

Implementation of an E-Commerce Accounting Information System for SMEs at ISDSHOP

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ABSTRACT

Purpose: This study aims to examine the implementation of an E-Commerce Accounting Information System in Small and Medium Enterprises (SMEs), with a case study of ISDSHOP, focusing on its role in improving financial recording accuracy and management efficiency.

Subjects and Methods: The research subjects consist of ISDSHOP as an SME utilizing the Shopee Seller Center platform. A qualitative descriptive method was employed to analyze the implementation of the accounting information system. Primary data were obtained through direct interviews with ISDSHOP management, while secondary data were collected from documentation and system feature observations. Data collection techniques included interviews, observation, and literature review. The analysis focused on transaction recording processes, financial transparency, inventory management, and fund disbursement mechanisms.

Results: The results indicate that the E-Commerce Accounting Information System implemented through Shopee Seller Center enables automatic and accurate transaction recording, thereby minimizing manual input errors. The system also enhances financial transparency by providing clear and structured financial reports. Real-time inventory updates assist in effective stock control, while integrated fund disbursement and multiple payment methods improve cash flow management. These features collectively support more efficient and reliable financial operations for SMEs.

Conclusions: In conclusion, the implementation of an E-Commerce Accounting Information System at ISDSHOP has proven effective in improving financial accuracy, transparency, and operational efficiency, supporting better decision-making for SME management.

INTRODUCTION

MSMEs play a crucial role in the development of the Indonesian business world (Sari & Kusumawati, 2022; Tambunan, 2019; Kusumawardhani et al., 2015). Small, medium, and micro enterprises are also the starting point for large businesses. Almost all large companies began as small, medium, and micro enterprises. Susanti et al. (2023) said that, MSMEs must continuously improve and be proactive in order to advance and compete with larger companies. Otherwise, Indonesian MSMEs will not be able to progress and develop. Micro, Small, and Medium Enterprises (MSMEs) are one of the most common business models engaged in by Indonesian entrepreneurs because they are not difficult to manage and can be done by anyone without requiring significant costs.

MSMEs play a crucial role in Indonesia, serving as the backbone and driving force of the nation's economy (Kurniadi et al., 2024; Sunoko et al., 2021; Saputra & Darmawan, 2023). This is stipulated in Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises, which emphasizes that MSMEs are one of the main sectors that support the Indonesian economy. Sloan et al. (2014) said that, Industries supporting the national economy must receive the broadest possible opportunities, support, protection, and development, as well as strong support from community-based business groups.

However, the role of large companies and state-owned enterprises cannot be ignored. Setyorini et al. (2019) argue that micro, small, and medium enterprises (MSMEs) play a strategic role in national economic development. In addition to contributing to economic growth and workforce development, MSMEs can also be a priority or pillar for poverty alleviation in a people-centered economic system and unemployment reduction.

Accounting plays a crucial role in small business development. However, many MSMEs still do not understand the importance of financial accounting and reporting, despite its significant benefits for business development (Hendrawan et al., 2023; Resmi et al., 2021; Bokol & Perdana, 2020). An accounting information system for MSMEs will be crucial in preparing various reports needed for efficient and effective reporting (Eny et al., 2019). Companies seeking to remain competitive must have a robust accounting information system that can provide users with timely information, which can be used as a decision-making tool to achieve their primary goal of maximizing profits.

The size of a company's profits will serve as a benchmark for management performance, helping them achieve their goals and differentiate themselves from their competitors. According to Park & Kusiak (2005), an information system is a series of components that function within an organization to meet daily transaction processing needs while supporting ongoing operational activities. The primary purpose of this system is to provide the information necessary for decision-making, encompassing aspects of planning, organization, control, and various operational activities across various subsystems within the company (Sage, 2007; Ryan & Harrison, 2000; King & Cleland, 1974). Accounting information systems play a crucial role in supporting daily activities, decision-making, planning, and control.

The implementation of internal controls, which encompass policies, procedures, and information systems, serves to protect company assets from loss or embezzlement, while ensuring the storage of data related to inventory or stock, allowing users to monitor product availability. Furthermore, the existence of e-commerce also has a significant impact on business development. According to Millenia in Mustofa & Trisnarningsih (2021), e-commerce offers a transparent information system, allowing users to easily access accounting information. One of the conveniences offered is the ability to directly view inventory in online stores.

Wulandari in Fitrah & Yulianti (2023) argues that e-commerce is electronic commerce via mobile phones and the internet. This statement is also supported by Lestari in Fitrah & Yulianti (2023), who states that e-commerce is the process of selling or buying products or services to increase industrial profits. The relationship between accounting information and the effectiveness of financial performance accounting information is crucial for business success. This statement is also supported by Van et al. (2018), particularly in terms of increasing production and increasing profits.

According to Sambiono et al. (2021), e-commerce is the process of buying, selling, and exchanging products, services, and information via the internet. The presence of e-commerce has become a means of selling and purchasing for MSMEs, especially in reducing operational costs, increasing market share, and maximizing profits for business development. According to Marcelina (2023), e-commerce (electronic commerce) is the activity of buying and selling online through various electronic media, such as the internet and telephone. E-commerce encompasses all business activities, from purchasing and selling services, marketing, delivery, and payment, supported by a network of business partners worldwide (Archer & Yuan, 2000).

E-commerce is a form of technology application in marketing products, both goods and services, to all locations, in both physical and digital forms. MSMEs must be able to utilize technology to

support their effectiveness and make it easier for consumers to view items sold through platforms without having to visit a store. E-commerce is nothing new for economic actors. However, since the pandemic, the number of e-commerce users has increased significantly, creating increasingly fierce competition for MSMEs.

They have begun to adapt by changing their product marketing strategies in the e-commerce world, in line with changes in consumer behavior and shopping styles caused by the pandemic. In this situation, digital technology is a solution that MSMEs can maximize to maintain their businesses. E-commerce has become a primary choice for MSMEs in marketing their products during the pandemic. According to Aristina et al. (2023), in 2019, specifically during the COVID-19 outbreak, there was an increase in the use of digital systems in Indonesia. Government policies requiring people to limit their activities resulted in a prolonged crisis, slowing and even declining the economy.

Previously face-to-face buying and selling activities suddenly came to a near-complete halt. In this situation, many MSMEs shifted to online activities, recognizing that people were increasingly utilizing technology in their daily lives during the COVID-19 pandemic. This change in habits encouraged MSMEs to adapt and utilize information technology, particularly e-commerce. Businesses are also maximizing digital developments to grow their businesses. The implementation of an E-commerce Accounting Information System for MSMEs also greatly facilitates business owners in promoting and introducing their products anywhere and anytime (Putri et al., 2024). An attractive and easy-to-understand website layout can be a benchmark for customer convenience.

E-commerce has become increasingly popular among MSMEs because it not only makes it easier for businesses to promote their products, but also allows users to purchase goods online without having to visit a store. Furthermore, it increases business revenue due to both online and offline sales. The ease of payment through online purchases also provides flexibility to customers and can increase sales conversions. According to data from Databoks, in 2017, the number of e-commerce users was still small, at around 139 million. The following year, this figure increased by around 10.8%, reaching 154.1 million in 2017. This growth is projected to reach 75.3% by 2023, with a total of 212.2 million users.

This growing number of e-commerce users has led to the emergence of numerous marketplaces such as Shopee, Lazada, Tokopedia, Blibli, JD.id, and others. E-commerce continues to grow annually due to changes in consumer behavior, leading to a shift towards e-commerce. Consumers need easy and efficient access to all transactions, including buying and selling. E-commerce can meet the needs of those seeking practical and efficient transactional activities. Nevertheless, MSMEs must keep pace with these developments. The intense competition in the digital era, both through the digitization of sales and business records, simplifies accounting information for decision-making.

Based on the data, Shopee ranks first with 129.3 million visits, approaching 140 million. Tokopedia ranks second with an average monthly visit of 114.67 million. Bukalapak ranks third with an average monthly visit of 38.58 million, Lazada fourth with 36.26 million, and Blibli fifth with 22.42 million. Orami ranks sixth with an average visit of 6.19 million, followed by Hineka and Ralali with average monthly site visits of 4.44 million and 4.33 million, respectively. Sociolla ranks last with an average monthly visit of 3.09 million. The data shows that Shopee is the most visited e-commerce platform by Indonesian consumers, with 129.3 million visits.

This indicates that Shopee demonstrates consumers' level of comfort in online shopping. Due to increasing business competition, minimal e-commerce utilization, and the challenges faced during e-commerce implementation, including product delivery transactions that are prone to damage, consumer trust issues in dealing with cybercrime, and difficult customer loyalty, in-depth studies regarding e-commerce implementation are needed to improve business understanding, especially among MSMEs. Government support in this regard is significant.

Through the Ministry of Cooperatives, Micro, Small, and Medium Enterprises (Kemenkop UMKM) and the Ministry of Communication and Informatics (Kemkominfo), the government is striving to increase the number of MSMEs utilizing online platforms by launching the 8 million

MSMEs Go Online program (Keminfo.go.id, 2018). Through this collaboration, the government hopes to accelerate the digital transformation of MSMEs in Indonesia. This policy offers MSMEs the potential to grow and develop, as well as access to wider, even international, markets.

However, these opportunities have not been fully utilized by MSMEs in Makassar. This is evident in the low number of MSMEs that fully utilize digital marketing in their marketing strategies. Of the 16,492 MSMEs registered with the South Sulawesi Provincial Office of Cooperatives, Small, and Medium Enterprises in 2019, only 208 reported utilizing digital marketing in their operations (South Sulawesi MSME Directory, 2019). ISDSHOP is an MSME in Makassar known for its clothing business. Established in 2017, ISDSHOP utilizes information technology, specifically e-commerce, in addition to offline sales. Many of its customers request online sales due to several factors, one of which is the distance required to make offline purchases.

METHODOLOGY

Research Location and Time

This research is located at ISDSHOP, Jalan Sungai Saddang Baru No. 12, Ruko A, Balla Parang, Makassar District, Makassar City. Research Time: December 18, 2024 – January 28, 2025 This research uses qualitative research. Qualitative research is defined as research that aims to understand the phenomena experienced by research subjects holistically, through descriptions in words and language, within a specific, natural context and utilizing various scientific methods.

Data Types and Sources

Research data types can be distinguished according to their form or nature, and according to their sources. Based on their form and nature, research data can be divided into two types: qualitative data (in the form of words/sentences) and quantitative data (in the form of numbers). This research uses qualitative data. The qualitative research method is a research method based on post-positivism or interpretive philosophy, used to research natural object conditions, where the researcher is the key instrument for data collection carried out by triangulation (a combination of observation, interviews, documentation), the data obtained tends to be qualitative data. According to Purhantara (2010), primary data is data or information directly related to the research and is obtained through documentation. Primary data is a source that directly provides data to the data collector, for example, data collected from respondents through questionnaires or data from interviews conducted by researchers with sources. Based on the above definition, it can be concluded that primary data is data collected or obtained directly from the original source (not through intermediaries). In this study, the author collected data directly from respondents through interviews. The primary data source in this study was interviews with research informants. According to Purhantara (2010), secondary data is information obtained indirectly from public research objects related to the research. This includes books, journals, and other sources that assist in this research. Secondary data is data obtained through reading, studying, and understanding through other media sources, such as literature, books, and documents. Based on the definition above, it can be concluded that secondary data is data collected by other parties and not by the researcher himself, and has been available and published previously.

Data Collection Techniques

Observation is a method of collecting data by directly observing naturally occurring phenomena. This method allows researchers to systematically study behavior, interactions, and events in a real-world environment. Researchers conduct observations by going directly into the field to observe the objects being studied. Interviews are used as a data collection technique when researchers want to conduct a preliminary study to identify research problems, but also when researchers want to learn more in-depth information from respondents. This data collection technique is based on self-reports, or at least on personal knowledge and beliefs. Documentation is intended to obtain data directly from the research site, including books, documentaries, and relevant research data. Documentation is a record of past events, which can take the form of writing, drawings, or monumental works by individuals. Based on the definition above, it can be concluded that documentation is a data collection technique that gathers supporting data for

research. This data can be in the form of images or written documents deemed relevant to the research.

Analysis Method

Data Analysis According to Miles et al. (2014), qualitative data analysis activities are conducted interactively and continuously until complete, resulting in data saturation. Data saturation is characterized by the absence of new data or information. According to Miles et al. (2014) data analysis activities include: Data display, Data reduction, Data verification. According to Miles et al. (2014), during the data analysis stage of qualitative research, researchers must first understand the basic concepts of data analysis. Data analysis in qualitative research can be conducted as soon as the researcher enters the field. From data analysis, themes and hypotheses can be derived. To arrive at themes and formulate hypotheses, the research objectives and problem formulation must be based on the research objectives and problem formulation. According to Miles et al. (2014), the stages of data analysis are generally outlined as follows: Data presentation is the process of collecting information and organizing it based on the necessary categories or groupings. Data presentation can take the form of written or spoken text, images, graphs, and tables. The purpose of data presentation is to combine information to illustrate the current situation. To ensure researchers have no difficulty mastering the information, either as a whole or in specific parts of the research results, they must create narratives, matrices, or graphs to facilitate their understanding of the information or data. This way, researchers can maintain control of the data and avoid becoming bogged down in potentially boring conclusions. This is because scattered and poorly organized data can influence researchers to act carelessly and draw biased, fragmented, and unfounded conclusions. Data display must be recognized as part of data analysis. Data reduction is defined narrowly as the process of reducing data. However, in a broader sense, it is the process of data refinement, including eliminating unnecessary and irrelevant data and adding missing data. After data collection, data reduction is performed to select relevant and meaningful data, focusing on data that leads to problem solving, discovery, interpretation, or answering research questions. Then, the data is simplified and systematically organized, and the findings and their significance are outlined. In the data reduction process, only data findings or findings related to the research problem are reduced. Data unrelated to the research problem are discarded. In other words, data reduction is used for analysis to sharpen, classify, direct, and eliminate unimportant data, as well as organize the data, making it easier for researchers to draw conclusions.

Data Verification/Data Interpretation

Data interpretation is the process of understanding the meaning of a series of presented data, in a form that goes beyond simply seeing what is written, but rather understanding or interpreting what is implied within the presented data. Data obtained from interviews, observations, and documentation are recorded in field notes, which consist of two parts: descriptive and reflective. Descriptive notes are natural notes, records of what the researcher sees, hears, witnesses, and experiences without any opinions or interpretations of the phenomena. Reflective notes contain the researcher's impressions, comments, opinions, and interpretations of the findings and serve as material for the data collection plan for the next stage. Data sorting is any process that involves organizing data into a meaningful order to make it easier to understand, analyze, or visualize. When working with research data, sorting is a common method used to visualize data in a form that makes it easier to understand the story the data tells. Sorting can be done with raw data (across records) or at an aggregated level (in tables, charts, or other summaries).

RESULTS AND DISCUSSION

Implementation of an E-Commerce Accounting Information System for MSMEs at ISDSHOP

Based on the research conducted, here are some key findings regarding the implementation of an accounting information system in ISDSHOP using the Shopee Seller Center: In the increasingly digital era, the use of e-commerce platforms has become a primary solution for MSMEs to increase their market reach. One of the superior features offered by Shopee through the Shopee Seller Center is an automatic transaction recording system. This feature provides numerous benefits for sellers,

including ISDSHOP, by minimizing manual recording errors. Before the automated system, manual transaction recording often led to various problems such as calculation errors, lost transaction data, and financial record keeping. With the automatic recording feature in the Shopee Seller Center, all transactions are recorded directly in the system without the need for additional record-keeping by the seller. This allows ISDSHOP to focus more on marketing strategies and business development. When customers make purchases at ISDSHOP stores through Shopee, the system automatically records every detail of the transaction. Details recorded in the system include the name of the product purchased, the number of units sold, the unit price, the total transaction price, the payment method used by the customer, and additional costs such as shipping and discounts. This information is directly stored in the Shopee database and can be accessed at any time by ISDSHOP through the Shopee Seller Center dashboard. The owner of ISDSHOP, stated in an interview:

"Shopee Seller Center is very helpful because it eliminates the hassle of manually recording new orders. If Shopee says "unshipped," after the item is shipped and reaches the customer but the customer hasn't clicked "order received" or is still pending, the money can't be disbursed, but it's already credited to my earnings. The disbursement process is also very easy."

The admin of ISDSHOP, echoed this sentiment:

"As an admin, I find this system very accurate and simplifies my work. As soon as an order is received, everything is processed automatically without having to wait for confirmation or additional steps. On Shopee, the process is much faster, unlike selling via WhatsApp, where I have to send a product catalog first and wait for a response from the buyer. Sometimes errors can occur in recording or processing orders because the process is manual and not directly connected to the system. With Shopee, all transactions are recorded clearly and structured, minimizing errors and saving a lot of time."

Calculating Net Income

According to owner of ISDSHOP, the revenue calculation system in Shopee Seller Center is more efficient and accurate:

"I find the Shopee Seller Center very helpful, especially because all deductions, such as service fees, commissions, and promotions, are immediately displayed. So, I no longer have to manually calculate my net income (net sales). Everything is calculated automatically by the system, making it clearer, more transparent, and less confusing. This really simplifies financial record-keeping and saves time, allowing me to focus more on business development."

Shopee Seller Center not only functions as a platform for automatically recording transactions, but also has a more efficient and accurate net sales calculation system. After a customer completes a purchase and the transaction is declared successful, the Shopee system immediately calculates the total revenue received by the seller. This calculation not only adds up the product's selling price but also takes into account various factors that can affect the net amount the seller will receive. Several factors are considered when calculating revenue in the Shopee Seller Center, including platform service fees, administration fees, Shopee commission fees, and promotional costs used in product marketing. As a marketplace, Shopee has specific policies regarding the fees charged to sellers. With this automated system, sellers no longer need to calculate these deductions manually, as everything is processed transparently and systematically by the Shopee Seller Center.

Furthermore, the system also takes into account any discounts or rebates given to customers. If ISDSHOP offers a discount promotion or uses a Shopee voucher provided by the platform, the system automatically adjusts the revenue calculation based on the final price after the discount. This is crucial for sellers because it ensures that the revenue recorded in the system matches the actual amount received after all deductions and fees are deducted. This automatic revenue calculation feature offers numerous benefits for ISDSHOP and other sellers on Shopee. One of the main benefits is accuracy in financial records, as the system always calculates revenue using a predetermined formula, eliminating the possibility of human error. If sellers record their sales manually, there's a risk of errors in calculating total revenue, whether due to incorrectly adding product prices,

forgetting to record service fees, or miscalculating promotional discounts. With an integrated system, all calculations are performed automatically, and the results can be directly viewed in the financial reports available in the Shopee Seller Center.

Besides accuracy, another benefit of this system is efficiency in business operations. In e-commerce businesses, especially for MSMEs like ISDSHOP, which may have a significant number of transactions each day, calculating revenue manually can be very time-consuming and labor-intensive. With an automated system, sellers no longer need to calculate revenue from each transaction individually; instead, they can simply access the financial reports automatically compiled by Shopee. This allows ISDSHOP to focus more on other aspects of business management, such as product development, marketing strategies, and improving customer service. Furthermore, the automated revenue calculation system in Shopee Seller Center provides greater transparency in financial reporting. Sellers can easily see their gross revenue before service fees are deducted, the total deductions, and the net amount after all fees are deducted. This information is accessible at any time through the Shopee Seller Center dashboard and can even be downloaded as a report for further analysis. This transparency is crucial for sellers in developing their business financial strategies, as accurate and detailed data allows them to easily evaluate business profitability and plan future investments or expenses. One concrete example of how this system helps ISDSHOP is in determining product selling prices. By reviewing the system's processed revenue reports, ISDSHOP can analyze whether the current selling price is sufficiently profitable after accounting for all Shopee fees. If the profit margin is too small due to service fees or promotional deductions, ISDSHOP can consider adjusting the product price to maintain optimal profit. This helps sellers make smarter decisions based on available data, rather than solely based on estimates or intuition.

owner of ISDSHOP, said,

"Selling on Shopee makes it easier for me to determine selling prices because I already know the details of the discounts. If there are price increases or additional fees, I can immediately adjust them to maintain a profit. Because Shopee automatically calculates commission deductions, I can see the final price after deducting service fees and other costs."

Real-time stock updates

In addition to recording transactions, one important feature of the Shopee Seller Center is real-time stock updates, which is very helpful in managing inventory. Every time a sale occurs, the Shopee system immediately updates the available stock without any intervention from ISDSHOP.

As stated by ISDSHOP admin,

"It's very accurate and definitely helpful. Besides assisting with inputting new orders, it also significantly aids in stock management. There's no need to manually deduct items when a product is purchased; the deductions are automatically made by the Shopee Seller Center system."

The same sentiment was echoed by owner of ISDSHOP.

"I also think this system is very effective and saves time. Before using this system, my admin had a hard time manually counting products that had been sold and were still in stock, especially when the offline store was busy."

The advantage of this automatic stock update is the high accuracy in inventory management. Previously, manual stock recording carried a high risk of errors in counting or recording stock, especially when sales transactions occurred in large quantities within a short period of time. Errors in stock recording could lead to ISDSHOP not knowing the exact number of items remaining, which could negatively impact their business. For example, if the available stock count is inaccurate, ISDSHOP may sell products that are actually out of stock (overselling) or, conversely, not realize they are out of stock until customers are disappointed. With the automatic real-time stock update system in Shopee Seller Center, ISDSHOP can avoid these risks. For example, if a buyer wants to purchase a particular product but it's out of stock, the system will immediately notify the customer that the product is unavailable, preventing ISDSHOP from selling an item that's already sold out. Conversely,

if stock starts to run low, ISDSHOP can immediately restock or develop other strategies to address the shortage, without having to wait for time-consuming manual checks.

By knowing the amount of available stock in real time and in detail, ISDSHOP can monitor product sales trends and predict future stock needs. For example, if a product is selling quickly, ISDSHOP can immediately prepare to purchase more of that product before it runs out. Conversely, slow-selling products can be quickly identified, allowing ISDSHOP to take steps to increase sales or replace them with more popular products. Overall, real-time stock updates in Shopee Seller Center provide ease, accuracy, and efficiency in inventory management. ISDSHOP no longer needs to worry about overstocking or understocking, as the system automatically manages all updates. This not only saves time and effort but also helps maintain customer satisfaction, ensure product availability, and optimize inventory management strategies to support sustainable business growth.

Integration with Payment Systems

Shopee Seller Center is connected to various digital payment methods.

An interview with owner of ISDSHOP, stated:

"In the Shopee Seller Center, customers can choose from a variety of payment methods to suit their preferences. If they prefer using a digital wallet, they can pay with ShopeePay, which is very fast and convenient because they can pay directly through the Shopee app. Furthermore, there's also a bank transfer option, so customers who prefer paying through their bank, whether it's an interbank transfer, ATM transfer, or internet banking, can choose this option. Those using credit cards can also pay directly and often receive discounts or cashback from their card providers. All of these payment methods make things easier for customers and make the transaction process more flexible and faster."

This variety of payment options certainly increases customer convenience when transacting on Shopee and speeds up the payment process. For ISDSHOP, this not only simplifies the sales process but also increases transaction opportunities, as customers can choose the payment method that best suits their needs. Integration with various digital payment methods also prevents ISDSHOP from potential errors that often occur when recording payments manually. For example, if ISDSHOP receives numerous orders in a single day and must record payments individually, there is a risk of errors in recording, whether in the payment amount, transaction time, or payment method used. With the Shopee Seller Center's automated system, all payment-related information is recorded directly and well-structured, ensuring high data accuracy and reducing the possibility of recording errors.

Transparency in Finance

Every payment received, whether through ShopeePay, bank transfer, or credit card, is automatically recorded in the report as income. With this system, ISDSHOP no longer needs to manually record payments or worry about losing transaction data. Every completed transaction is recorded in real time, providing high accuracy in financial reports and making it easier for ISDSHOP to monitor its cash flow.

An interview with owner of ISDSHOP, stated:

"The financial reports in Shopee Seller Center are very helpful in managing your business, especially in providing a clearer view of income and expenses. All incoming transactions are recorded automatically, and the data can be directly downloaded in Excel or PDF format, making it easier to check or analyze further. From these reports, we can see the actual net income after deducting service fees or commissions from Shopee. Furthermore, these reports make it easier to monitor product sales, identify sales trends, and determine more appropriate strategies for future business growth."

Another excellent feature of Shopee Seller Center is the ability to download financial reports in Excel or PDF format. This greatly simplifies ISDSHOP's ability to conduct further analysis, such as creating more detailed financial reports or processing data for future business planning. With data accessible at any time and in a flexible format, sellers can more easily adjust their business strategies based on the results of the financial analysis.

Real-Time Monitoring of the Fund Disbursement Process

From an interview with owner of ISDSHOP, she stated:

“On Shopee, funds can only be disbursed after the buyer clicks 'Order Received.' So, if the item has arrived and the buyer confirms receipt, the funds are immediately credited to the seller's balance. However, if the buyer doesn't click, it's still safe because Shopee has an automatic disbursement system after the warranty period ends. From that balance, we can withdraw to our account, either manually at any time or using Shopee's scheduled automatic disbursement system. So, there's no need to worry; everything is clear and can be monitored directly in the Shopee Seller Center.”

Shopee Seller Center allows sellers to monitor the entire disbursement process from Shopee to their bank account directly and in real time. After a seller submits a disbursement request, the Shopee system automatically provides updates on the disbursement status. This process begins with the disbursement request stage, and the status is continuously updated until the funds are successfully transferred to the seller's bank account. Sellers can view detailed information, such as the requested disbursement date, the amount to be disbursed, and whether the disbursement process has been completed or is still being processed. With this real-time monitoring feature, sellers no longer need to wait passively or manually check through various channels for the status of their disbursement. All information related to the fund's status will be available on the Shopee Seller Center dashboard, allowing sellers to easily check when the funds will be received.

This also provides sellers with assurance that their funds are being processed smoothly and on time. If any issues or delays occur in the disbursement process, the system will notify sellers of the status of the pending disbursement or if there are any technical issues hindering the transfer process. With this automatic notification, sellers can more quickly identify any disbursement issues and take the necessary action, such as contacting Shopee customer service for clarification. Additionally, sellers can access complete disbursement history information, including the date of previous disbursement requests and the status of successfully received payments. All of these updates simplify financial management, allowing sellers to monitor the status of their disbursements at any time without worrying about lost information or undetected delays. With this real-time disbursement monitoring feature, sellers not only gain transparency into their cash flow but also better plan their finances and business strategies.

CONCLUSION

This system is designed to automatically record every transaction, reducing the possibility of human error in financial records. Every transaction is immediately documented in the system, eliminating the need for manual recording, which is prone to errors, for ISDSHOP MSMEs. This system automatically calculates net income based on total sales minus applicable operating costs, discounts, and taxes. This speeds up the financial evaluation process, making it easier for business owners to measure their business profitability. Shopee Seller Center allows business owners to easily monitor inventory in real time without the need for manual checks. With each purchase, the stock level is automatically reduced, helping MSMEs manage inventory more efficiently and preventing shortages or excesses. Shopee Seller Center, with its various digital payment methods, such as e-wallets, bank transfers, and credit cards, provides customers with flexibility in making payments, expediting transaction verification and ensuring that funds reach ISDSHOP securely. Shopee Seller Center also offers fast and flexible disbursement features, allowing business owners to receive their sales proceeds immediately without having to wait long. This easy disbursement process of funds is very helpful in maintaining cash flow stability and accelerating business capital turnover

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