

ABSTRACT

Digital accounting transformation is one of the ways in which organisations can increase the efficiency and accuracy of their financial information management. As a microfinance institution, BMT Makin Amin has transitioned from a manual Microsoft

Excel-based record-keeping system to a digital, integrated system through the SiBMT and U BMT Makin Amin applications. This study aims to identify the strategic considerations behind the digital transformation of accounting and analyse the process of digital transformation of accounting at BMT Makin Amin.

The study employed a qualitative approach with a case study method. Data were obtained through interviews, observations, and documentation, and were analysed using qualitative data analysis techniques with triangulation to verify the data's validity.

The results of the study show that the strategic considerations behind the digital transformation of accounting at BMT Makin Amin include human resource readiness, cost considerations, the need for accurate data, transparency of information, professional work and support from management. The digital accounting transformation was carried out in stages through data migration and replacing the manual record-keeping system based on Microsoft Excel with a digital, integrated system through the SiBMT and U BMT Makin Amin applications. The implementation of this digital system has had a positive impact, increasing the efficiency of transaction recording, data retrieval, and financial report preparation processes. It also improves data accuracy, minimises human error, speeds up the presentation of financial information, increases transparency in services to members, and supports professional work and operational effectiveness of the institution. The results of the study show that the digital accounting transformation at BMT Makin Amin has successfully supported more effective, efficient and accurate financial management than the previous manual system.

Keywords: *Digital Accounting Transformation, Efficiency, Accuracy of Financial Reports, BMT Makin Amin.*

ABSTRAK

Transformasi *digital accounting* menjadi salah satu upaya yang dilakukan organisasi untuk meningkatkan efisiensi dan akurasi pengelolaan informasi keuangan. BMT Makin Amin sebagai lembaga keuangan mikro syariah melakukan transformasi dari sistem pencatatan manual berbasis *Microsoft Excel* menuju sistem digital yang terintegrasi melalui aplikasi SiBMT dan U BMT Makin Amin. Penelitian ini bertujuan untuk mengidentifikasi pertimbangan strategis yang melatarbelakangi transformasi *digital accounting* serta menganalisis proses transformasi digital accounting yang berlangsung di BMT Makin Amin.

Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus. Data diperoleh melalui wawancara, observasi, dan dokumentasi, kemudian dianalisis menggunakan teknik analisis data kualitatif dengan triangulasi untuk menguji keabsahan data.

Hasil penelitian menunjukkan bahwa pertimbangan strategis yang melatarbelakangi transformasi *digital accounting* di BMT Makin Amin meliputi kesiapan sumber daya manusia, pertimbangan biaya, kebutuhan terhadap keakuratan data, transparansi informasi, profesionalitas kerja, dan dukungan pimpinan. Transformasi *digital accounting* dilakukan secara bertahap melalui migrasi data dan penggantian sistem pencatatan manual berbasis *Microsoft Excel* menjadi sistem digital terintegrasi melalui aplikasi SiBMT dan U BMT Makin Amin. Implementasi sistem digital tersebut memberikan dampak positif berupa peningkatan efisiensi dalam proses pencatatan transaksi, pencarian data, dan penyusunan laporan keuangan. Selain itu, sistem digital mampu meningkatkan akurasi data, meminimalkan kesalahan pencatatan (*human error*), mempercepat penyajian informasi keuangan, meningkatkan transparansi layanan kepada anggota, serta mendukung profesionalitas kerja dan efektivitas operasional lembaga. Berdasarkan hasil penelitian dapat disimpulkan bahwa transformasi *digital accounting* di BMT Makin Amin berhasil mendukung pengelolaan keuangan yang lebih efektif, efisien, akurat, dan terintegrasi dibandingkan sistem manual sebelumnya.

Kata kunci: Transformasi *Digital Accounting*, Efisiensi, Akurasi Laporan Keuangan, BMT Makin Amin.