKRO application; participatory observation to directly observe and accompany how the application is applied in daily financial recording; and documentation collected by the researcher by compiling evidence such as financial records that have been created using the LAMIKRO application.

The data analysis technique in this study was conducted through three main stages: data reduction, data presentation, and conclusion drawing. Data reduction was carried out by analyzing, filtering, and simplifying the raw data collected to make it more focused and relevant to the research objectives. The reduced data was then presented descriptively to provide a clear picture of the implementation of the LAMIKRO application and its impact on the accuracy of financial records and compliance with SAK EMKM. The final stage is conclusion drawing, where the analyzed data is interpreted to understand the extent to which the LAMIKRO application can improve the accuracy of financial recording and encourage compliance with applicable accounting standards for MSMEs. Through this approach.

RESULTS AND DISCUSSION

Initial Condition of Grosir Karya Muda Before LAMIKRO Implementation

Grosir Karya Muda is a micro-enterprise that sells staple goods and household necessities. Established in 2011, the business experienced steady growth prior to the COVID-19 pandemic. However, after the pandemic struck, the business owner faced various challenges, especially in financial recording. Since 2020, no financial records have been maintained, leading to difficulties in controlling cash flow, measuring profits, and preparing financial reports for external needs such as loan applications or business evaluations.

The irregularity of financial recording negatively impacted business decision-making. As a result, the actual profit or loss earned each month could not be accurately determined. Therefore, the implementation of the LAMIKRO application became a potential solution to improve financial recording, increase accuracy, and enhance compliance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM).

Implementation Process of the LAMIKRO Application

The implementation of the LAMIKRO application at Grosir Karya Muda was carried out in stages to ensure that financial records could be made accurately and in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). In this study, the application was implemented through strategic phases to ensure the business owner understood and applied it correctly in financial recording.

The first stage was identifying needs and preparation, conducted through observation and interviews with the business owner. The results showed that the owner of Grosir Karya Muda had limited digital literacy and lacked an understanding of the importance of systematic financial recording. The owner had stopped keeping financial records since the onset of COVID-19 due to a significant drop in sales. Prior to the pandemic, the business still used manual recording methods, which were prone to errors and data loss. The owner also merged personal and business finances, further complicating the ability to accurately assess the business's financial condition. Consequently, the owner had no clear records of the business's financial status, making it difficult to evaluate profits or losses. In addition, the lack of understanding of the benefits of proper financial documentation remained a major obstacle.

The second stage involved education and assistance through training on how to use the LAMIKRO application. The training materials covered daily transaction recording, financial statement preparation, and an understanding of accounting principles based on SAK EMKM. In addition to theory, hands-on practice was provided to ensure that the business owner understood how to operate the application. The mentoring was conducted gradually, starting from simple transactions to more complex financial reports. In this stage, the owner of Grosir Karya Muda was given the opportunity to try recording actual transactions using the application. Obstacles such as difficulties in operating the application, input errors, and lack of understanding of the application's features were addressed through Q&A sessions and easy-to-understand guides. Moreover, individual mentoring was also provided to the owner of Grosir Karya Muda who had difficulty adopting new technology. This assistance helped the business owner adapt more quickly and improve digital skills.


After the business owner understood the basic concepts of the application, the implementation phase was carried out with intensive guidance and regular monitoring. Following training and mentoring, the business owner began recording transactions regularly using the LAMIKRO application. Daily transaction data such as sales and purchases of merchandise were entered into the system, which then automatically generated financial statements in accordance with the SAK EMKM format. With this automated system, the business owner no longer needed to calculate manually and could access financial reports anytime they were needed. These more accurate financial statements supported better business decision-making, such as deciding whether to make additional inventory investments or adjust selling prices to increase profitability. The main challenge in this phase was building the habit of recording transactions consistently. To overcome this, regular reminders were sent via text messages or direct communication with the business owner. Additional guides were also provided to help the owner resolve issues independently. Several technical issues, such as data entry errors and transaction classification problems, were resolved through additional, more detailed training sessions. Evaluation and refinement became the final stage, assessing the extent to which the application improved the accuracy of financial recording and compliance with accounting standards.

In addition, the business owner was also taught how to read and analyze the financial reports generated by the application. With a better understanding of income statements, balance sheets, and cash flow statements, the owner could more clearly understand the financial condition of the business and develop better long-term financial planning.

Financial Report of Grosir Karya Muda After LAMIKRO Implementation

After the implementation of LAMIKRO, Grosir Karya Muda has established a more accurate and well-documented financial recording system. The following is the financial report of Grosir Karya Muda for February 2025 after the implementation of the LAMIKRO application:

Income Statement – February 2025



LAPORAN LABA RUGI

Grosir Karya Muda

jalan karya jaya, kec. medan johor

NPWP Usaha : belum ada

Periode : Februari 2025

Pendapatan

Kode	Nama Akun	Nilai
4010	PENJUALAN PRODUK	25.617.000
4020	PENDAPATAN JASA	0
4040	PENDAPATAN LAIN-LAIN	0
4050	PENDAPATAN BUNGA BANK	0
Total Pendapatan		Rp25.617.000

Biaya / Beban

Kode	Nama Akun	Nilai
6010	HARGA POKOK PENJUALAN	18.794.000
6015	BEBAN KEMASAN	0
6020	BEBAN PENGIRIMAN	0
6030	BEBAN PERLENGKAPAN/ATK	0
6040	BEBAN PENJUALAN LAIN-LAIN	0
6050	BEBAN GAJI KARYAWAN	0
6060	BEBAN KOMUNIKASI DAN TRANSPORTASI	0
6070	BEBAN SEWA	0
6075	BEBAN LISTRIK	250.000
6076	BEBAN AIR	0
6077	BEBAN TELEPON	0
6078	BEBAN PPH 21 KARYAWAN	0
6079	BEBAN PENYUSUTAN & AMORTISASI	0
6080	PAJAK NPWP	0
6085	BEBAN PIUTANG TAK TERTAGIH	0
6090	BEBAN ADMINISTRASI BANK	0
7000	BEBAN LAIN-LAIN	0
Total Beban		Rp19.044.000
Laba (Rugi) Sebelum Pajak		Rp6.573.000
Biaya Pajak Penghasilan		Rp128.085
Laba (Rugi) Setelah Pajak		Rp6.444.915

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Figure 1. Income Statement of Grosir Karya Muda for the Period of February 2025
Source: Authors (2025)

Statement of Financial Position (Balance Sheet) as of February 28, 2025



LAPORAN POSISI KEUANGAN

Grosir Karya Muda

jalan karya jaya, kec. medan johor

NPWP Usaha : belum ada

Periode : Februari 2025

Aset

Aset Lancar

Kode	Nama Akun	Nilai
1010	KAS	15.231.000
1020	BANK MANDIRI	0
1021	BANK BRI	0
1022	BANK BNI	0
1023	BANK BCA	0
1024	BANK DAERAH/LAINNYA	0
1030	PIUTANG USAHA	0
1035	PENDAPATAN YANG MASIH HARUS DITERIMA	0
1040	PERSEDIAAN BARANG DAGANGAN	6.330.000
1050	PERSEDIAAN BAHAN BAKU	0
1060	BEBAN DIBAYAR DIMUKA	0
1070	PERLENGKAPAN/ATK	12.000
Total Aset Lancar		Rp21.573.000

Aset Tetap

Kode	Nama Akun	Nilai
1900	PERALATAN	0
1910	BANGUNAN	0
1920	KENDARAAN	0
1930	TANAH	0
Total Aset Tetap		Rp0

Akumulasi Penyusutan

Kode	Nama Akun	Nilai
1905	AKUMULASI PENYUSUTAN PERALATAN	0
1915	AKUMULASI PENYUSUTAN BANGUNAN	0
1925	AKUMULASI PENYUSUTAN KENDARAAN	0
Total Akumulasi Penyusutan		Rp0
Total Aset		Rp21.573.000

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Liabilitas (Kewajiban)

Liabilitas Jangka Pendek

Kode	Nama Akun	Nilai
2010	HUTANG USAHA	0
2030	PENDAPATAN DITERIMA DIMUKA	0
2031	BEBAN YANG MASIH HARUS DIBAYAR	0
Total Liabilitas Jangka Pendek		Rp0

Liabilitas Jangka Panjang

Kode	Nama Akun	Nilai
2020	HUTANG BANK MANDIRI	0
2021	HUTANG BANK BRI	0
2022	HUTANG BANK BNI	0
2023	HUTANG BANK BCA	0
2024	HUTANG BANK DAERAH/LAINNYA	0
Total Liabilitas Jangka Panjang		Rp0

Ekuitas

Kode	Nama Akun	Nilai
3010	MODAL	0
3200	HIBAH/DARI PIHAK LAIN	0
3300	PRIVE	0
3500	SALDO LABA (DEFISIT)	21.573.000
Total Ekuitas		Rp21.573.000
Total Liabilitas & Ekuitas		Rp21.573.000

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Versi 3.1

Figure 2. Statement of Financial Position of Grosir Karya Muda for the Period of February 2025
Source: Authors (2025)

Notes to the Financial Statements

Grosir Karya Muda is an MSME engaged in the trade of staple goods and household necessities. This financial statement is prepared in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) to provide clear, accurate, and transparent information regarding the business's financial condition for the period of February 2025.

As of February 29, 2025, total assets were recorded at IDR 21,573,000, consisting of cash and cash equivalents of IDR 15,231,000, merchandise inventory of IDR 6,330,000, and office supplies and stationery (ATK) amounting to IDR 12,000. These assets reflect the resources owned by the MSME to operate its business.

Business revenue during February 2025 came from product sales totaling IDR 25,617,000. Of this revenue, the cost of goods sold (COGS) incurred to acquire merchandise was IDR 18,794,000, resulting in a gross profit of IDR 6,823,000 before deducting operating expenses. Operating expenses included electricity expenses of IDR 250,000, bringing the total operating expenses to IDR 250,000. After deducting operating expenses, the net profit earned for February 2025 was recorded at IDR 6,573,000.

The Impact of LAMIKRO Implementation on Financial Recording Accuracy and EMKM SAK Compliance at Grosir Karya Muda

Before the implementation of the LAMIKRO application, financial records at Grosir Karya Muda were maintained in an unsystematic manner. The business owner relied solely on memory and had not recorded any financial transactions since the COVID-19 pandemic, which posed a high risk of financial leakage and made it difficult to formulate proper business strategies. Without clear financial records, the owner often struggled to assess profits, control operational costs, and manage inventory efficiently. Furthermore, the mixing of personal and business finances complicated financial management even more, making it difficult to accurately determine the business's financial condition.

The use of the LAMIKRO application brought significant changes in financial management. With a more structured system, each transaction could be recorded in real time, reducing the risk of data loss and duplicate entries. Financial reports were automatically generated, including income statements and balance sheets, enabling the business owner to understand the financial position without manual calculations. Errors that commonly occurred in the past—such as miscalculations or missed entries—were greatly minimized.

With more accurate financial reports, the business owner was able to make better decisions, particularly regarding marketing strategies, inventory management, and operational cost control. Although challenges remained, such as adapting to new technology and limited digital literacy, the long-term benefits of using LAMIKRO outweighed these obstacles. With well-organized and standard-compliant records, Grosir Karya Muda gained a greater opportunity to grow and strengthen its position in the market.

Using LAMIKRO allowed the owner to record transactions more quickly, accurately, and systematically, so that financial reports could be accessed at any time without reprocessing data from the beginning. This also simplified financial analysis, such as calculating net profit and operational costs in more detail. The availability of more accurate reports helped the owner make better decisions related to inventory

management, cost control, and pricing strategy. Previously, due to the lack of financial records, it was difficult to determine actual profit or loss. With LAMIKRO-generated reports, the owner could now assess profit margins more clearly.

The integration of LAMIKRO with MSME financial reporting standards also enhanced compliance with existing regulations. The Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) serve as a guide to prepare financial reports that are more credible to external parties, such as banks or investors. For Grosir Karya Muda, compliance with these standards will bring long-term benefits, especially when seeking business expansion or additional capital. Well-organized and documented financial reports increase business credibility, making it easier to obtain formal financing.

After implementing LAMIKRO, Grosir Karya Muda experienced improved compliance with SAK EMKM. The three main elements of the standard – statement of financial position, income statement, and notes to the financial statements – were compiled more neatly and systematically. The owner now has a better understanding of the business's assets, liabilities, and equity, enabling more effective financial management. Previously, the absence of proper records made it difficult to understand the full financial picture of the business, but with a digital system, financial statements are now generated automatically and with better accuracy.

The income statement generated by LAMIKRO has helped the owner in calculating profits and monitoring the progress of the business over time. With structured financial information, the owner is now able to analyze revenue trends, identify operational costs that need to be controlled, and create strategies to increase profitability. Moreover, maintaining records in accordance with SAK EMKM offers long-term advantages, particularly when the business intends to grow and needs external funding. Clear and well-documented financial reports also enhance the business's credibility, making it easier to gain access to formal funding.

Although there are still challenges in preparing notes to the financial statements – especially for business owners unfamiliar with accounting standards – digital bookkeeping has made the process significantly easier. With proper training and mentoring, these obstacles can be overcome. Thanks to the automated and more organized system, the resulting reports are more accurate and can be used as a reliable basis for making better business decisions. This makes Grosir Karya Muda more prepared to face business challenges and improve its competitiveness in the market.

Supporting Factors and Challenges

Supporting Factors

LAMIKRO is designed with a simple and user-friendly interface, making it easier for business owners – especially those with limited digital literacy – to operate the application. Additionally, this app offers systematic and easy-to-understand financial recording features, helping MSMEs manage their finances in a more organized manner. The support provided by various parties, such as government agencies, academics, business communities, and others, also plays a key role in the successful implementation of LAMIKRO. With direct guidance, business owners gain a better understanding of the benefits of digital financial recordkeeping and are more motivated to adopt it in their daily business activities.

Challenges:

1. Limited digital literacy: Business owners still face difficulties in understanding and operating digital-based applications. This is due to limited technological knowledge and lack of experience in using accounting software.
2. Low awareness of the importance of financial recordkeeping: The owner of Grosir Karya Muda still considers financial recording as something not urgent or essential. They tend to focus more on day-to-day business operations without realizing that proper financial records can support long-term financial management and facilitate access to capital or business assistance.
3. Dependence on internet connectivity: LAMIKRO requires internet access to synchronize data and update financial information. However, in some areas – especially remote regions – unstable internet connections become a major barrier to using the application effectively.

CONCLUSION

The implementation of the LAMIKRO application at Grosir Karya Muda has significantly improved the accuracy of financial recordkeeping and compliance with SAK EMKM. Prior to using the application, financial records were kept inconsistently – and since the COVID-19 pandemic, no financial recording had been conducted at all. This made it difficult to monitor cash flow, measure profit and loss, and distinguish between personal and business funds. After the introduction of LAMIKRO through training and mentoring, the business owner began recording transactions regularly. Financial reporting became more accurate, and a clear separation between personal and business finances was established. This has simplified financial analysis, operational cost control, and access to funding from banks or investors in the future.

Although challenges such as limited digital literacy and resistance to change remain, ongoing training has supported optimal use of the application. Overall, LAMIKRO has proven to increase discipline in financial recording thanks to its easy-to-use features, and it supports MSMEs in making data-driven decisions. With a more organized and accurate system, Grosir Karya Muda is now better prepared to face business challenges and grow sustainably.

In addition, the researcher offers the following recommendations for future improvements:

1. Ongoing Training: To ensure the long-term benefits of the LAMIKRO application, it is recommended to conduct regular training for business owners to enhance their understanding of the application and their ability to read and analyze the financial reports generated.
2. Technical Support and Mentoring: The government or related institutions should provide technical assistance services to help MSMEs overcome technical issues or difficulties in using the application, enabling more effective technology adoption.
3. Improving Technology Accessibility: To address limitations such as internet access, it is essential for stakeholders to provide broader access to digital technologies for MSMEs, especially in areas with limited digital infrastructure.

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