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Financial Reporting and Tax Calculator Application “AccounTax”: Is It Feasible to Develop for MSMEs in Indonesia?

TIM PENGUSUL

Nurul Aisyah Rachmawati, Rizka Ramayanti, Rudi Setiawan

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Kode>Nama Rumpun Ilmu : Akuntansi

Ketua Peneliti

a. Nama Lengkap : Nurul Aisyah Rachmawati
b. NIDN : 0322058602
c. Jabatan Fungsional : Lektor Kepala
d. Program Studi : Akuntansi
e. Nomor HP : 083835715714
f. Alamat E-Mail : nurulaisyah@trilogi.ac.id

Anggota Peneliti (1)

a. Nama Lengkap : Rizka Ramayanti
b. NIDN : 0302068501

Anggota Peneliti (1)

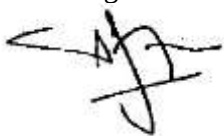
a. Nama Lengkap : Rudi Setiawan
b. NIDN : 0305018402

Anggota Peneliti (2)

a. Nama Lengkap :
b. NIDN :

Biaya Penelitian : - diusulkan ke Universitas Trilogi
Rp
- *inkind* sebutkan

Mengetahui,
Ketua Program Studi Akuntansi



(Sri Opti, SE.Ak., MM. CA.)
NIK 89071201

Jakarta, 2025
Ketua Tim Peneliti



(Dr. Nurul Aisyah Rachmawati)
NIK 130511

Mengesahkan,
Dekan Fakultas Ekonomi Bisnis Dan Humaniora



(Dr. Aty Herawati, MS.)
NIK 200904

Daftar Isi

DAFTAR ISI

HALAMAN SAMPUL

LEMBAR PENGESAHANi

DAFTAR ISIii

RINGKASANiii

ISI LAPORAN

BAB I PENDAHULUAN1

BAB II TINJAUAN PUSTAKA2

BAB III METODE PENELITIAN3

DAFTAR PUSTAKA6

DAFTAR LAMPIRAN7

RINGKASAN PENELITIAN

Preparing financial and tax reports is challenging for Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. It occurs because of a lot of the obstacles they face, like limitations in knowledge, time, and human resources. This study developed a financial reporting and tax calculator application that can be used as one solution for resolving problems faced by MSME actors. So, it is necessary to conduct a feasibility test on the development of this application. The TELOS (Technical, Economic, Legal, Operational, Schedule) approach was applied in this feasibility study with a descriptive qualitative approach. The results show that the financial reporting and tax calculator application “AccounTax” is feasible for development in terms of technical, economic, legal, operational, and schedule. This application can, therefore, be distributed to MSMEs to help with the process of creating financial and tax reports for MSMEs.

Keywords: Application, Financial Reporting, Income Tax Calculator, MSME, TELOS

INTRODUCTION

Every business actor is obliged to prepare financial reports. Based on the Statement of Financial Accounting Standards No. 1 concerning the Presentation of Financial Statements (DSAK IAI, 2015), the goal of compiling an entity's financial statements is to give financial reports that are helpful to most report users—including tax authorities—in making financial decisions.

The applicable tax provisions must be adjusted in taxpayers' financial accounts in order for them to comply with their tax responsibilities. This is so that taxpayers' income tax can be calculated, paid, and reported using the financial statements as the foundation (Rachmawati, Ramayanti, & Setiawan, 2021; Rachmawati, Ramayanti, Muyassaroh et al., 2021; Rachmawati & Ramayanti, 2016; Ramayanti et al., 2022).

For MSME actors, compiling financial and tax reports is a challenge. This happened because of the low awareness of MSMEs paying taxes and the limited quantity and quality of their human resources. Given that the majority of business actors in Indonesia are MSMEs, the government is attempting to address this issue by enacting specific rules pertaining to ease of financial statements and tax report preparation (Rachmawati, Ramayanti, & Setiawan, 2021).

For financial reporting purposes, the Financial Accounting Standards Board of the Indonesian Institute of Accountants (IAI) has ratified the *Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah* (SAK EMKM) (IAI, 2018). This standard has the simplest level of complexity compared to other financial accounting standards, such as *Standar Akuntansi Keuangan Entitas Tanpa Akuntabilitas Publik* (SAK ETAP) (IAI, 2009) and Financial Accounting Standards based on IFRS. Entities who are unable to meet the accounting requirements outlined in other standards may make use of SAK EMKM. Even though the facilities have been given, it turns out that there are still many MSME actors who find it difficult to prepare their financial reports, so the quality of the financial reports presented is low (Farina & Opti, 2019). It occurs because of a lot of the obstacles they face, like limitations in knowledge, time, and human resources (Agustika et al., 2015; Anisah & Pujiati, 2018; Rawun & Tumilaar, 2019; Setiyawati & Hermawan, 2018).

Generally, MSMEs have a tendency not to separate the financial records owned by business owners and those used for the activities of business entities. This is contrary to the concept of a business entity in accounting principles, where a business is a separate entity from the owner and other interested parties (Weygant et al., 2018). The low quality of

MSME financial reports causes stakeholders to have difficulty relying on the information presented in the financial statements (Baas & Schrooten, 2006).

For tax reporting purposes, the regulator has provided tax incentives in the form of tax relief and the convenience of calculating and reporting taxes to MSME taxpayers (Rachmawati & Ramayanti, 2016). Even individual MSME actors who have a turnover of up to IDR 500.000.000 are not subject to income tax. However, these tax incentives cannot be optimized (Maghriby & Ramdani, 2020; Sularsih & Wikardojo, 2021; Ulfa & Aribowo, 2021). MSME actors will have difficulty calculating, depositing, and reporting income tax because the financial statements as the basis for fulfilling their tax obligations are not yet available, and this is the urgency of this research.

Accounting information systems are one way that MSME actors might get over their challenges. Various applications for MSME financial reports have been developed. However, the application of financial reports that are integrated with tax reports is still very limited. This research will develop a cloud-based financial reporting and tax calculator application, "AccounTax," for MSMEs in the form of an Android application that can be installed on smartphone devices so that it can make it easier for MSMEs to use the application. Different from other applications, the development of the financial reporting and tax calculator application "AccounTax" and its output are based on SAK EMKM and applicable tax regulations in Indonesia.

The application is expected to provide benefits and convenience for MSMEs in compiling financial reports and tax reports. Although this application provides great benefits to MSME actors in preparing financial reports and increasing MSME taxpayer compliance, this research needs to conduct a business feasibility test. The TELOS (Technical, Economic, Legal, Operational, Schedule) approach was applied in this feasibility study. The results are expected to show that the financial reporting and tax calculator application "AccounTax" is feasible for development in terms of technical, economic, legal, operational, and schedule. Thus, this application can be disseminated to MSMEs in order to facilitate the process of creating MSME financial and tax reports.

Based on the Contingency Theory developed by Lawrence & Lorsch (1967), the optimal solution for technology implementation depends on situational and environmental factors. Therefore, this study will examine whether the financial reporting and tax calculator application, "AccounTax," is feasible for implementation by MSME actors, evaluated from technical, economic, legal, operational, and schedule aspects. A feasibility study is a research method used to evaluate whether it makes

sense to continue developing a system project or to discontinue it. Several previous studies have examined application feasibility (Ahamed, 2009; Angara et al., 2020; Kudiasanti & Sukirno, 2017; Syaifullah & Widiyanto, 2014; Yu et al., 2017). However, feasibility studies on financial reporting and tax calculator applications remain very limited. Unlike previous research, this study evaluates the feasibility of an application developed by the researcher, namely the financial reporting and tax calculator application, "AccounTax."

METHODS

This study aims to assess the feasibility of the application using a descriptive qualitative approach. It explored the application's feasibility from technical, economic, legal, operational, and schedule perspectives. Primary data for this study were obtained from the application development process and user surveys. The survey was conducted in July 2024 among application users, specifically business owners eligible to apply the SAK EMKM accounting standard. Additionally, this study also utilized secondary data from tax regulations and financial accounting standards, which served as the foundation for application development.

Feasibility Study

A feasibility study is a research method used to evaluate if it makes sense to continue developing a system project or to stop (Ahamed, 2009; Angara et al., 2020; Kudiasanti & Sukirno, 2017; Syaifullah & Widiyanto, 2014; Yu et al., 2017). The method used in this feasibility study was the TELOS method. The TELOS method has been widely accepted in project management from various fields to analyze possible ideas, concepts, or projects for implementation (Drljaca & Latinovic, 2017; Grigoroudis et al., 2000; Hall, 2012). In detail, the TELOS method is described below:

Technical Feasibility

Technical feasibility focuses on testing the system requirements that have been compiled from the technological aspect to be used. In terms of the technology used for system development, it is the technology that can be obtained, cheaply, and used easily; then, technically, the system can be said to be feasible (Syaifullah & Widiyanto, 2014). The analysis used was based on the technology used in the financial reporting and tax calculator system, which included the requirements for the required devices (both hardware and software), as well as the analysis and design of the cloud computing architecture used.

Economic Feasibility

Economic feasibility focuses on analyzing the costs and benefits associated with the financial reporting and tax calculator system. In this case, the cost analysis was based on the costs incurred for system development. The benefit analysis was based on the benefits obtained from the financial reporting and tax calculator system. This study conducted a cost-benefit analysis based on the results of a survey of MSMEs in Indonesia. In this case, MSME actors were asked to fill out a questionnaire about the costs and benefits of using the financial reporting and tax calculator application (Ramayanti et al., 2022). Each statement is measured using a 1-4 Likert scale, ranging from “Strongly Disagree” (SD), “Disagree” (D), “Agree” (A), to “Strongly Agree” (SA). Furthermore, this study compares the perception data of MSME actors regarding the benefits and costs of using the financial reporting and tax calculator application (B/C) with the following formula:

$$B/C = \text{benefit/cost}$$

If the result is more than 1, it indicates that the benefits of using the application felt by MSME actors are greater than the costs. Vice versa, if the result is less than 1, it indicates that the benefits of using the application felt by MSME actors are less than the costs. If the result is equal to 1, it indicates that the benefits of using the application felt by MSME actors are the same as the costs.

In this context, the costs of using the financial reporting and tax calculator application are measured by three indicators (Rachmawati et al., 2022; Ramayanti et al., 2022). First, worries about careless users misusing the application to obtain financial data for their businesses. The greater the concern of MSME actors over the misuse of their financial data by irresponsible parties due to the use of the application, the greater the perceived cost. Second, when entering financial data into the application, worries over business confidentiality. The greater the concern of MSME actors about business confidentiality when entering financial data into the application, the greater the perceived cost. Third, there are extra costs (for example, internet fees) incurred when using the application. The greater the extra cost incurred when using the application, the greater the perceived cost.

Meanwhile, the benefits of using the financial reporting and tax calculator application are measured by five indicators (Rachmawati et al., 2022; Ramayanti et al., 2022). First, there is a need to prepare financial and tax reports on business, such as the need to meet the requirements for borrowing capital from banks, evaluating and monitoring the business activities of MSME actors, and as a basis for calculating income tax payable. Second, the application lessens the limitations in creating financial and tax

reports. The smaller the constraints faced by MSME actors in compiling financial and tax reports when using the application, the greater the perceived benefits. Third, the procedure of preparing financial and tax reports for businesses is made easier. The easier the process of preparing financial and tax reports using the application, the greater the benefits felt by MSME actors. Fourth, the procedure of creating business tax and financial reports is timelier. The faster the process of preparing financial and tax reports using the application, the greater the benefits felt by MSME actors. Last, the current financial condition of the business can be known. Thus, MSME actors can find out whether their company is growing or not, what business activities can be continued or discontinued, how its financial performance is, and so on.

Legal Feasibility

Legal feasibility explains whether the developed financial reporting and tax calculator system does not violate applicable laws when applied.

Operational Feasibility

Operational feasibility focuses on assessing whether the financial reporting and tax calculator system can be operated properly or not. Operational feasibility is assessed using the PIECES (Performance, Information, Economy, Control, Efficiency, Services) framework developed by James Wetherbe (Syaifullah & Widiyanto, 2014). In this case, performance is used to determine whether the system provides sufficient response time; information is used to determine whether the system provides quality information to users; economy is used to determine whether the system provides adequate services to reduce costs and increase benefits; control is used to determine whether the system offers controls to ensure data accuracy and security; efficiency is used to determine whether the system can optimize the available resources including people, time; and services are used to determine whether the system provides the desired and reliable service.

Schedule Feasibility

Schedule feasibility focuses on assessing whether the development of the financial reporting and tax calculator application was carried out within the stipulated time limit.

RESULT AND DISCUSSION

AccounTax

“AccounTax” is a platform for preparing financial reports for MSMEs in which there is a calculator for calculating income tax. “AccounTax” is designed based on SAK EMKM. This application allows

MSME actors to compile an Income Statement and a Statement of Financial Position following applicable standards. In addition, MSME actors can calculate their payable income tax using a tax calculator after compiling financial reports. The tax calculator was developed based on the applicable tax regulations in Indonesia.

This application offers several features to MSMEs. The registration feature is used to register MSME profiles (such as owner's name, type of business, form of business, annual turnover, and NPWP). Information about the form of business has an important role because it is related to the mechanism for calculating the income tax in the tax calculator. Based on the tax provisions in Indonesia, the imposition of the income tax for MSMEs in the form of business entities is different from that for MSMEs in the form of individuals. Then, MSME actors can neatly record sales, purchases, cash receipts, and cash disbursements, as presented in Figure 1.



Figure 1. The Various Features in “AccountTax”

The advantages of the financial reporting and tax calculator application “AccountTax” compared to similar applications are as follows:

a). MSME financial reports (such as Income Statement and Statement of Financial Position) are prepared following SAK EMKM; b). MSME actors can find out the income tax payable for their business automatically using a tax calculator; c). MSME actors can record sales and operational costs easily and quickly; and d). MSME actors can compile financial reports anywhere and anytime using mobile phones.

Furthermore, MSME actors will benefit from compiling financial statements. First, MSMEs can fulfill the requirements of applying for a loan to the bank. Generally, MSME actors have limited internal funding. To develop their business, MSME actors usually apply for capital loans from third parties (such as banks), and one of the requirements that must be met by MSMEs is financial statements. Second, with the financial statements, MSME actors can evaluate and monitor their business activities. MSME actors can find out whether their company is growing or not, what business activities can be continued or discontinued, how its financial performance is, and so on. Third, based on financial statements, MSME taxpayers can calculate the income tax payable. In accordance with the applicable tax laws in Indonesia, the basis for the imposition of MSME income tax is turnover. In the financial statements, turnover is presented in the income statement. If tax obligations are met properly, MSME actors will avoid the imposition of tax administration sanctions.

Feasibility Assessment

After developing the financial reporting and tax calculator application “AccounTax,” it is necessary to analyze the feasibility of the system. As explained earlier, this application feasibility study uses the TELOS method.

Technical Feasibility Assessment

In the developing process of the financial reporting and tax calculator application, several types of software are needed in terms of the server site and development tools. The software that will be used in terms of the server site is as follows: 1) Cloud Linux as Operating System; 2) MySQL as RDBMS Server; 3) Apache Web Server, CageFS, CPanel, PHP Selector; 4) MySQL Workbench as software open source for accessing the database; and 5) Team viewer remote desktop.

The software needs to be supported by 1) Open Stack for Private Cloud Platforms and 2) Docker as a container to include software and all other things needed by the system to be developed.

Furthermore, the software that will be used for application development is as follows: 1) Visual Studio for Programming Editor; 2) Linux as Operating System; 3) MySQL as RDBMS Server; 4) Apache Web

Server; 5) MySQL Workbench as software open source for access database; and 6) Postman as software open source to test API validity.

In addition, the development of financial reporting and tax calculator applications also requires hardware. The hardware used for application development is a laptop or a computer. Meanwhile, the hardware interface needed in this software is a smartphone that can be connected to the internet network. The reason is, the financial reporting and tax calculator application is built based on a mobile application designed with an open-source platform and can be run on smartphones that have the Android operating system.

Based on the software and hardware requirements for the development of the financial reporting and tax calculator application above, the required software and hardware are technologies that are easy to obtain, not too expensive, and easy to use. Thus, it can be concluded that from a technical point of view, this financial reporting and tax calculator application can be said to be feasible to develop.

Economic Feasibility Assessment

The economic feasibility assessment of the financial reporting and tax calculator application is detailed as follows:

Cost Component

The development of the financial reporting and tax calculator application requires relatively large costs. The main source of the cost component for developing this application is research grants under the Higher Education Leading Applied Research scheme from the Ministry of Education, Culture, Research, and Technology (Kemendikbud). The application development costs include stationery, research materials, supplies, forum group discussion (FGD) for research preparation, research assistants, secretarial or administration, transportation, daily expenses for meetings outside the office, consumption costs, field assistants, rent research equipment, data processing, publication fees, IP registration fees (patents, copyrights, etc.), other science and technology output costs (prototypes, TTG, etc.), and costs for making product test documents. The cost of this research is the investment value of the financial reporting and tax calculator application.

Benefit Component

Despite the relatively high cost, the development of the financial reporting and tax calculator application has provided many benefits, both tangible and intangible. Tangible benefits can be defined as benefits in the form of savings or improvements in administrative processes that can be measured in terms of monetary value units. For example, by utilizing this application, MSME actors can save by reducing operating costs, overtime

costs, and equipment costs. Meanwhile, intangible benefits are profits obtained by MSME actors that cannot be measured in nominal money. The intangible benefits include the reliability and availability of the system and increased effectiveness of employees in preparing financial and tax reports.

1) Cost Benefit Analysis

Economic assessment is used to determine whether the system provides adequate services to reduce costs and increase benefits. In order to evaluate this, surveys about MSME actors' opinions of the advantages and disadvantages of the financial reporting and tax calculator application are distributed. Each statement was measured using a 1-4 Likert scale, ranging from “Strongly Disagree” (SD), “Disagree” (D), “Agree” (A), to “Strongly Agree” (SA). The perceptions of MSME actors are presented in Table 1 and Table 2.

Table 1. MSME Perceptions Regarding the Cost of the Financial Reporting and Tax Calculator Application

Statements	SD		D		A		SA		Average
Worries about careless users misusing the application to obtain financial data for their businesses	7	6,42%	25	22,94%	34	31,19%	42	38,53%	3,03
Concerns about business confidentiality when entering financial data into the application	9	8,26%	23	21,10%	39	35,78%	37	33,94%	2,96
The extra cost (for example, internet fees) incurred when using the application	20	18,35%	23	21,10%	35	32,11%	30	27,52%	2,69
Total									8,69
Average Cost									2,90

From Table 1, it can be seen that the average cost value is 2.90. Most respondents are concerned about the possibility of careless parties

misusing private financial information and that using the financial reporting and tax calculator application would result in additional expenses. The most important indicator of the cost component is concern over the misuse of financial data for business by irresponsible parties when using the application, with an average score of 3.03. On the other hand, a cost indicator that is considered not very important is the extra cost (for example, internet fees) incurred when using the application, with an average score of 2.69. This happens because of using or not using the financial reporting and tax calculator application. Most respondents use the internet.

Table 2. MSME Perceptions Regarding the Benefit of the Financial Reporting and Tax Calculator Application

[illegible]

From Table 2, it can be seen that the average value of benefits is 3.36. The majority of respondents feel that many benefits will be obtained when using the financial reporting and tax calculator application, such as the ease of compiling financial and tax reports so that they can be presented on time and used as a basis for decision-making. The most important indicator of the benefit component based on the respondents' perspective is that the procedure of creating financial and tax reports for businesses is more on time, and the current financial condition of the business can be known, with an average score of 3.39. On the other hand, indicators that are considered unimportant in the benefits component are constraints in preparing financial and tax reports and are reduced when using the application (average score of 3.33).

From the data above, a comparison of the benefits and costs of the application (B/C) can be obtained as follows:

$$\begin{aligned} \text{B/C} &= \text{benefit/cost} \\ &= 3,36 / 2,90 \\ &= 1,16 \end{aligned}$$

The calculation results above show that the B/C value is greater than 1. This indicates that the benefits MSMEs feel from using the financial reporting and tax calculator application are greater than the costs. The financial reporting and tax calculator application can provide benefits and reduce MSME business operating costs. Based on the cost-benefit analysis and viewed from the economic aspect, the financial reporting and tax calculator application is considered feasible to be developed.

Legal Feasibility Assessment

The development of the financial reporting and tax calculator application is based on the following provisions: 1) SAK EMKM (IAI, 2018); 2) General Provisions and Procedures of Tax Regulation based on Edition of Amendments to Law Number 7 of 2021 regarding Harmonization of Tax Regulations (Indonesia, 2021), and its implementing regulations that discuss the obligations of MSME Taxpayers in preparing books; 3) Income Tax Regulation based on Edition of Amendments to Law Number 7 of 2021 regarding Harmonization of Tax Regulations (Indonesia, 2021), and its implementing regulations that discuss the mechanism for calculating income tax payable for MSME Taxpayers.

Based on the above legal provisions, the financial reporting and tax calculator application can be considered appropriate because the MSME financial statements, both in the form of Income Statements and Financial Position Statements, which are presented from the application, are in line

with SAK EMKM. In addition, the tax calculator listed in the application follows the applicable MSME tax provisions.

Operational Feasibility Assessment

Operational feasibility is assessed using the PIECES (Performance, Information, Economy, Control, Efficiency, Service) framework. The assessment of the operational feasibility of the financial reporting and tax calculator application is detailed as follows:

Performance

As explained above, performance is used to determine whether the system provides sufficient response time. Based on its performance, the financial reporting and tax calculator application is feasible because the time required to operate each feature is relatively short, as presented in Table 3.

Table 3. Response Time of the Financial Reporting and Tax Calculator Application

No.	Feature	Response Time
1.	Registration	± 3 minutes
2.	Master Data	± 1 minute for the addition of each master data
3.	Cash Reciept	± 1 minute
4.	Cash Disbursement	± 1 minute
5.	Sales	± 3 minutes
6.	Purchase	± 3 minutes
7.	Equipment	± 3 minutes, including inputting the useful equipment
8.	Supplies	± 3 minutes
9.	Income Statement	± 1 minute
10.	Statement of Financial Position	± 1 minute

11.	Other Reports	± 1 minute
12.	Tax Calculator	± 1 minute

Information

This section is used to determine whether the system provides quality information to users. Based on the information produced, the financial reporting and tax calculator application is feasible because it provides quality and useful information for MSME actors. The first information in question is information in the form of last month's turnover, current turnover, and current profit on the application homepage, as presented in Figure 1. This information indicates the performance of MSMEs in the current period. Based on this information, MSME actors can assess whether the turnover and profits achieved are on target or not.



Figure 2. Homepage of the Financial Reporting and Tax Calculator Application

Second, information in the form of MSME financial reports, which consist of Income Statements and Statements of Financial Position, is presented in Figure 3. Financial reports can provide benefits for MSME actors for 1) The basis for calculating income tax payable, 2) the requirements for applying for a loan to the bank, and 3) The need for evaluation and monitoring of business activities.

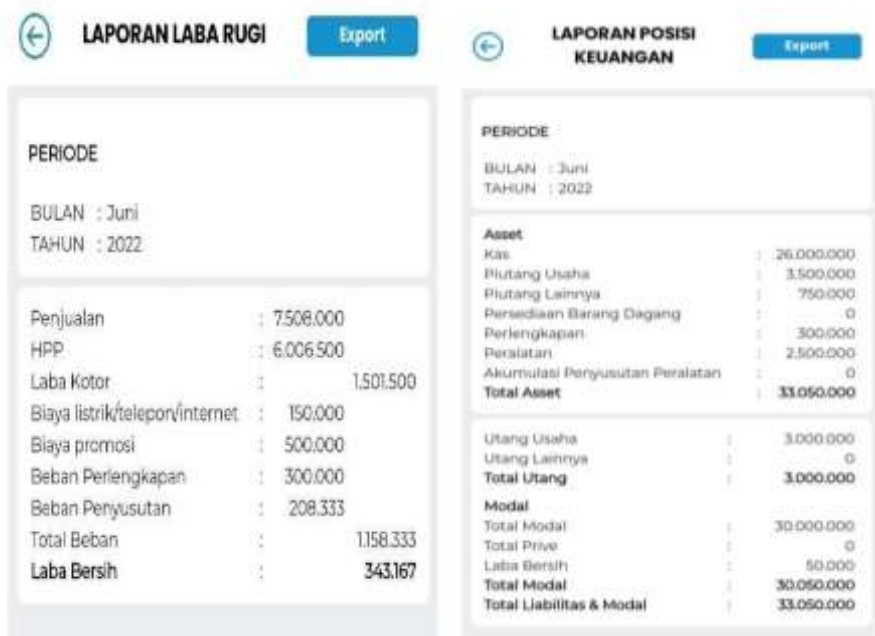


Figure 3. Financial Reports Presented by the Financial Reporting and Tax Calculator Application

Third, information on MSME income tax payable is obtained from the tax calculator, as presented in Figure 4. The calculation of MSME income tax payable has been adjusted to the applicable tax provisions. This information can make it easier for MSME taxpayers to fulfill their tax obligations, such as reporting on annual tax returns based on a self-assessment system.

Bulan	Omzet	Tarif PPh	PPh Terutang
Januari	0	0.5%	0
Februari	0	0.5%	0
Maret	0	0.5%	0
April	0	0.5%	0
Mei	1,252,200	0.5%	6,261
Juni	8,000	0.5%	40
Juli	0	0.5%	0
Agustus	0	0.5%	0
September	0	0.5%	0
Oktober	0	0.5%	0
November	0	0.5%	0
Desember	0	0.5%	0
Total	1,260,200	0.5%	6,301

Export

Figure 4. Tax Calculator

Fourth, information on procedures for using the application, from registration and transaction input to downloading financial reports and the results of calculating MSME income tax, has been presented in the application (Figure 5). Application users can download the manual book. This will make it easier for users to use the application.

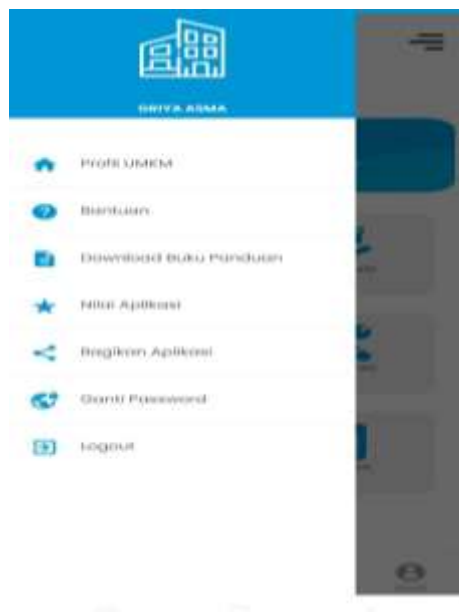


Figure 5. Manual Book

Economy

Economic assessment is used to determine whether the system provides adequate services to reduce costs and increase benefits. In line with the cost-benefit analysis described previously, the benefits felt by MSMEs from using the financial reporting and tax calculator application are greater than the costs. The financial reporting and tax calculator application can provide benefits and reduce MSME business operating costs. Based on the cost-benefit analysis and viewed from the economic aspect, the development of the financial reporting and tax calculator application is considered feasible.

Control

This section is used to determine whether the system offers controls to ensure data accuracy and security. Control of the financial reporting and tax calculator application is carried out by limiting user rights. This is done to minimize fraud and to ensure data accuracy and security. Judging from the control, the financial reporting and tax calculator application are considered feasible.

Efficiency

According to the description above, efficiency is used to determine whether the system can optimize the available resources, including people and time. The financial reporting and tax calculator application has provided some automation in the process of preparing MSME financial and tax reports. Automation in question are: 1) Equipment depreciation or depreciation; 2) Presentation of Income Statement and Statement of Financial Position; 3) Calculation of outstanding MSME income tax. Thus, the system for preparing financial reporting reports and tax calculators can streamline the preparation of financial and tax reports for MSME actors. Based on this efficiency, the financial reporting and tax calculator application is considered feasible.

Services

Services are used to determine whether the system provides the desired service and is reliable. Based on the results of trials conducted by research partners (MSME actors), the financial reporting and tax calculator application has provided services that are to the needs of MSME actors. Research partners are satisfied because 1) The process of preparing MSME financial reports has become easier; 2) Business transactions can be recorded anytime and anywhere; 3) Can produce MSME financial reports on time; and 4) Can calculate the amount of tax owed by MSMEs automatically by applicable tax regulations. Thus, based on the services provided, the financial reporting and tax calculator application is considered feasible.

Schedule Feasibility Assessment

Table 4 shows the planned development schedule for the financial reporting and tax calculator application. In reality, the preparation and implementation of application development began slightly in June 2022. However, the process of writing program code for the financial reporting and tax calculator application, application testing, evaluation, and improvement of the application, preparation of application manuals, and application uploads to the Google Play store is carried out according to the planned timeframe, as presented in Table 5. Based on the comparison between the plan and the realization of the development schedule of the financial reporting and tax calculator application, the development of this application is feasible.

Table 4. Planned Schedule of the Financial Reporting and Tax Calculator Application Development

No.	Activities	Month											
		1	2	3	4	5	6	7	8	9	10	11	12
1	Team preparation, including team meetings for research activity preparation plan					√							
2	Writing program code for the financial reporting and tax calculator application						√	√	√				
3	Application testing								√	√			
4	Evaluation and improvement of the application									√			
5	Preparation of application manuals									√			
6	Application implementation (upload to Google Play store)									√			
7	Maintenance of the application from possible bugs										√	√	√

Table 5. Realization Schedule of the Financial Reporting and Tax Calculator Application Development

No.	Activities	Month											
		1	2	3	4	5	6	7	8	9	10	11	12
1	Team preparation, including team meetings for research activity preparation plan						√						
2	Writing program code for the financial reporting and tax calculator application						√	√	√				
3	Application testing								√	√			
4	Evaluation and improvement of the application									√			
5	Preparation of application manuals									√			
6	Application implementation (upload to Google Play store)									√			
7	Maintenance of the application from possible bugs										√	√	√

CONCLUSION

This study was conducted to analyze whether the development of the financial reporting and tax calculator application is feasible or not. In

terms of technical, economic, legal, operational, and schedule (TELOS), the results of the application feasibility study show that the financial reporting and tax calculator application "AccounTax" is generally feasible to develop. The application developed can provide benefits for MSMEs when compiling financial reports and tax reports.

The implication of this research for MSME actors is that this application can be used to assist in the preparation of financial reports and the calculation of their income tax. The financial reporting and tax calculator application "AccounTax" will minimize the obstacles faced by MSME actors in preparing financial reports, such as limitations in knowledge, time, and human resources. Thus, MSME actors will find it easier to evaluate and control their business, fulfill one of the requirements for submitting capital to third parties (such as banks), and it will be easier to calculate the income tax payable. For tax regulators, this application can make it easier for MSME taxpayers to compile their tax reports so that they can indirectly improve their tax compliance.

The limitation of this research is that it only focuses on the business feasibility study of the developed application, namely, the financial reporting and tax calculator application "AccounTax." This study only compares the output of the financial reporting and tax calculator application "AccounTax" with similar applications in terms of its suitability with financial accounting standards and applicable tax provisions. Future research is expected to be able to compare feasibility studies between the financial reporting and tax calculator application "AccounTax" and similar applications using the TELOS method.

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