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**Implementation Of Accounting Information Systems In Umkm Waste Bank Assisted  
By Gugah Nurani Indonesia**

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**Abstract**

*This research discusses the implementation of an Accounting Information System (AIS) at Waste Bank Berkah, which has been fostered by Gugah Nurani Indonesia since 2016. The AIS is used to support the recording of waste purchase transactions on credit, with a structured system starting from weighing, classification, to financial recording. The method used in this research is descriptive qualitative method, where data is collected through direct observation to the field, as well as collecting documentation and conducting interviews with Gugah Nurani Indonesia staff. The results of the interviews show that the AIS has a positive impact on transparency, accuracy, and customer trust, although there are still challenges such as fluctuations in waste prices and manual recording that has the potential to cause errors. To optimize financial management, it is recommended that Waste Bank Berkah start digitizing records, develop a price conversion automation feature, and strengthen training, standardization of procedures, and internal audits. Thus, the financial management of the Waste Bank is expected to be more efficient, accountable, and sustainable.*

**Keywords:** Accounting Information System, Waste Bank, Transaction Recording

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**INTRODUCTION**

Gugah Nurani Indonesia (GNI) is a development NGO committed to realizing the Sustainable Development Goals (SDGs), particularly through fulfilling children's rights and strengthening community capacity. As an official legal entity under the Ministry of Law and Human Rights (registration number AHU-594.AH.01.04, 24 February 2009), GNI operates as an affiliate of Good Neighbors - an international NGO from South Korea (established 1991) that is a consultant to the UN Economic and Social Council (UN ECOSOC). GNI's presence in Indonesia began in 2005 through a humanitarian response to the tsunami disaster in Meulaboh, Aceh, by providing material assistance, psychosocial support, and strategic collaboration with local NGOs for sustainable recovery. Along the way, GNI has developed community empowerment programs, one of which is through mentoring Micro, Small and Medium Enterprises (MSMEs). The MSME sector itself has a crucial role in driving economic growth, job creation, and equitable regional development. Gugah Nurani Indonesia facilitates MSMEs with a socio-economic approach, including fostering the Berkah Waste Bank in Belawan II Village since 2016. This waste bank serves two functions: (1) as a solution to household waste reduction based on community participation (3R principles: reduce, reuse, recycle), and (2) a means of increasing community income through waste savings (Gugah Nurani Indonesia, 2025).

Accounting Information System (AIS) is a system in an organization that plays a role in preparing information through the process of recording, collecting, and processing transaction data. This information is useful for various parties, both internal parties of the company and

external parties. SIA can also be understood as a collection of activities in an organization that aims to provide financial data and other information on transaction results to support internal and external reporting needs. In addition, AIS plays a role in providing the data needed by management by processing the source data received, and influencing the organization's relationship with its environment. AIS consists of a number of components, tools, and procedures that work to collect, record, process, and present financial information and company business data. The main objective is to support management in making decisions and fulfill external reporting obligations can be fulfilled (Lumban Gaol, 2023).

Accounting Information System (AIS) plays a crucial role in an organization because it is able to present accurate financial data through recording and processing transactions regularly so as to reduce the risk of errors. AIS also helps speed up the preparation of financial reports so that the information generated can be used on time by both management and external parties such as the government and shareholders Lumban Gaol (2023). In addition, AIS provides support in decision making by providing precise, relevant, and reliable information to support planning, monitoring, and evaluating company performance. AIS strengthens the company's internal control because the system is equipped with control features, transaction authorization, and audit trail to detect and prevent errors or fraud. With automated processes, AIS makes administrative activities more efficient, saving time and money. It also increases transparency and accountability as every transaction is well-documented and traceable. In addition, AIS helps companies fulfill reporting obligations in accordance with accounting standards and applicable regulatory provisions.

Micro, Small and Medium Enterprises (MSMEs) Micro, Small and Medium Enterprises (MSMEs) are a crucial sector and have a major contribution in achieving national economic development goals, such as economic growth, job creation, increasing foreign exchange, and regional economic development. It is recognized that Micro, Small and Medium Enterprises (MSMEs) have a significant contribution to economic development and growth, not only in developing countries such as Indonesia, but also in developed countries such as Japan, the United States, and European countries. Accounting Information System (AIS) is very important for MSMEs because it helps business owners in recording every transaction neatly and systematically so that the resulting financial statements become more accurate. With the existence of AIS, MSMEs can more easily monitor the financial condition of the business, speed up the process of making reports, and support more informed business decision making. In addition, AIS in MSMEs can improve control over business assets and transactions, thereby reducing the risk of loss or fraud. AIS also helps MSMEs fulfill reporting obligations to external parties, such as tax reports or financial reports to obtain capital loans. With a more efficient process, MSMEs can save time and administrative costs, and increase professionalism in managing the business. (Girsang et al., 2025)

Waste bank is an approach to household waste management that emphasizes active community participation in sorting and collecting inorganic waste. Through this system, the community is encouraged to be more aware of the importance of protecting the environment, get education about proper waste management, and get economic benefits from the collection of waste that has been sorted. Thus, waste banks act as a means of community empowerment in creating a clean and sustainable environment (Author's coil, 2023).

The blessing waste bank is one of the *sociopreunership* groups fostered by Gugah Nurani Indonesia in an effort to improve the family economy in Belawan II Village which aims to reduce

the volume of waste in the community as well as to increase community income from daily waste deposits to the waste bank. Waste Bank Berkah, which is fostered by Gugah Nurani Indonesia, is an independent waste bank that is not under the auspices of the government, unlike waste banks in general, which usually receive support or management from government agencies (Suhut et al., 2021).

However, the main obstacle in managing the Waste Bank at this time is the manual financial recording and accounting system. There are still many administrators who use traditional notebooks to record every transaction and customer balance, thus risking data errors and report irregularities. This is triggered by a lack of knowledge regarding the use of appropriate online software, as well as a limited understanding of the application of SAK EMKM accounting principles. As a result, financial management is not optimal and does not meet the desired accounting standards, opening up opportunities for errors in reports and hampering operational transparency (Ridha Nurul Hayati & Rahman Prasetyo, 2023).

The implementation of an Accounting Information System (AIS) is very important not only for large companies, but also for MSMEs and social institutions such as waste banks. With the existence of SIA, the process of recording and reporting finances becomes more accurate, efficient, and transparent. However, obstacles such as a lack of understanding of accounting technology and standards, as is the case with Waste Bank Berkah, indicate the need for assistance and education so that financial management can be carried out professionally and sustainably to support economic and environmental goals simultaneously.

## RESEARCH METHODS

This activity uses two methods for data collection and focuses on the application of the accounting system in the waste purchase cycle on credit for Waste Bank customers assisted by Gugah Nurani Indonesia.

### 1. Observation Method

Direct observation and monitoring of the financial management activities carried out by Gugah Nurani Indonesia and the Waste Bank. This observation aims to find out how the financial recording process is carried out at the Waste Bank.

### 2. Interview Method

The interview was conducted on June 23, 2025, at the Gugah Nurani Indonesia office. The interview started at 2pm and lasted for half an hour. The aim of this method was to find out what problems the waste bank faces and how they deal with these problems. The interviewees were Gugah Nurani Indonesia staff.

The following are the interview questions

- a) What are the main features of the accounting information system for the waste purchase process on credit?
- b) How can the accounting information system speed up the recording of transactions when purchasing waste?
- c) What are the problems that arise when implementing an accounting information system in the process of purchasing waste on credit?
- d) To what extent does the accounting information system affect the financial management of waste banks?

- e) How to integrate the waste purchase cycle on credit with the available accounting information system?
- f) What is the effect of implementing an accounting information system on the satisfaction of waste bank customers when making credit transactions?
- g) How does the accounting information system assist in generating reports and analyzing waste purchase transaction data?
- h) What are the obvious differences in accounting management before and after the use of accounting information systems?
- i) What do waste bank employees think about the ease of using accounting information systems in the purchasing process?
- j) What criteria indicate the successful implementation of the accounting information system in purchasing waste on credit?

## RESULTS AND DISCUSSION

Waste Bank Berkah, fostered by Gugah Nurani Indonesia, has implemented an Accounting Information System (AIS) since its establishment in 2016. This system is used in recording transactions, especially in the waste purchase cycle on credit. The results of the interview with the manager showed several important points related to the implementation and benefits of AIS in the waste bank environment:

The results of the interviews that have been conducted are as follows:

1. The Accounting Information System used by Waste Bank has several main features, such as manual recording of transactions, up-to-date financial reports and linked to customer invoices. So that it makes it easier for Waste Bank administrators to periodically check every waste purchase transaction on credit.
2. The Accounting Information System for recording waste purchase transactions does not need payment at the time of the transaction, but there are only recording details.
3. Implementing the Accounting Information System in the Waste Bank is a little more complicated because each waste has a different price that fluctuates and needs to be converted to rupiah based on weight and type. This requires proper classification for accurate recording.
4. The Accounting Information System is very influential on the financial management of the Waste Bank because it helps the management understand the financial condition of the waste bank, including the inflow and outflow of money, material stocks, and profits from the sale of waste.
5. The waste bank already has its own recording format that has been modified in such a way, the recording process is carried out systematically starting from weighing waste, classification, calculating the rupiah value, to recording in customer invoices and waste bank ledgers. This makes it easier for administrators to be able to make these records.
6. A good Accounting Information System can increase customer trust. Transparency in recording is an important factor, because if there is a difference of Rp1,000 in recording purchases, it can cause complaints from customers. An accurate Accounting Information System can also show the responsibility of the management to customers.

7. Detailed recording from the start helps with financial analysis. All transactions are recorded in the customer invoice, waste bank ledger, and sales book. This enables decision-making based on complete data.
8. There is no significant difference because the waste bank has used a disciplined and structured manual recording system since the beginning.
9. At first, the Waste Bank management experienced difficulties when using the Accounting Information System, but after the management got used to it, the management found it easier to use it.
10. The implementation of the Accounting Information System can be said to be successful if the records made are in accordance between customer invoices and the Waste Bank ledger, accurate, and recorded with physical evidence.

The results of this study indicate that the Garbage Bank assisted by Gugah Nurani Indonesia has implemented good management in terms of financial reports, records, and an organized financial data management system. This allows Waste Bank administrators to more easily monitor operational expenses, as well as monitor the activities of buying and selling waste.

Based on the results of interviews and analysis of the implementation of the Accounting Information System at Waste Bank, it is recommended that the process of recording transactions that have been carried out manually begin to digitize to increase efficiency and reduce the risk of recording errors. In addition, the development of an automation feature for converting waste prices based on type and weight is very important to facilitate administrators in making accurate records. Regular training and mentoring for administrators is also important so that they are increasingly skilled in using the Accounting Information System to its full potential. Standardization and documentation of recording procedures also need to be strengthened so that administrative processes remain consistent despite changes in management. Regular internal evaluations and audits are highly recommended to ensure data conformity between customer invoices, ledgers, and physical evidence, and prevent recording discrepancies.

## CONCLUSION

Waste Bank Berkah has successfully implemented an Accounting Information System (AIS) since 2016 to manage waste purchase transactions on credit. The Accounting Information System helps administrators understand the financial condition of the Waste Bank, increases customer confidence, and enables decision-making based on complete data. Although there were some difficulties at first, the Waste Bank management has gotten used to using the Accounting Information System and finds it easier to use. Overall, Waste Bank already has good management in terms of financial reports, records, and an organized financial data management system.

However, to face challenges such as fluctuations in waste prices and potential manual recording errors, it is recommended that Waste Bank start digitizing the recording process, develop a price conversion automation feature, and strengthen training, standardization of procedures, and internal audits. With these steps, it is expected that the financial management of the Waste Bank will be more efficient, accountable, and sustainable.

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