

COMPARING THE EFFECTIVENESS AND EFFICIENCY OF USING ACCOUNTING APPLICATIONS (SWOT ANALYSIS)

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Abstrak: Penelitian ini bertujuan untuk membandingkan efektivitas dan efisiensi penggunaan aplikasi Accurate, Jurnal, dan Zahir, dalam meningkatkan kinerja perusahaan. Penelitian menggunakan pendekatan kualitatif dengan metode deskriptif. Data dikumpulkan melalui wawancara mendalam dengan empat informan dari berbagai perusahaan yang telah menggunakan aplikasi tersebut, serta dilengkapi dengan observasi pasif. Hasil penelitian menunjukkan bahwa penggunaan aplikasi akuntansi mampu meningkatkan efektifitas dan efisiensi operasional melalui otomatisasi proses akuntansi, mengurangi kesalahan manual, serta mempercepat pembuatan laporan keuangan. Setiap aplikasi memiliki keunggulan spesifik, seperti fitur Cost and Profit Center di Accurate yang memungkinkan analisis per departemen, dan integrasi data antar departemen di Jurnal. Namun, beberapa kelemahan juga ditemukan, seperti keterbatasan fitur pada Zahir yang belum terintegrasi dengan platform e-commerce. Secara keseluruhan, penggunaan aplikasi akuntansi terbukti meningkatkan efektivitas dan efisiensi dalam pengelolaan keuangan perusahaan, dengan pemilihan aplikasi yang paling sesuai bergantung pada kebutuhan spesifik dan kemampuan teknologi masing-masing perusahaan.

Kata kunci: Accurate; Efektifitas; Efisiensi; Jurnal; SWOT; Zahir

Abstract: This study aims to compare the effectiveness and efficiency of using Accurate, Jurnal, and Zahir applications in improving company performance. The study used a qualitative approach with a descriptive method. Data were collected through in-depth interviews with four informants from various companies that have used the application, and supplemented with passive observation. The results of the study indicate that the use of accounting applications can improve operational effectiveness and efficiency through automation of accounting processes, reducing manual errors, and accelerating the creation of financial reports. Each application has specific advantages, such as the Cost and Profit Center feature in Accurate which allows analysis per department, and data integration between departments in Jurnal. However, some weaknesses were also found, such as the limited features in Zahir which have not been integrated with the e-commerce platform. Overall, the use of accounting applications has been shown to improve the effectiveness and efficiency in managing company finances, with the selection of the most appropriate application depending on the specific needs and technological capabilities of each company.

Keywords: Accurate; Effectiveness; Efficiency; Jurnal; SWOT; Zahir

INTRODUCTION

The development of digitalization encourages businesses to emerge, both small and large scale. However, it is not uncommon for these businesses to experience losses due to several aspects such as lack of ability to manage finances, both in terms of cash flow, stock of goods, and bookkeeping. This indicates that accounting is very important for the sustainability of a business (Nurhasanah et al., 2023).

The development of digitalization has progressed very rapidly, this is due to the large amount of data that must be processed and presented in the form of information. Reliable system handling is needed to solve this problem, for example, making manual financial reports into computerized ones (Liksha, 2018). Thus, the existence of an accounting information system makes work more effective and efficient (Zahro et al., 2019).

Companies must redesign the processes within the company by focusing on the system so that the company becomes more effective and efficient (Ahmadi & O'Cass, 2018; Watad, 2019). An accurate information system can show the effectiveness of a company (Gorgan, 2015). Accounting Information Systems can be utilized to make the right organizational decisions that significantly affect organizational effectiveness and improve financial performance (Onalapo & Odetayo, 2012).

Accounting information systems play a role in planning, coordinating, controlling activities, and supplying information to several employees in a company so that miscommunication does not occur. In addition, accounting information systems play a role in improving quality and reducing costs in producing goods/services, encouraging efficiency, improving decision-making, and creating competitive advantages for companies (GAOL, 2023)

Previous studies have discussed the effect of utilizing accounting information systems on the quality of financial reports (Lestari & Dewi, 2020). The results of the study show that the utilization of accounting information systems has an impact on increasing the quality of the financial reports produced. Previous studies have also discussed that CV Anugrah PS, which implements an accounting information system, can connect data managed by employees and management without having to provide files directly. This system also allows CV Anugrah PS to find out sales or profit accounting data quickly without having to look at each note (Rahmansyah & Darwis, 2020).

Accounting applications are an implementation of accounting information systems. This application is essential for managing company transaction records. This application also increases efficiency and effectiveness because the preparation of financial reports is automatic, so employees do not need to input manually and waste a lot of time (Desmahary & Kuswara, 2016).

Currently, there are many accounting applications used by every company. For example, accurate, zahir, and jurnal. Every company that chooses to use this accounting application must have its own considerations. Each accounting application program must have advantages and disadvantages in its use. Thus, the company must know which application best suits the company's needs so that it can achieve efficiency and effectiveness in the company.

Previous research has only discussed the use of accounting information systems (Lestari & Dewi, 2020; Rahmansyah & Darwis, 2020). So far, the research conducted by researchers, there has been no research that compares the effectiveness and efficiency of accounting applications. Thus, this study seeks to expand the literature by comparing the effectiveness and efficiency of accounting applications using the SWOT application. This

aims so that business actors can find out the comparison of the best accounting applications to be implemented in the company.

LITERATURE REVIEW

Theory of Efficiency

Efficiency theory explains how resources are used optimally to achieve desired goals with minimal cost, time and effort (Puryaev, 2020). In the context of using accounting applications as discussed in the research document, efficiency is defined as the ability of the application to reduce human error, speed up processes, and increase automation in recording and processing financial data (Alfartoosi et al., 2024).

This study aims to compare the effectiveness and efficiency of accounting applications using SWOT analysis. The theory of efficiency can be seen from the perspective of how the application helps companies streamline operations and reduce manual workloads. For example, accounting applications such as Accurate, Zahir, and Jurnal can automate many aspects of finance, such as processing financial reports, so that employees do not need to input data manually, which increases time and cost efficiency.

When applied to the efficiency theory, the use of this accounting application increases efficiency by:

1. Automation – Reducing the need for manual input and speeding up the recording process.
2. System Integration – The ability to connect with other platforms such as marketplaces for further automation.
3. Error Reduction – Minimizing input errors that usually occur in manual processes.

This theory is relevant when discussing how accounting applications can help businesses achieve efficiency in managing their financial resources.

Efficiency

Efficiency can be defined as the right way of doing something, and the ability to carry out tasks well and accurately without wasting money, time, and energy. Efficiency is also defined as the best comparison between input and output (the result between profit and the resources used) (Putri, 2019). Thus, efficiency is the ability to complete tasks in a proper, good, and efficient manner, thus minimizing the use of money, time, and energy.

Effectiveness

Effectiveness is the achievement of goals appropriately or choosing the right goals from a series of alternatives or choices of methods and determining the choice from several other choices. Effectiveness can also be interpreted as a measurement of success in achieving predetermined goals (Putri, 2019). So it can be concluded that effectiveness is the ability to achieve predetermined goals in the right way and choose the best method from various existing alternatives.

RESEARCH METHOD

This study used a qualitative approach with depth interviews for data collection. Qualitative research is a study that aims not only to provide information about what happened, but also to reveal how something happened and what the meaning of the incident is. The type of method used in this study is descriptive, because the researcher wants to describe and compare the effectiveness and efficiency of using accounting applications (using SWOT Analysis). Data collection in this study was carried out by in-depth interviews with subjects at the research site through conducting interviews with several informants who

were directly involved in using accounting applications (Zahir, Jurnal, and Accurate). In addition to conducting open interviews with informants, researchers also conducted passive observations by observing the movements of actors, both from key informants and actions from supporting informants to enrich research data that was not recorded in the interview session.

Triangulation of methods in research is a technique used to increase the validity and reliability of data by utilizing several different data collection methods or perspectives to explore the same phenomenon. In this research report, triangulation of methods is carried out through several approaches:

1. In-depth Interviews

The researcher conducted open interviews with informants who had direct experience in using accounting applications such as Zahir, Jurnal, and Accurate. This interview approach aims to gain an in-depth understanding of the user experience, advantages, and disadvantages of each application in the context of operational effectiveness and efficiency.

2. Passive Observation

In addition to interviews, the researcher also conducted passive observations of the movements of actors or informants, both key informants and supporters. This observation allows the researcher to capture non-verbal or behavioral aspects that may not be revealed in the interview, providing additional perspectives that enrich the data.

3. SWOT Analysis

The data obtained from interviews and observations were then analyzed using the SWOT (Strengths, Weaknesses, Opportunities, Threats) approach to compare the effectiveness and efficiency of the applications used. This approach strengthens the validity of the analysis by utilizing various perspectives to see the strengths, weaknesses, opportunities, and threats of each application. By combining these three methods, this study can provide a more comprehensive and valid picture of the effectiveness and efficiency of accounting applications used in various companies.

There are 4 informants in this study. Informant 1 has the initials N with a focus on the accurate application, informant 2 has the initials U with a focus on the accurate application, informant 3 has the initials RTM with a focus on the jurnal application, and informant 4 has the initials I with a focus on the zahir application. Informant N is one of the accounting staff of the AH company engaged in financial consulting, auditing, taxation, and educational services in Surabaya who implements the accurate application within the company. Informant U is the founder of UBC which is engaged in financial consulting in Malang who implements the accurate application for assistance to clients. Informant RTM is the founder of ACT which is engaged in financial consulting in Malang who implements the jurnal application for assistance to clients. Informant I is one of the accounting staff of the AH company engaged in financial consulting, auditing, taxation, and educational services in Surabaya who implements the zahir application for assistance to clients.

RESULTS AND DISCUSSION

In the current digital era, the use of accounting applications is increasingly widespread among business actors. Accounting applications not only make it easier to record transactions, but also provide accurate and real-time information for business decision making. This study aims to compare the effectiveness and efficiency of three popular

accounting applications, namely Accurate, Jurnal, and Zahir, using SWOT analysis. Through this comparison, it is expected to provide recommendations for accounting applications that best suit business needs in Indonesia.

The use of accounting applications by informants is quite long, ranging from 6 months to 8 years. The length of use of the accounting application reflects the professional abilities of the users of the accounting application. In addition to being used internally by the company, accounting applications are also used by their clients. This is because the informants in this study are financial consultants as well as consultants related to accounting in the company. The history of using accounting applications does not immediately use the application without reason. Application users must consider many things in choosing an accounting application, including providing advice to clients on the best accounting application for their clients to use. Informant N who uses the Accurate application said that the use of this application was based on the complexity that occurs in several accounts if the accounting process is carried out using Excel. Apart from that, the use of this accounting application is also based on the fact that Accurate has additional features such as cost and profit which can be used to check financial reports per department, thus facilitating financial analysis in each department.

N: "Yes, new. Previously I used Excel. Then because there was a feeling of complexity in several accounts, it became Accurate."

R: "Then why does AH use Accurate? why not Zahir or someone else? "They're both accounting applications."

N: "Yes, because it's more suitable for Accurate. There is a feature that we have, Cost and Profit Center. We are also e-course consultants here, right? If we use the upgraded feature, we can check the financial reports per department. So, if you want to check the loss report per consulting income, you can also continue with the e-course."

Informant U who also uses the Accurate accounting application mentioned that the history of using the Accurate application was because when he was on campus using the Accurate application, so he finally decided to use the Accurate application. In addition to that, informant U has also compared the Accurate, Zahir, and Jurnal applications and concluded that the Accurate application is a better application compared to Zahir and Jurnal.

U: "Actually, if we look at its history, Accurate was one of the pioneers of accounting, which was quite good. In the past, there were two, namely Zahir and Accurate. The offline side was Zahir and Accurate. Then at that time, because maybe on campus, it was Accurate first. Finally, we used Accurate more. But we also use Zahir. But if we finally compare Accurate, it's still better than Zahir and Jurnal in terms of its features."

RTM informants as users of the Jurnal application stated that the history of using the Jurnal application was because according to personal experience and opinion, this Jurnal application could better meet client needs. All client needs can be met by the Jurnal application. In addition, companies that want their business to grow are more suitable to use the Jurnal application. This is because the Jurnal application has tools that are not owned by several other applications.

R: "Then why did you choose Jurnal? Was it a client request or what, Sir?"

RTM: "In my opinion, Jurnal is the one that can better meet the client's needs. So almost all client needs can be accommodated by Jurnal"

R: "Yesterday I, what, I got information that like in Accurate, Sir, there are tools that other applications don't have. Is Jurnal like that too, Nggih? There are tools that are

probably the main point for choosing the Jurnal application”

RTM: “Yes, in fact, Jurnal has many more things that other companies don’t have. That’s what makes us use Jurnal. We submit Jurnal more to clients if we want our business to grow like that.”

Informant I who uses the Zahir application stated that the history of using the Zahir application by clients was because clients who initially used Excel to create financial reports experienced difficulties. This difficulty was caused by the large amount of client data so that informant I suggested using the Zahir application. It was also supported that employees from several of these clients had also attended Zahir application training. Thus, the client finally subscribed to Zahir.

I: “In the beginning, from what I know, it was from my boss’s story too. That was when they first used Zahir. At first, they used Excel for financial reports, Miss Excel, but because there was a lot of data, Miss. So they were directed to use accounting software. Okay, but they said it was just accounting software, right? Yes, but it turned out that the client’s employee had already taken Zahir training. Oh, okay, so it turns out that if you don’t want that kind of skill, then from there, they ended up subscribing to Zahir, Zahir’s accounting software.”

The use of accounting applications Accurate, Jurnal, and Zahir shift the use of Excel in the financial process in the company to the accounting application. However, some informant companies still use Excel in their financial processes. The use of Excel is intended for commission calculations in the company.

N: “So we need to update the new costs at the end of the month. We still use Excel calculations. Because we still need approval from our superiors. So it’s not directly inputted into Accurate. Later, when it’s fixed, it will enter Accurate”

Strengths Analysis of Accounting Application Usage

This strengths analysis explains the advantages or strengths of each accounting application in this study. Each accounting application has its own advantages or strengths as an attraction for consumers to use the product. Informant N, a user of the Accurate application, explained that this application has advantages from features that can be upgraded such as the cost and profit feature.

N: “Yes, because it is more suitable for Accurate. There is a feature that we have, Cost and Profit Center. We are consultants here and also e-courses, right, if we use the upgrade feature, we can check the financial reports per department. So if you want to check the loss report per consulting income, you can also do it, and the e-course can also do it”

R: “So if from the advantages of Accurate itself, it is more about the Cost and Profit feature?”

N: “Yes, we just upgraded that too”

Informant U, who is also a user of the Accurate application, explained that the advantages of this application are quite numerous. The advantages are that the Accurate application is very complex for the basic features needed by the company, the application reporting is also quite complete compared to other applications, and the application customization can meet the client’s needs. All features in this application can be customized so that they can be adjusted to the client’s needs.

U: “There are quite a lot of advantages. One is that it is very complex and meets the

basic needs needed by the company, the basic features needed by the company. Almost all of them have Accurate Reporting. The contents are also quite complete compared to the others. Then the customization itself, the customization of reporting and customization of its use also meet the needs of the client, because each client, even though the industry or business is the same, can have a different business process. Well, almost everything is accurate. Accommodating accurate reporting if it is from its superior features? The superior feature of accurate, in my opinion, is the ease of use, almost all the basic features of business needs are there. Other superior features are reporting if I like it and the customization of the report. Customization of accurate reports can be done. Then transaction customization, dialog customization, transaction design customization. When we input it, it can also be adjusted according to our needs. So there are many custom features that we can use ourselves. We want to use what we can, we want to use what we can't. For example, on the sales invoice side, on the sales invoice, if on the accurate online side we can do departmentalization or categorization of transactions. We can set up the categorization ourselves with so many, starting from the variants, starting from maybe we invoice sales categories overseas domestically. Maybe from the geographical side, then from the type of customer. Type of sales, that the sales increase credit, or others. The customization is quite complex"

Informant RTM as a user of the Jurnal application said that the advantages of the application are in the features owned by the application. In addition, this application allows more specific integration between departments so that it can develop business within the company. This application also has different programs such as sister companies that focus on marketing and their reports can be pulled into the application.

R: "What are the advantages of the Jurnal application, Sir?"

RTM: "Yes, that was it, it can integrate many features"

R: "Oh yeah, from several departments"

RTM: "Yes, all departments can be connected so that accounting doesn't need to do anything at all. It just needs to review, the incoming report data is completely automatic."

RTM: "Because Accurate only has accounting software and CASHIER. In Jurnal, as I informed you earlier, it has HR. That's a different program, not in the accounting software. In Accurate, it only integrates the sales feature. So the feature is in the accounting software. But in Jurnal, it also has a sister company that focuses on marketing, but the report can also be pulled into the accounting software, like that. Does that mean it's a superior feature?"

Informant I as a user of the Zahir application stated that the advantage of the Zahir application is that it makes it easier to create financial reports. Creating financial reports does not need to be input one by one.

I: "I think the advantage itself is that it's easy to create financial reports. Well, that's it. He doesn't input it one by one. If in the financial report, it is input one by one. Also not in bank transfers. Well, this and that are direct"

Informant N stated that the Accurate application increases work efficiency in the company. This efficiency is considered because accounting work has been automated, for example, the input of down payments recognized in the following month can be checked automatically in the relevant month without having to check first which month it was entered, like in Excel.

N: "Yes, because in terms of time it has been automated. For example, if it's like that,

sales down payments are inputted as incoming money, but it's still open money. Now for recognition in the following month or the following two months, it can be directly taken from the open money. So, for example, Excel has to check first, which month the money came in? Well, if it's not the end, it can be taken directly.

Not only the Accurate application that drives efficiency, but other accounting applications also drive efficiency, as informed by the informant in this study.

U: "Efficiency certainly increases a lot, for example, we want to connect the cashier to the accounting system, that's possible. Even Accurate itself has a cashier feature, namely Accurate post, Accurate post and it can directly connect to Accurate online"

RTM: "... Because if you use a journal, it can be more efficient from the operational side. But with the note that the accounting or finance department must also understand technology, right..."

I: "Work? In my opinion, yes, because it is more convenient than manual. But from the others, Accurate is more convenient. In my opinion, my personal opinion"

From the explanation of the strengths analysis of each accounting application, it can be concluded that the Accurate, Jurnal, and Zahir applications have their own advantages and all of these applications increase the effectiveness of accounting work in the company. By considering the factors above, it can be concluded that choosing the right accounting application is a strategic decision that is very important for the success of the company. There is no perfect application for all companies. The best choice will depend on specific business needs, budget, and long-term goals.

Weakness Analysis of Accounting Application Usage

The next analysis is the weakness analysis which explains the weaknesses of each accounting application that is the object of the study. Each accounting application has weaknesses that will be considered by users of the accounting application. These weaknesses include limited features and fairly expensive application costs.

N: "Actually there are. Maybe it's also about the cost"

U: "What are Accurate's weaknesses? Accurate's weaknesses in terms of cost..."

I: "For example, access restrictions are available in Accurate, then settlements for Shopee, Tokopedia, Marketplace, but they don't exist in Zahir"

The relative difficulty experienced by users of accounting applications is adjusting to the use of the application. Accounting records that initially used manual recording have shifted to recording via the application. Employees must be able to operate the application so that the application can be used effectively and efficiently.

U: "The difficulties experienced, the initial difficulties are relative, because on the client side, on average, it's probably just because they've never used it before. So it takes getting used to it and I think that applies to Accurate as well as other applications. But once you get used to it and adjust, it becomes very easy to use Accurate"

RTM: "Yes, the problem is because its features and capabilities are quite large, sometimes clients don't know the fit of the module functions. Most accounting people use it, but many accounting people only know general journals. For example, virtual account integration features, then CRM, HRIS, they don't know for sure. Then automatic billing, the settings are usually difficult. Then for the AI now, it's definitely not used much. That's what usually happens, so we help clients to optimize the use of their system software from that side too"

The problem of using accounting applications is also experienced by application users, one

of which is the requirement to re-login to the application being used. Not only once or twice, but many times so that it has an impact on the effectiveness and efficiency of the company.

N: "Using Accurate, the login range is only short. So like a few minutes, you are immediately asked to log in again. Then there are often errors too. So you have to log in repeatedly"

The limitation of using the Accurate application is that the database cannot be saved offline but can only be saved via a private server. In addition, the use of the Jurnal application also has limitations, namely that the application does not have a financial projection module, but the informant has not found an accounting application that has a financial projection module. The Zahir application also has limitations, namely that access limitations that are integrated with Shopee, Tokopedia, or other applications do not yet exist.

U: "Well, maybe there are limitations. Then one limitation that I think is also present in almost all of them. The application is that we cannot save the database ourselves unless we use a private server. Well, the Accurate private server can, but the database is annoying because it is in the cloud. In the cloud, Accurate is online. However, there is no problem with that position either. Basically, there is no problem on that side either. Basically, because so far the Accurate database has been proven to be safe. We have been using it since 2016"

RTM: "On average, it can do everything. Especially for accounting, it can do everything. If it can't, maybe almost all accounting software I haven't been able to find has a projection module. Financial projections don't have it. But budgeting already exists. But if it's making projections, it definitely doesn't exist yet"

I: "For example, access restrictions are available in Accurate, then settlements on Shopee, Tokopedia, Marketplace don't exist in Zahir yet"

From the results of the weakness analysis of each accounting application, it can be concluded that each accounting application has weaknesses, problems, and limitations in its operation. Accounting application users must analyze which application best suits their business needs. The existence of this weakness analysis can be used by accounting application users as a consideration for choosing the application to be used in the company.

Opportunities Analysis in Using Accounting Applications

The next analysis is the analysis of opportunities. Opportunities analysis is an opportunity in the environment that can be used for self-development. One of the informants who are Accurate users said that the opportunities that can be developed by Accurate are customization, hospitality features, and other features. The development that will be carried out by Accurate can encourage the application to be more effective and efficient.

The use of the application also supports business growth or expansion. As conveyed by informant N, the use of the Accurate application has an impact on more accurate transaction input and minimizes errors that occur. Thus, the use of the application encourages business growth and expansion.

U: "What opportunities? What needs to be developed by Accurate? Oh, there are many things that need to be developed, especially on the side of how Accurate is customized. Although it is the coolest to customize, there are still many other customizations that can be added to Accurate. Another opportunity is how the hospitality features that are not yet available in Accurate are hospitality, such as hotels, how to book rooms and others, although it is possible, it is not as easy as the

hotel application itself. Yes, maybe for services especially Those are things that can be developed by accurate online”

N: “Yes, the input is more accurate. If it’s like that, it can minimize errors too, right? Also, if you want to revise the previous transaction, it’s easy, because it doesn’t need, for example Excel has to search for each file, right. For this, you just have to search for the month or the keyword, what the words are, then you can go through it. That is if for example it was in the previous month, we revised it, at what number, sis”.

Threats Analysis of Accounting Application Usage

The analysis of threats to the use of accounting applications provides an explanation of the obstacles to the development of accounting applications. So far, the obstacle experienced by users of accounting applications is the fear of hackers. The presence of hackers can invade accounting applications and threaten the security of client data, but until now this obstacle has never been experienced by clients. In addition to this, another threat to accounting applications is the existence of foreign AI-based applications that have begun to enter Indonesia and offer benefits from each program, thus impacting the threat to accounting applications in Indonesia. Thus, Indonesian accounting applications need to adjust to AI, so that they will not be left behind by applications from abroad.

U: “Hackers, miss, and now they are rampant. So what then, because it is web-based, however it is called web-based, so there is the potential for crackers from abroad to invade accurate and it is not only accurate but all of them”

RTM: “... So the threat is relatively less. Maybe the only one that can threaten is the existence of software from abroad. I see that this foreign software is quite massive. Customizable, easier. But indeed in terms of cost it is also relative. Well, that’s how it is. So if foreign software tends to be like SAP, Udo, he makes his software using AI. So for example, if we want to make a financial report analysis, he already has AI. And his AI is relatively more sophisticated. Then, for example, if we want to make an online shop. The website is in his accounting system software. He can integrate directly with his online shop on the website. And the website is made automatically using AI too. So if I look at it, the software in Indonesia should have it, including journals. It must be developed from the AI side because that is a big threat. If foreign software comes in and the AI is good, complete. I think they can also shift to that. Moreover, I started to look because there are more sophisticated ones, more automatic. And the price is also competitive. Yesterday I asked like Udo, 1 year per user is only IDR 1.5 million. That can be complete. It was complete using AI. It’s just that the implementation, the implementer’s costs are high. So if the consultation is expensive because it is comprehensive, it is similar to ERP. But once it is running, the entrepreneur really doesn’t need to do anything. Actually, focus on business”

In terms of data security, the accounting applications Accurate, Jurnal, and Zahir tend to be safe. No users of these accounting applications have experienced complaints about data security. Thus, it can be concluded that the security of the accounting application is still guaranteed.

N: “I don’t know about that, because the center itself does not recommend anything, so maybe the one used now is safe. Or maybe we can talk if there are obstacles”

U: “The data we have been using Accurate is safe”

RTM: “So far, I have started in 2017, there have been no clients who have complained that their data was hacked. So so far it is quite sophisticated. I even know that the

Jurnal engineer is not a local engineer, sir. For security, it is taken from Russia and India. The engineer. That's why I am confident with Jurnal because the people behind the scenes are not careless either. That's why we prefer the question of the journal. Because I know myself, the kitchen is like that" I: "Maybe there is. Like a client, miss, suddenly complains about this and that application. It turns out like this. So far, because I'm the one who handles this, so I'm the one who inputs this. There haven't been any complaints for clients, so data security. Okay".

The comparative Analysis of Accounting Application Effectiveness

Table 1. SWOT Analysis Accounting Application

	Strengths	Weakness	Opportunities	Threats
Accurate	1. Accurate has complex basic features and extensive customization, allowing companies to customize reports according to business needs. 2. Accurate provides a Cost and Profit Center feature that allows checking financial reports per department, which facilitates financial analysis per sector. 3. Accurate increases work efficiency because the accounting process is automated, such as down payment input which is directly recorded and reported without a manual process. 4. Accurate has a relatively cheap price compared to other applications such as Jurnal and Zahir	1. Users often have to re-login after a few minutes, which can disrupt workflow. 2. Cloud-based Accurate does not allow offline storage unless using a private server, which can be a constraint for companies that want more flexibility.	1. Accurate can still develop special features such as integration with hospitality systems or easier bookings, which will expand its use in the service industry sector.	1. Threats from hackers are a concern, although there have been no security complaints from users so far. 2. More sophisticated AI-based applications from abroad and higher automation can threaten Accurate's dominance in the local market
Jurnal	1. Jurnal allows the integration of financial data across all departments, which makes it easier to manage	1. Jurnal does not have a financial projection module, which can be a drawback for	1. Journals can continue to develop cross-platform integration features, especially for	1. Journals face challenges from more automated and AI-based foreign accounting applications,

	<p>financial reports automatically without manual intervention.</p> <p>2. Jurnal has several features such as integration with the honorarium feature, which makes it superior to several other applications.</p>	<p>companies that need this feature.</p> <p>2. Users need to have a good understanding of technology to be able to take full advantage of Jurnal's features, which can be a barrier for users who are less tech-savvy.</p>	<p>companies that want to further develop their business with more innovative additional tools.</p>	<p>which offer direct integration with other systems such as online stores.</p>
Zahir	<p>1. Zahir makes it easy to create financial reports with automation features, which reduce manual input, thus minimizing errors.</p> <p>2. Some Zahir user employees have received prior training, which makes it easier for companies to adopt this application.</p>	<p>1. Zahir does not yet have integration with e-commerce platforms such as Shopee or Tokopedia, which limits its use in businesses that focus on online sales.</p>	<p>1. Zahir has a great opportunity to increase access by developing integration to large marketplaces and other features to increase competitiveness.</p>	<p>1. The existence of foreign applications that offer more sophisticated AI-based features at competitive costs.</p>

The comparative Analysis of Accounting Application Efficiency

1. Accurate

- Time Efficiency: Accurate is able to increase efficiency by automating many processes, such as recording sales down payments and financial reporting per department. Automated data input reduces the need for manual checking which is often time consuming.
- Data Processing Efficiency: Accurate allows report customization that makes it easy for users to adjust to specific business needs, thereby reducing input errors and increasing the accuracy of financial reports.
- Efficiency Weakness: One of the weaknesses is that you often have to re-login, which can disrupt workflow and reduce operational efficiency.

2. Jurnal

- Operational Efficiency: Jurnal provides efficiency benefits in terms of integration between departments, so that the entire recording process can be done without manual intervention. This application allows automation of reporting and supervision across departments.
- Technology Needs: To maximize efficiency, Jurnal requires users with sufficient technological understanding, which can be an obstacle for users who are less tech-savvy.
- Efficiency Weakness: It does not have a financial projection module that can be used by companies that want to estimate future budgets, which can be an obstacle for some types of businesses.

3. Zahir

- **Reporting Efficiency:** Zahir makes it easy for users to automatically create financial reports, which reduces manual input and potential errors. This greatly helps companies manage financial data faster and more accurately.
- **Efficiency Limitations:** Limited integration with marketplaces such as Shopee and Tokopedia is an obstacle for companies that sell online. This limited access can reduce efficiency for businesses that rely on e-commerce platforms.

In the context of efficiency theory, these applications are measured based on their ability to optimize resources, such as time and effort, in completing accounting tasks. More efficient applications are able to automate processes, minimize manual errors, and integrate other systems to facilitate data management. Accurate excels in report customization, Jurnal is strong in cross-department integration, and Zahir stands out in financial report automation. The conclusion of this analysis shows that the efficiency of each application depends on the type of business and the specific needs of the company.

CONCLUSIONS AND SUGGESTIONS

This study compares the effectiveness and efficiency of three accounting applications, namely Zahir, Jurnal, and Accurate, using SWOT analysis. The use of accounting applications such as Accurate, Zahir, and Jurnal helps improve the effectiveness of company operations by automating the transaction recording process, producing real-time and accurate financial information. Applications such as Accurate excel with the Cost and Profit Center feature, which allows companies to conduct in-depth analysis per department, while Jurnal is able to integrate data between departments effectively. Effectiveness increases because this application minimizes manual input errors and facilitates the creation of financial reports that are faster and more in accordance with business needs.

Accounting applications increase efficiency by reducing the time and effort required to perform accounting tasks manually. Accurate, for example, automates the recognition of sales advances, reducing manual steps in financial reporting. Efficiency is also seen in the automatic management of data without the need for manual intervention, as offered by Jurnal. However, each application has weaknesses that can affect efficiency, such as the need to re-login to Accurate, which sometimes disrupts the workflow. In conclusion, although these three accounting applications are able to significantly improve the effectiveness and efficiency of companies, choosing the right application depends on the specific needs of the business and the user's ability to operate the technology.

The further research can make comparisons using accounting applications other than accurate, zahir, and jurnal. Furthermore, further research can explore more deeply about the quantitative analysis of the comparison of accounting application efficiency.

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