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The Effectiveness of the Use of the SIAPIK Application at PT Liefde Herb Nusantara with the PIECES Approach

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Abstract

Unstructured manual financial recording is often an obstacle to the growth of MSMEs in the herbal sector, including PT Liefde Herb Nusantara. To overcome these problems, the company implemented the SIAPIK (Financial Information Recording Application Information System) application from Bank Indonesia. This study aims to analyze the effectiveness of the use of the SIAPIK application at PT Liefde Herb Nusantara using the PIECES (Performance, Information, Economy, Control, Efficiency, and Service) approach. The method used is quantitative descriptive. Data is collected through interviews, observations, and transaction documentation. The results showed that the implementation of SIAPIK increased the effectiveness of financial management across all dimensions of PIECES, with the overall average score increasing from 2.85 under the manual system to 4.35 after the implementation of the SIAPIK application. This research proves that digitizing financial records through SIAPIK can be a strategic solution for herbal MSMEs in producing accurate financial reports according to SAK EMKM standards.

Keywords: Financial Statements, Herbal MSMEs, PIECES Method, SAK EMKM, Siapik Application

Introduction

Micro, Small, and Medium Enterprises (MSMEs) are one of the sectors that contribute significantly to the Indonesian economy through job creation and increased economic activity (Febriyanti & Suhendi, 2025; Khoiriyah et al., 2026). The development of information technology encourages MSMEs to adopt digital systems in various business activities, including financial management. The implementation of a digital-based financial recording system is needed to produce accurate financial information, support decision-making, and increase business transparency and accountability (Salam et al., 2025).

One of the MSMEs that faces this need is PT Liefde Herb Nusantara, a company engaged in the processing of biopharmaceutical plants in the Special Region of Yogyakarta. The company produces a variety of herbal products, such as herbal drinks and instant noodles made from moringa leaves. Along with the increase in business activities and the expansion of marketing through offline channels and marketplaces, the need for a more structured financial management system is becoming increasingly important. However, the company's financial recording is still done manually using a simple cash book that focuses on recording cash flow in and out. This condition causes the financial information produced to not fully meet the needs of management in evaluating business performance and business development planning.

To support the preparation of MSME financial statements in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM), Bank Indonesia in collaboration with the Indonesian Institute of Accountants (IAI) developed the Financial Information Recording Application Information System (SIAPIK) (Wiratama *et al*., 2019). This application is designed to help MSME actors record transactions and compile financial reports more systematically. Several studies have shown that the use of SIAPIK can improve the quality of financial records, facilitate the preparation of reports, and support MSMEs' access to formal financing sources (Anjarwati et al., 2023; Fisla Wirda et al., 2024; Mursyidah et al., 2025; Prasetyo et al., 2024).

However, research on SIAPIK is still dominated by studies that focus on training, mentoring, or the level of user understanding of the application (Aprilia et al., 2024; Fajriati et al., 2025; Nainggolan et al., 2025; Nia et al., 2024). Research evaluating the effectiveness of SIAPIK implementation through direct comparisons between manual recording systems and digital systems is still relatively limited. In addition, studies on the implementation of SIAPIK in manufacturing MSMEs based on herbal processing are also still rare. In fact, the characteristics of manufacturing businesses require better management of financial information because they are related to inventory recording, production costs, and business assets (Rahmawati *et al*., 2024).

Based on these conditions, this study aims to analyze the implementation of the SIAPIK application at PT Liefde Herb Nusantara and evaluate the effectiveness of its use compared to the manual recording system. The evaluation was carried out using the PIECES (Performance, Information, Economy, Control, Efficiency, and Service) method to measure system performance from various aspects. The results of the study are expected to provide an overview of the benefits of implementing SIAPIK in supporting the preparation of financial statements in accordance with SAK EMKM and become a reference for MSMEs who plan to digitize financial records.

Literature Review and Hypothesis Development

1. **Theoretical Foundation**

   Information Systems Effectiveness Theory (DeLone & McLean IS Success Model)

   Evaluating the effectiveness of technology or information systems at the organizational level requires a theoretical foundation that is able to map the interaction between system quality, information quality, and its impact on users. This research adopts the main pillars of the *Information Systems Success Model* developed by DeLone & McLean. This theory states that the success and effectiveness of the implementation of an accounting information system is determined by the quality of the system (*System Quality*) represented through ease of use and speed, as well as the quality of information (*Information Quality*) which is measured through the accuracy and relevance of the output of the financial statements produced (Widyaningrum *et al*., 2024). The effectiveness of the transition from manual to digital recording in MSMEs is measured by the extent to which the new system is able to minimize *Human Error* and optimize managerial performance.

Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM)

SAK EMKM is a national standard accounting regulation passed by the Indonesian Institute of Accountants (IAI) to help small businesses produce accountable but still simple financial statements. Based on SAK EMKM, the minimum standard financial statements consist of three main components: the Financial Position Report (Balance Sheet) at the end of the period, the Income and Loss Report during the current period, and the Notes on Financial Statements (CALK). The implementation of SAK EMKM is the basis for MSMEs to *scale-up* because it facilitates the fulfillment of administrative requirements in applying for financing (*bankability*) to formal financial institutions.

PIECES Method Evaluation Framework

To measure the effectiveness of SIAPIK applications in a multidimensional manner, this study uses PIECES analysis developed by James Wetherbe. This framework dissects the reliability of financial applications into six key evaluation variables:

1). *Performance,* measures the system's ability to process cash transactions quickly and the throughput generated.
2). *Information*, assessing the accuracy, relevance, and presentation of income or balance sheet reports generated by the application.
3). *Economics, reviews the system's* contribution to the efficiency of bookkeeping operational costs and the potential financial benefits of data accuracy.
4). *Control*, evaluating the level of security of financial data from the risk of manipulation or loss of documents.
5). *Efficiency*, measures the optimization of the use of human resources (time and effort) in completing the accounting cycle.
6). *Service*, assessing the quality of the interface, ease of operation, and user satisfaction with digital system services.

The assessment of the effectiveness of the system was measured using a Likert Scale questionnaire with a score range of 1 to 5.

To interpret the average assessment results of each variable of the PIECES framework, an interval range formula was calculated that divided the level of effectiveness into three objective categories, namely: a score of 1.00 – 2.33 including the Low category, a score of 2.34 – 3.67 including the Medium category, and a score of 3.68 – 5.00 including the High category.

SIAPIK Application (Financial Information Recording Application System)

SIAPIK (Sistem Aplikasi Pencatatan Informasi Keuangan) is a digital bookkeeping application developed and recommended by Bank Indonesia to assist Micro, Small, and Medium Enterprises (MSMEs) in recording financial transactions and preparing financial reports in accordance with applicable accounting standards. The application is designed to simplify financial management by allowing business owners to record cash receipts, expenditures, inventory transactions, assets, liabilities, and capital through a mobile-based platform. By automating the recording process, SIAPIK reduces the risk of calculation errors and improves the accuracy and consistency of financial information generated by MSMEs.

The application provides several integrated features, including master data management, transaction recording, financial reporting, and data security management. Through the transaction module, users can record various business activities such as sales, purchases, operational expenses, debt settlements, and capital injections. Furthermore, SIAPIK automatically generates financial statements, including statements of financial position, income statements, cash flow reports, and supporting reports required for business evaluation and financing applications. These features support the implementation of SAK EMKM by facilitating the preparation of standardized financial reports.

The adoption of SIAPIK is expected to improve the quality of financial management and support business decision-making processes in MSMEs. Previous studies have reported that SIAPIK contributes to enhancing financial literacy, improving bookkeeping discipline, and increasing the accessibility of financial information for business owners. In the context of PT Liefde Herb Nusantara, the implementation of SIAPIK represents a transition from manual bookkeeping practices toward a digital accounting system. Therefore, evaluating the effectiveness of SIAPIK is important to determine whether the application can improve financial recording performance, information quality, operational efficiency, and user satisfaction. (Anjarwati et al., 2023; Prasetyo et al., 2024).

2. Conceptual Framework

The transformation of financial records at PT Liefde Herb Nusantara moved from conventional methods (manual cash books) which have high vulnerability to data bias and non-standard accounting formats, to digitization using the SIAPIK application. The evaluation of the effectiveness of this system change is bridged using the PIECES framework as a tool to measure the performance of the information system. A comparison of the effectiveness level was measured comparatively before (*pre-test*) and after (*post-test*) application implementation to see real improvements in the financial governance of this herbal manufacturing company.

3. Previous Research Findings and Research Gaps

Research on financial digitalization based on the SIAPIK application in MSMEs has been carried out a lot. Research by (Blessed are you) *et al*., 2023) and (Anjarwati) *et al*., 2023) shows that the SIAPIK application is effective in helping small business actors understand financial literacy and produce neat automated financial report drafts. So, testing the effectiveness of the accounting information system using the PIECES framework combined with comparative quantitative descriptive analysis is an aspect of the originality offered.

In addition, previous research generally focused on MSMEs in the trade (*trading*) sector or services whose inventory turnover is very simple. There is *a real research gap* in the agro-industrial manufacturing MSME sector such as PT Liefde Herb Nusantara which processes raw materials into finished products (such as root drink products and herbal noodles). This sector requires more complex recording of production costs, cost of goods sold (COGS), and fixed asset depreciation, so testing the effectiveness of accounting information systems using the PIECES framework combined with parametric statistical differential tests is an aspect of originality offered in this study.

Research Methods

1. Research Design

This study uses a quantitative descriptive approach. A quantitative approach was used to analyze and compare the level of effectiveness of the financial recording system with SIAPIK through the PIECES (*Performance*, *Information*, *Economy*, *Control*, *Efficiency*, and *Service*) method. Descriptive design is used to describe the operational characteristics of the running system. The research was carried out at PT Liefde Herb Nusantara located in Bantul Regency, Special Region of Yogyakarta, in the period November 2025 to March 2026. The location selection was carried out by *purposive sampling* with the consideration that the company is in the digital transition phase from manual bookkeeping to the SIAPIK application to measure the level of effectiveness in the preparation of financial statements in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM).

2. Population and Sample

The research population includes all financial transaction data of PT Liefde Herb Nusantara consisting of income and expenditure transactions during the period October 2024 to September 2025. The sampling technique used is saturated sampling, where all members of the population are used as research samples. Thus, all available financial transaction data is analyzed in this study

3. Data Collection Techniques

The research used primary data and secondary data. The data collection techniques used in this study include:

1). Observation, to identify the financial recording system used by the company and the process of preparing financial statements that are running.

2). Interviews were conducted with PT Liefde Herb Nusantara's internal parties

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to obtain information related to financial management practices and obstacles faced in the recording process. In addition, benchmarking interviews were also conducted with MSMEs that have implemented SIAPIK to get an idea of the implementation of the system.

3). Documentation is used to collect financial transaction data, financial statements, and other supporting documents required in the preparation of financial statements in accordance with the EMKM SAK.

4. **Data Analysis**

Data analysis in the study used quantitative descriptive analysis with the PIECES (*Performance, Information, Economy, Control, Efficiency, and Service*) method to evaluate the effectiveness of the financial recording system. Each dimension is measured using a five-level Likert scale with a score range of 1 to 5, as follows:

Table 1. Scale *Likert*

Score	Remarks	Abbreviation
1	Very Low	SR
2	Low	R
3	Medium	S
4	Height	T
5	Very High	ST

Then the results of the evaluation on the *Likert* scale are calculated with the interval formula and classified into 3 class categories using score intervals, as follows:

Table 2. Score Interval

Score Range	Remarks
1,00 – 2,33	Low
2,34 – 3,67	Medium
3,68 – 5,00	Height

(Source: Iba & Wardana, 2024)

Results and Discussion

Business Profile

Liefde Herb is a Micro, Small and Medium Enterprises (MSMEs) engaged in herbal processing located in Peleman, RT 09, Bangunjiwo Village, Kapenewon Kasihan, Bantul Regency, Special Region of Yogyakarta. This company is known as PT Liefde Herb Nusantara. As a large-scale manufacturing company that processes herbal commodities into finished products, PT Liefde Herb Nusantara faces quite complex challenges in its operational management. At the beginning of its establishment, the company still relied on a cash-based manual financial recording system. This manual bookkeeping causes management difficulties in compiling standard financial statements. To improve accountability, transparency, and business professionalism, PT Liefde Herb Nusantara takes strategic steps through digital transformation, namely financial recording using the SIAPIK application. The implementation of this application is intended so that companies can produce financial statements in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM).

PIECES Analysis Before and After the Implementation of the SIAPIK Application

To evaluate the level of effectiveness of the transfer of the manual bookkeeping system to the SIAPIK digital application at PT Liefde Herb Nusantara, the PIECES (*Performance, Information, Economy, Control, Efficiency, and Service) analysis method was used*. Based on the results of the questionnaire data collection measured using the *Likert Scale* (score range 1–5). The following are the results of the analysis on each of the 6 aspects of PIECES.

Table 3. PIECES Analysis Results

Yes	Aspects	Indicator	Score	
			Manual	**SQUIRT**
1.	*Performance* (Performance)	Speed	3	5
		Ease of Use	3	4
		Effectiveness	3	5
		Average	3	4,67
2.	*Information* (Information)	Quality	3	5
		Accuracy	1	4
		Relevance	2	5
		Easy to understand	3	5
		Average	2,25	4,75
3.	*Economy* (Economics)	Operating Costs	5	4
		Time	2	4
		Human Resources (HR)	3	4
		Average	3,33	4
4.	*Control* (Control)	Access	3	4
		Security	2	5
		Average	2,5	4,5
5.	*Effeciency* (Efficiency)	Process	2	3
		Duplication	2	4
		Average	2	3,5
6.	*Service* (Service)	Usage	4	5
		Response	5	4
		Satisfaction	3	5
		Average	4	4,67
		Total Average	**2,85**	**4,35**

Here is an analysis of each of the six aspects of PIECES.

1. **Performance Aspect**

   Before using SIAPIK, the bookkeeping process at PT Liefde Herb Nusantara was slow because it had to write every daily transaction in the physical cash book. In the speed and effectiveness indicators (both jumped from a score of 3 to 5), the SIAPIK application has been proven to reduce overall working time through the automatic feature in the SIAPIK application. When entering transaction data for the purchase of herbal raw materials or product sales, the system directly processes them into the report module in *real-time*. This speed of response significantly increases the company's accounting data processing capacity.

2. **Information Aspect**

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The indicator of the accuracy of the manual recording system proves that there are serious problems before using the SIAPIK application. PT Liefde Herb Nusantara as an herbal processing industry involves many components of fluctuating costs, such as the price of biopharmaceutical raw materials (temulawak, kencur, etc.), the cost of simplicia weight depreciation during drying, and packaging costs.

In manual recording systems, there are often *human errors* (miscalculations and incorrect records). After implementing the SIAPIK application, the accuracy indicator score became 4 and the quality indicator score and information relevance indicator score became 5. This increase occurred because the implementation of the SIAPIK application automatically calculates balances and presents financial statement outputs in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM).

3. Economy Aspect

The increase in time and HR indicators proves that SIAPIK has succeeded in saving employees' working time so that they can be allocated to other operational activities. However, the decrease in the score on operational costs (5 to 4) proves that there is an effect after implementing the SIAPIK application. Although the SIAPIK application can be accessed for free.

These findings are consistent with previous research conducted by Arifai (2023), which reported that the implementation of SIAPIK improved operational efficiency and reduced the time required for financial recording activities in MSMEs. A study by Yudantara et al., (2021) also found that digital bookkeeping applications helped business owners allocate human resources more effectively because administrative activities became less time-consuming. Although there was a slight decrease in operational cost indicators, this result can be attributed to the initial adaptation process, including employee training and the use of supporting digital infrastructure. Therefore, the increase in short-term operational expenses can be seen as an investment that contributes to greater efficiency and better financial management in the long term.

4. Control Aspect

The use of manual record-keeping poses a risk to the security of a company's financial data. Physical cash books are prone to damage due to the company's environment such as exposure to water, herbal material stains or the risk of being tucked and lost. The use of SIAPIK changed data protection to a digital database-based (score 5). Financial data is protected from physical damage and has a backup system (*cloud/data backup*).

The improvement in the control dimension is in line with the findings of Shiddieqy & Mubarok (2023), who emphasized that digital financial applications provide stronger data security mechanisms than conventional bookkeeping systems. Electronic storage minimizes the risk of data loss, physical damage, and unauthorized alterations that frequently occur in paper-based records. Furthermore, previous studies have shown that the availability of backup and recovery features enhances business continuity and increases user confidence in managing financial information. Therefore, the higher control score obtained after the implementation of SIAPIK indicates that the application successfully strengthens

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financial data governance at PT Liefde Herb Nusantara.

5. **Efficacy Aspect**

The main problem with manual recording of PT Liefde Herb Nusantara is the high level of data duplication (*redundancy*). The business owner must write the same transaction data in the sales note, repeating it in the daily cash book. SIAPIK reduces this waste (the duplication indicator rises to a score of 4). The concept *of onetime entry* in SIAPIK ensures that one input of herbal product sales transactions will automatically update the ledger, balance sheet, and income statement without the need to write repeatedly.

The increase in efficiency observed in this study supports previous research indicating that SIAPIK simplifies accounting procedures through integrated transaction processing. Sofyan & Kumala (2021) reported that the automation provided by SIAPIK reduces repetitive bookkeeping activities and minimizes administrative workloads among MSME operators. Likewise, Nugroho et al., (2025) found that digital recording systems eliminate redundant data entry because information entered once can be automatically processed into various financial reports. The results obtained at PT Liefde Herb Nusantara confirm these findings, particularly in reducing transaction duplication and improving the efficiency of preparing financial statements.

6. **Service Aspect**

Overall, users are very satisfied (score 5) with the advantages of SIAPIK because it is designed to be very *user-friendly* for MSME actors. However, the decrease in the response indicator from 5 to 4 shows that there are minimal obstacles and technical obstacles. In the manual system (score 5), the response given by SIAPIK is fast because business owners are free to write anything on paper without system rules. Meanwhile, at SIAPIK, staff sometimes have to adapt to the loading speed.

The high level of user satisfaction achieved in this study is consistent with previous findings regarding the usability of SIAPIK among MSME actors. Sofyan & Kumala, (2021) demonstrated that users generally perceive SIAPIK as easy to learn and operate, even for individuals with limited accounting knowledge. Similarly, Nisa & Putra (2025) reported that the application's interface design and reporting features contribute positively to user experience and satisfaction. Although a slight decline was observed in the response indicator, this condition is relatively common during the early stages of digital system adoption, where users require time to adapt to system procedures and technical requirements. Nevertheless, the overall service performance remains in the high category, indicating positive user acceptance of the application.

Based on the data in Table 3, the implementation of the SIAPIK application at PT Liefde Herb Nusantara empirically changed the company's financial governance from the medium category (total manual average of 2.85) to the high category (total average SIAPIK of 4.35). Improvements can be seen in the aspects of performance, information quality, control, efficiency, and user satisfaction, which shows that SIAPIK is able to support the bookkeeping process faster, more accurately, integrated, and more securely. This system also helps reduce

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repetitive work and makes it easier to prepare financial statements according to the company's needs. Although there are several consequences such as the need for user adaptation, dependency on devices and networks, and the existence of certain operational support costs, the benefits obtained by the company are considered to be greater than the obstacles that arise. Thus, SIAPIK can be an effective solution in improving the quality of financial management and supporting PT Liefde Herb Nusantara's financial administration activities more optimally.

Conclusion

Based on the results of data analysis in the research, it can be concluded that the implementation of the SIAPIK application at PT Liefde Herb Nusantara has proven to be effective and successfully integrates the process of recording transactions and the preparation of financial statements systematically in accordance with the SAK EMKM. Based on the PIECES analysis, the implementation of SIAPIK significantly improves the quality of financial governance in the aspects *of erformance, Information, Economy, Control, Efficiency,* and *Service,* with the most notable improvement in the quality of information and control of financial data.

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