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Research Article

Comparative Analysis of Pricing and Features of Cloud-Based Accounting Software in Indonesia : A Study of Secondary Data from E-Marketplace

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Abstract: The development of cloud technology itself has encouraged digitalization in various sectors, including accounting. In Indonesia, for example, more and more businesses—especially micro, small, and medium enterprises (MSMEs)—have begun to switch to using cloud-based accounting software to improve the efficiency, accuracy, and accessibility of financial management. This transition is not only driven by the need for real-time data and automation but also by the increasing availability of affordable internet infrastructure and government support for MSME digital transformation. This study aims to conduct a comparative analysis of the price and main features of four popular cloud accounting software in Indonesia, namely Beecloud, Jurnal by Mekari, Accurate Online, and Kledo. These four platforms have been selected based on their popularity, user base, and relevance for MSMEs in Indonesia. The data for this study was collected secondarily through each provider's official website and publicly available documentation during the period of May 1–5, 2025. The method used is a descriptive-comparative quantitative approach, which involves analysis techniques such as descriptive statistics, price-per-feature ratio calculations, and data visualization tools including tables, bar charts, heatmaps, and scatter plots. This approach allows for a comprehensive understanding of both the cost structure and functional range of each product. The results show that there are significant differences in pricing models and the number of features offered. Beecloud SME offers the lowest price-per-feature ratio, suggesting high value for cost-conscious users. On the other hand, Jurnal Enterprise has the highest ratio, indicating a more premium pricing strategy that may be more suitable for medium to large enterprises with more complex needs.

Keywords: Accounting Software; Cloud Accounting; Comparative Analysis; Pricing Strategy; Software Features.

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1. Introduction

The rapid development in information technology in recent decades has had a significant impact on almost every industrial sector, including the financial sector (Murwaningsari & Gunawan, 2021). Digitalization, which has become one of the key pillars in business transformation, has affected the way companies and individuals manage their finances. One form of digitalization that is growing is the use of cloud-based accounting software, which offers ease of access, efficiency in data management, and the ability to adapt to various user needs (Putra & Wardani, 2022). The main advantages of this cloud-based technology itself are the flexibility in accessing stored data, without the limitations of specific devices or locations, as well as the ability to perform updates automatically without significant disruption to daily operations. This makes cloud-based accounting software an attractive option, both for large companies and Micro, Small, and Medium Enterprises (MSMEs), which are often faced with limited resources (Malini & Herawati, 2021).

The success of financial management among MSMEs has a great impact on the country's economic stability. Along with the rapid growth of MSMEs, more and more business actors are aware of the importance of an efficient and well-organized financial system (Handayani et al., 2022). In this context, the use of cloud-based accounting software is a very relevant solution. This technology allows MSME actors to manage financial transactions, record books, and compile financial reports faster, easier, and more efficiently (Fiddin & Muhammad Arief, 2022). However, as the use of this technology increases, a new challenge arises: the large selection of accounting software available in the market with a variety of prices, features, and packages offered. On the one hand, various software offers excellent features that are very helpful for MSMEs, but on the other hand, this makes it difficult for business actors to determine the choice that best suits their needs and budget.

In the Indonesian market itself, there are various choices of cloud-based accounting software from local and international developers (Hasan, 2021). Some of them offer competitive pricing plans and full features, ranging from basic bookkeeping to more complex features such as automated tax management, creation of financial statements according to accounting standards, and integration with payment systems and banks. On the other hand, other software offers more affordable pricing plans, but with limited features. This diversity of choices creates its own challenges for business actors in choosing the right and effective software. Therefore, the selection of accounting software is not only based on price, but also on the suitability of features to their business needs (Pancane & Nityananda, 2023).

Although information about the pricing and features of cloud-based accounting software is easy to find through various sources on the internet, unfortunately, it is often not presented systematically and comprehensively (Thottoli, 2021). Most of the information sources available are limited to promotional product descriptions or in-depth user reviews. In addition, although many digital platforms present price and feature comparisons, there are not many scientific studies that specifically examine and compare these accounting software in the Indonesian context. The existing studies are generally descriptive and do not provide in-depth comparative analysis, so they are not enough to help business actors or accounting professionals in choosing the most appropriate software (SUHARYONO, 2021).

In this context, it is important to conduct research that discusses the price comparison and features of cloud-based accounting software more comprehensively. By utilizing data obtained from the official websites of software providers and digital marketplaces that market these products, this study aims to fill in the gaps in the existing literature by conducting a more structured comparative analysis (Aulia Salsabila & Febriani, 2022).

This study aims to identify and analyze the price differences and key features of several cloud-based accounting software that are widely used in Indonesia. With this approach, it is hoped that software can be found that provides more value for money by considering affordable prices and features that suit the needs of Indonesian MSMEs. In addition, the results of this study are expected to provide practical references for business actors, accountants, and decision-makers in choosing the most appropriate accounting software based on their business needs and financial capabilities. Thus, this article not only contributes to the development of science in the field of digital accounting, but also provides practical benefits for business people who are looking for solutions to manage their finances more efficiently.

The results of this analysis are also expected to be a reference for further research that discusses more deeply about the digitalization of the financial system in the Indonesian MSME sector. Given the important role of the MSME sector in the Indonesian economy, this kind of study can provide a solid foundation for further development in efforts to improve digital financial literacy among small and medium-sized businesses. Therefore, this article aims to provide a useful guide for those who want to adopt technology in managing their business finances, as well as to pave the way for further research in this field.

2. Literature Review

2.1. Accounting Management

In general, accounting management is a branch of accounting that deals with the process of collecting, processing, and presenting financial information to support decision-making in an organization or company (Dong et al., 2024). Unlike financial accounting which focuses more on external reporting such as annual financial statements, accounting management focuses more on internal information used by managers to plan, control, and evaluate organizational performance.

One of the main functions of accounting management is the preparation of budgets that are used to plan the company's operational activities. This budget aims to ensure that limited resources are used efficiently and effectively in achieving the company's goals (Bochkay et al., 2023). In the budget planning process, managers need accurate information about fixed costs, variable costs, and potential revenue that can be earned. Therefore, the information provided by an accounting management system must be able to provide a clear picture of the company's financial projections.

In addition, accounting management also includes cost control, which focuses on measuring and managing a company's expenses to stay within a predetermined budget limit (Comte et al., 2022). The cost control process involves variance analysis, which is a comparison between the budget that has been made and the realization of the costs that have occurred. If there is a discrepancy, further analysis is carried out to understand the cause and to take the necessary action. This cost control is very important for the company's operational continuity, especially in the face of market uncertainty that often occurs.

Accounting management also focuses on accounting information-based decision-making. These decisions include investment decisions, financing, and resource allocation. With accurate and relevant information, managers can make better decisions, which can ultimately increase the company's profitability and efficiency. In this regard, the role of accounting in providing timely and quality information is very important (Beryl Odonkor et al., 2024).

Basically, although technology has provided convenience in accounting management, challenges related to data security and information confidentiality must still be faced (Ghio et al., 2024). Data security is a major concern, given that financial information is a very important asset for companies and can be targeted by cyberattacks . Therefore, accounting managers must ensure that the information systems used can maintain data security and confidentiality properly.

2.2 Accounting Software

Accounting software can be defined as software used to process financial transactions and produce relevant and accurate financial reports (Zhang, 2024). Along with technological developments, the use of accounting software has become increasingly important in supporting the company's accounting system, both in large companies and Micro, Small, and Medium Enterprises (MSMEs). This modern accounting software is purposely designed to automate various tasks that were previously done manually, such as recording transactions, calculating taxes, and compiling financial statements (Dalle et al., 2020).

Various accounting software comes with varied features, according to the needs and complexity of the company's operations. Some common features that are often found in accounting software include the following (McConville, 2023).

1. Recording of Financial Transactions. This feature allows users to easily record various financial transactions, such as income, expenses, and bill management.
2. Financial Statements. One of the main goals of using accounting software is to facilitate the creation of financial statements, such as income statements, balance sheets, and cash flow statements.
3. Tax Management. Modern accounting software is often equipped with a feature to calculate taxes automatically, which assists companies in complying with tax obligations in accordance with applicable regulations.
4. Bank Integration. This feature allows users to import transaction data directly from the company's bank account, making it easy to match existing financial data with transactions recorded at the bank.
5. Inventory and Asset Management. Some accounting software also offers features for managing the company's inventory of goods or assets, which is essential for ensuring the availability of goods and efficient inventory management.

Although accounting software can provide many benefits, the selection must be done carefully, especially for MSMEs that have limitations in terms of budget and resources. Some factors to consider in choosing the right accounting software are ease of use, cost, features that suit the company's needs, and technical support (Mohammed & Salem, 2023). In addition, it is also important to choose software that can accommodate business growth, so that companies no longer need to replace the systems used when they grow.

Overall, accounting software is a very useful tool in improving the operational efficiency of companies and supporting better decision-making. However, to maximize the

benefits of accounting software, companies need to choose the right software according to their specific needs and conduct training to users to ensure optimal use (Cai, 2021).

2.3 Cloud

Cloud computing, or in Indonesian called cloud computing, is a model of providing information technology services that allows users to access and manage data and applications over the internet (Mohammed Sadeeq et al., 2021). In this model, computing resources, such as servers, storage, and applications, are no longer stored locally on the user's device, but are instead provided by a cloud service provider and accessed over an internet network. Cloud computing has come a long way in recent years, and it has now become a very important technology in various sectors, including accounting.

Essentially, cloud computing is changing the way companies manage and store data. Before the advent of the cloud, many organizations relied on on-premises hardware to store and process data. However, with cloud technology, companies can now access computing resources more flexibly and efficiently, without the need to manage complex hardware infrastructure (Bello et al., 2021).

The main advantages of using cloud computing in the context of accounting software are flexibility, scalability (the ability to evolve according to needs), and cost savings. With this cloud-based model , companies no longer need to spend huge money to buy hardware or pay for IT infrastructure maintenance costs (Golightly et al., 2022). They only need to pay a subscription fee to use the services they need. Additionally, cloud service providers typically offer automated maintenance and updates, which reduces the company's operational and technical burden.

The use of cloud computing has also brought significant changes in terms of accessibility and collaboration. With data and applications stored in the cloud, users can access information in real-time from a variety of internet-connected devices, be it through a desktop, laptop, or mobile device. This is especially important for companies that have teams working in different locations or that need to access financial data anytime and anywhere. Collaboration between teams or departments has also become easier, because all parties can work on the same data simultaneously without location restrictions (Sandhu, 2022).

However, while cloud computing offers a variety of advantages, there are some challenges to be aware of, especially when it comes to data security and privacy. Storing sensitive data in the cloud requires companies to pay attention to applicable policies and regulations regarding data protection, such as the General Data Protection Regulation (GDPR) in the European Union. Additionally, while cloud providers typically guarantee a high level of security, the risk of data leaks or cyberattacks remains, so companies must continuously monitor and protect their data (Duan et al., 2023).

The reliability and stability of the internet connection are also factors that need to be considered in the use of cloud computing. Without a stable internet connection, access to data and applications stored in the cloud can be disrupted, which can affect the company's operations. Therefore, it is important to have a reliable internet connection to ensure smooth use of cloud services (Sandhu, 2022).

As for the whole, cloud computing has revolutionized the way companies manage information technology and applications, including in the field of accounting. By offering flexibility, cost savings, ease of access, and increased security, cloud computing is becoming a very attractive solution for companies looking to improve their operational efficiency (Golightly et al., 2022). Especially in Indonesia, with the growing number of MSMEs, the use of cloud-based accounting software is increasingly relevant to support dynamic and efficient business needs.

2.4 *E-Marketplace*

An e-marketplace or in Indonesian referred to as a digital marketplace is an internet-based platform that allows buyers and sellers to meet, make transactions, and interact virtually (Loro & Mangiaracina, 2022). In recent years, e-marketplaces have grown rapidly in line with the rapid growth of the digital economy around the world, including in Indonesia. This model offers convenience for businesses to expand their market reach, while consumers also get wider access to a wide range of products and services.

The existence of this e-marketplace is not only limited to physical products, but also extends to different types of services, including digital-based services, such as software and applications. E-marketplaces provide a platform that allows software providers to offer their

products to consumers in an easily accessible and transparent format (Castro-Schez et al., 2024). Users can easily compare prices, features, and additional services of the various accounting software products available, both offered by local and international providers.

One of the main advantages of e-marketplaces is price transparency and comparability between the various products sold. Since product pricing information and features are publicly available, consumers have the freedom to choose a product that suits their needs and budget. This is especially important in decision-making, especially for products that may have significant variations in price and features, such as cloud-based accounting software. E-marketplaces also often offer reviews and ratings from other users, which can provide additional insights for potential buyers about the quality and reliability of a product (Nandankar et al., 2023).

In addition, e-marketplaces can provide convenience in terms of purchases and payments. With the integration of various digital payment methods, consumers can make transactions quickly and securely. Some e-marketplaces even offer refund or warranty programs, which provide a sense of security for consumers in making product purchases online (Hossain et al., 2021).

However, while e-marketplaces offer a variety of advantages, there are some challenges to be aware of, especially when it comes to transaction security and consumer trust. Since most transactions are done online, the protection of personal data and financial transactions is of paramount importance. Therefore, large e-marketplaces are usually equipped with strict security systems, such as data encryption, payment verification, and fraud protection systems (Christian & Utama, 2021). This security must always be a concern for consumers when transacting in digital marketplaces.

In the context of cloud-based accounting software, e-marketplaces can also function as an educational platform for users. Software providers typically leverage e-marketplaces to provide demo or trial versions of their products, allowing users to try out key features before making a purchase decision. This way, users can more easily assess the fit of the software for their needs without the need to make a huge commitment in the first place (Castro-Schez et al., 2024).

Overall, e-marketplaces are a very important distribution channel in Indonesia's digital ecosystem, especially in facilitating transactions between accounting software providers and end users. The existence of this digital marketplace not only makes it easier to access products, but also provides various tools and features that support a transparent, safe, and efficient purchasing process. In Indonesia, with the increasing adoption of digital technology by MSMEs, e-marketplaces are increasingly becoming the main choice for business actors to get the right accounting software to support their financial management efficiently (Loro & Mangiaracina, 2022).

3. Method

This study uses a descriptive-comparative quantitative approach. This approach was chosen because of its focus on analyzing numerical data related to price and product features, and aims to provide a comprehensive overview of price variations and features of various software used by business actors in Indonesia (Pradipa et al., 2024). The type of data used in this study is secondary data collected through automatic web scraping techniques using the Python programming language. Web scraping allows for the efficient and automatic collection of data from various digital sources, reducing the bias of manual data collection. The data collection process is carried out through two main sources, namely the official websites of accounting software providers such as Jurnal.id, Accurate.id, and Beecloud.id, and data is also collected from digital marketplaces such as Tokopedia and Shopee.

To perform the web scraping process, Python tools and libraries are used , including requests, BeautifulSoup, and pandas. Requests are used to access web pages automatically, while BeautifulSoup serves to extract data from the HTML structure of web pages (Feng et al., 2023). Once the data is collected, pandas are used to store and organize the data in the form of tables, which can then be further analyzed.

The research indicators analyzed include three main aspects, namely subscription price, type of plan, and number of main features. Once the data is collected, descriptive statistical techniques are used to describe the price distribution and features of cloud-based accounting software. These descriptive statistics include the calculation of the average subscription price, the price distribution, and the frequency of features available across different products. This analysis will provide an overview of the pricing and features of the software available in the

Indonesian market. In addition, a comparative analysis is done to compare software based on price per feature.

In addition, data visualization will be carried out to make it easier to understand the results of the analysis. The visualization techniques used include the creation of feature comparison tables, price bar charts between software, and feature heatmaps. This visualization uses Python with the Matplotlib and Seaborn libraries to generate informative and easy-to-understand graphs (Faltusová et al., 2022).

4. Results And Discussion

4.1 . Price Comparison Analysis

From the results of data collection that has been carried out, this study has succeeded in obtaining subscription price information from four cloud-based accounting software that are widely used in Indonesia, namely Beecloud, Jurnal by Mekari, Accurate Online, and Kledo. These four software each have different pricing policies and market segmentation, which can be seen from the number of package options and the price range they offer to users. Table 1 presents a comparison of the monthly and annual prices of each package available on each product. This information is important to understand the position of each product in the market, as well as the initial basis for considering the affordability and value for money of each of these accounting solutions.

Tabel 1. Cloud Accounting Software Subscription Prices in Indonesia.

Software	Parcel	Monthly Price (Rp)	Annual Price (Rp)
Beecloud	SME	130.900	1.570.800
Beecloud	Gold	260.700	3.128.400
Beecloud	Platinum	421.300	5.055.600
Journal	Starter	199.000	2.388.000
Journal	Pro	399.000	4.788.000
Journal	Enterprise	599.000	7.188.000
Accurate	Standard	277.500	2.664.000
Clothing	For	159.900	1.918.800
Clothing	Elite	249.900	2.998.800

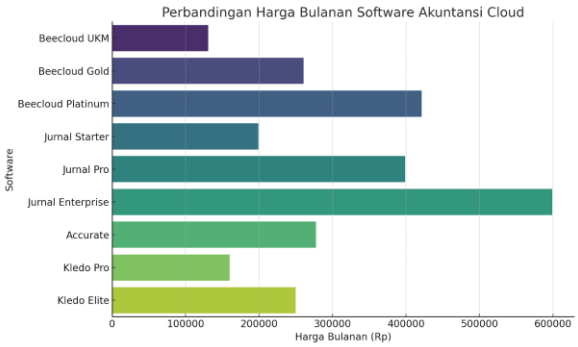

Figure 1. Price Comparison Chart Bar.

Beecloud, for example, provides three different plans, namely SME, Gold, and Platinum. Of these three options, the SME package is the cheapest with a subscription price of IDR 130,900 per month. The Gold and Platinum packages are priced at IDR 260,700 and IDR 421,300 per month, respectively. This price difference is quite significant and is likely to reflect an increase in the number of features, data capacity, or support for additional services such as customer support and more complete financial statements. In addition, the Platinum package from Beecloud also has the highest annual price in their product line, which is IDR 5,055,600, indicating that users who choose this package may be businesses with a more complex operational scale or those who need more sophisticated financial reporting and management (Matondang & Harti Budi Yanti, 2023).

Jurnal by Mekari also comes with three package options, namely Starter, Pro, and Enterprise. Compared to Beecloud, Jurnal targets a slightly higher class of users when viewed from the starting price of their plans. The Starter package, which is the most basic level, is priced at IDR 199,000 per month, while the Pro and Enterprise packages have monthly prices of IDR 399,000 and IDR 599,000, respectively. This relatively high price indicates that Jurnal may be targeting companies that already have a more complex financial management structure, and need features such as multi-branch reporting, integration with other systems, and more complete user management. The journal also seems to put forward strong technical and ecosystem support, including the possibility of integration with third-party software and cloud-based taxation services (Aziz et al., 2023).

Unlike Beecloud and Jurnal, Accurate Online only has one plan, namely the Standard plan, with a subscription price of IDR 277,500 per month. Although there is only one option, Accurate seems to be trying to offer a solution that covers a wide range of features thoroughly in a single pricing model. This model can be an advantage in itself for users who don't want to bother choosing between packages and prefer a solution that is immediately complete without the need to consider many options. But on the other hand, with no plan options, small-scale users who only need basic features may object because they still have to pay a mid-range price, even if they don't use all the available features (Barus et al., 2024).

Kledo, as one of the newcomers among the four software analyzed, offers two packages. The packages are Pro and Elite. The Pro plan is offered at a price of IDR 159,900 per month, while the Elite plan is priced at IDR 249,900 per month. When compared to other software, the price of Kledo is quite affordable, especially for MSMEs or startups who are just starting a business. This price is quite competitive considering that the features offered by Kledo also include standard needs such as financial statements, tax integration, and multi-user access. Kledo's pricing strategy is most likely aimed at building a wider user base first, especially from the small and medium-sized business segments that need accounting solutions but with limited funds.

Annual price comparisons also show a nearly uniform pattern, where software providers provide discounts on annual payments rather than monthly. For example, if calculated from the monthly fee for 12 months, the total cost of Beecloud SME should be IDR 1,570,800, and this is indeed the same as the annual price shown. But for other products, such as Accurate and Journal, it's likely that the provider provides an outright discount on an annual subscription even if it's not always explicitly displayed in the table. This pattern is commonly applied as a strategy to lock users into long-term contracts and reduce the risk of moving to other software (Komala et al., 2024).

In terms of pricing, it can be seen that Beecloud offers the cheapest option for entry-level users, while Jurnal occupies the most expensive position with a subscription price of up to almost IDR 600,000 per month for its highest plan. Accurate is in the middle position, while Kledo appears as one of the affordable but still competent solutions. These differences indicate that there is a fairly clear market segmentation and prove that each product has a different approach to attracting customers. It also shows that price is not the only factor considered by users in choosing accounting software, but rather a combination of price, features, ease of use, and technical support provided by each provider.

In other words, even though the subscription price is an important initial indicator in choosing software, users still need to further evaluate the features that come from the price. This is because low prices do not necessarily guarantee the completeness of features, and conversely, high prices are not necessarily appropriate if the features offered are not relevant to business needs (Faizah et al., 2021). Therefore, the next section will discuss more about the main features of each software and how they relate to the price offered.

4.2 . Comparison of Number and Type of Features

Table 2 shows a comparison of the ten main features that are often considered by users in choosing accounting software. These features include financial reporting, tax integration, stock management, cloud-based backup, multi-user, mobile access, multi-currency, production & budgeting, fixed asset management, and e-commerce integration. These features are considered to represent basic and advanced needs that are generally needed by small to medium-sized businesses.

Tabel 2. Comparison of Key Features of Cloud Accounting Software.

Key Features	Beecloud	Journal	Accurate	Clothing
Financial Statements	✓	✓	✓	✓
Tax Integration	✓	✓	✓	✓
Stock Management	✓	✓	✓	✓
Backup Cloud	✓	✓	✓	✓
Multi-User	✓	✓	✓	✓
Mobile Access	✓	✓	✓	✓
Multi Currency	✓	✓	✓	✓
Production & Budgeting	✓	×	✓	×
Fixed Asset Management	✓	✓	✓	✓
E-commerce Integration	✓	×	✓	✓

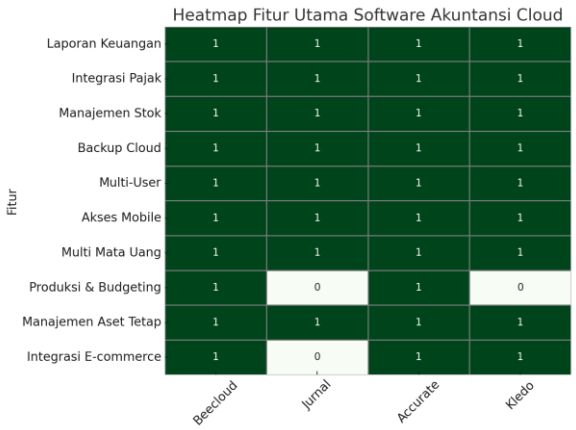

Figure 2. Key Features Heatmap.

From Table 2 and Figure 2, it can be seen that the four software equally support seven of the ten main features observed. Features such as financial statements, tax integration, stock management, cloud backup, multi-user support, mobile access, and multi-currency usage are available across the products analyzed. This means that for the basic needs of digital accounting, all the software tested is able to provide equal support. Users who only need basic functions are unlikely to experience significant differences in daily use if they only consider these basic features (Syahputra et al., 2022).

However, differences are starting to be seen in advanced features such as production and budgeting, fixed asset management, and e-commerce integration. The production & budgeting feature, for example, is only available on Beecloud and Accurate. Jurnal and Kledo do do not explicitly provide this feature, or it may only be available through third-party add-ons or integrations that are not included in the basic plan. This shows that Beecloud and Accurate are superior in supporting the manufacturing process or budget planning, which is typically required by businesses with the production or distribution process of goods.

Fixed asset management features are available equally across all four softwares, which means that all products are considered to meet the recording and depreciation needs of fixed assets such as vehicles, machinery, or company-owned properties. This is especially important for companies that have a large fixed investment value and need to conduct regular tax reporting and asset management (Pradesa et al., 2023).

Meanwhile, in the e-commerce integration feature, Beecloud, Accurate, and Kledo support this function directly. Jurnal is the only software on the list that doesn't provide e-commerce integration directly on its basic plan. In the era of increasing business digitalization, the ability of software to connect directly with e-commerce platforms such as Tokopedia, Shopee, or other marketplaces can be an important advantage, especially for MSME players who rely on digital channels as the main sales channel. The absence of this feature in Jurnal can be a separate consideration for users who run online-based businesses.

In terms of the number of features, Beecloud and Accurate excel with support for all features in the table, only slightly different because Beecloud includes all features except for

the Jurnal which is absent in the two advanced features. In other words, Beecloud and Accurate offer the highest feature completeness, while Jurnal lags slightly behind in production & budgeting features as well as e-commerce integration. Kledo also showed quite good performance by not only not supporting production & budgeting features, but still having e-commerce integration.

The fact that all software supports basic features but differs on advanced features suggests that each product provider seems to have a different feature strategy. Software like Beecloud and Accurate tend to take an all-in-one approach that targets different types of businesses, including manufacturing and retail, while Jurnal and Kledo seem to focus more on basic accounting and limited integrations. This can be an advantage or a disadvantage depending on the type of business run by the user (Novitasari et al., 2023).

In this case, the selection of software is not only limited to seeing whether a feature is available or not, but also how deep or complex the feature can be used. Some software may claim to support stock management, but it doesn't necessarily have sub-features such as batch control, barcode scanners, or POS integration. Likewise for production features, where their availability technically does not guarantee ease of use or completeness of functions, as it is highly dependent on UI/UX and technical support.

Thus, although the feature checklist can provide an overview of the completeness of the product, users are still advised to test it first or access a demo before deciding to use any of the software (. et al., 2023). Adjustments to the specific needs of the business will be more decisive than just the number of features checked in the table.

4.3 . Price Ratio of Each Feature

Analysis of pricing and features separately can provide an overview of the feasibility of a software, but to get sharper and more accurate insights, it's important to combine the two into a single indicator, which is the price-per-feature ratio. This ratio basically shows how much it costs a user to get one feature in each software package offered. In other words, the lower the value of the price-per-feature ratio, the more economical a software package will be from the perspective of the quantity of features provided.

Tabel 3. Monthly Price Ratio per Feature.

Software	Parcel	Monthly Price (Rp)	Number of Features	Price per Feature (Rp)
Beecloud	SME	130.900	10	13.090
Beecloud	Gold	260.700	12	21.725
Beecloud	Platinum	421.300	14	30.093
Journal	Starter	199.000	8	24.875
Journal	For	399.000	10	39.900
Journal	Enterprise	599.000	12	49.917
Accurate	Standard	277.500	11	25.227
Clothing	For	159.900	9	17.767
Kledo	Elite	249.900	11	22.718

In Table 3, the calculation of the monthly price ratio per feature from the nine available packages from the four cloud-based accounting software providers that have been analyzed, namely Beecloud, Jurnal, Accurate, and Kledo, is presented. The calculation is done by dividing the monthly price of each package by the number of available features, based on data that has been collected previously.

From the table, it can be seen that the Beecloud SME package has the lowest price-per-feature ratio, which is only IDR 13,090 per feature per month. This means that users only need to pay IDR 13 thousand to access one feature on the package. This low ratio is an indicator that Beecloud SMEs offer fairly high cost efficiency, so they are very suitable for MSMEs who are just starting to switch to the digitalization of the financial system, or for business actors who have limited funds but still need software with full features (Widyadhana & Kirana DP, 2025).

On the other hand, the highest ratio is found in Jurnal Enterprise, which is IDR 49,917 per feature. This is almost four times that of Beecloud SME, and is an indication that users are paying more for each feature they access. However, that doesn't mean Jurnal Enterprise

isn't worth considering. A high price-per-feature could reflect more in-depth features, higher quality of service, or enterprise-grade support that isn't available on other plans. But for MSME players who prioritize efficiency over premium features, this ratio remains an important consideration.

For this comparison visualization, the following Figure 3 presents the scatter plot between the number of features (X-axis) and the monthly price (Y-axis). Each point on the graph represents a single software package.

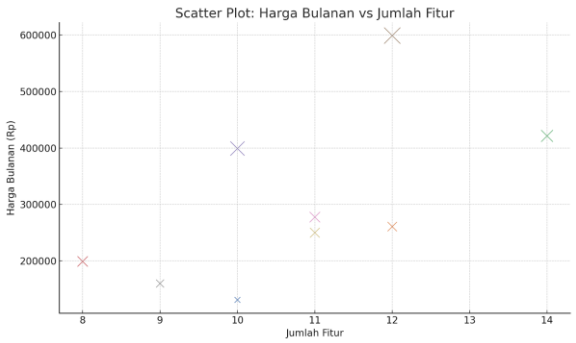

Figure 3. Scatter Plot Price vs Features

Through Figure 3, we can see that the majority of points form an upward linear trend, which shows a positive correlation between price and the number of features. The more features, the more expensive the monthly price offered. This shows that the pricing model of software providers tends to be proportional, where additional features are accompanied by increased costs (Ricky et al., 2024). However, there are some outliers or points that deviate from the general trend line. For example, Beecloud SMBs are quite far below the trend line, which indicates a relatively large number of features but at a very low price, or in this case signifies very high economic value.

Kledo Pro also shows a relatively ideal position, with a fairly low price per feature (IDR 17,767) and features that are almost equivalent to Beecloud Gold. This suggests that Kledo can be an attractive option for users looking for mid-range features at competitive prices. Kledo Elite is also still relatively efficient, with a ratio of IDR 22,718 and 11 features, which is close to Beecloud Gold.

Meanwhile, Jurnal Pro and Enterprise are seen in the top right of the scatter plot, which indicates that although there are more features on offer, the monthly price increases dramatically, causing the price-per-feature ratio to be high. Jurnal Pro has a ratio of almost IDR 40,000 per feature, while Enterprise has almost IDR 50,000 per feature. This indicates that the economic value of the Journal is quite low when viewed in terms of the quantity of features.

Beecloud Platinum, although more expensive than SME and Gold plans, still occupies a rational position in the trend due to its very high number of features (14 features). With a ratio of IDR 30,093, this position is still better than Jurnal Pro and Enterprise. Accurate Standard, with 11 features and a monthly price of IDR 277,500, is at the midpoint, both in terms of price and number of features. The ratio of IDR 25,227 can be said to be quite moderate and still relatively efficient, especially if Accurate has advantages in integration, system reliability, or technical support.

In general, this scatter plot makes it clear that not all expensive software means providing more features proportionately. Some software, such as Beecloud and Kledo, are able to keep costs down without sacrificing a lot of features. On the other hand, software such as Jurnal shows a tendency towards premium pricing which may be more suitable for mid-to-high companies that require high-quality enterprise services or advanced features (Karinda et al., 2023).

However, the price ratio per feature still needs to be complemented by a qualitative assessment. Not all features carry the same weight. Features like stock management and financial reports may be much more important than e-commerce integration for some businesses. Therefore, the selection of software must still consider the type of business, operational needs, and technological readiness of the user (Syafaruddin et al., 2024). The

price-per-feature ratio is just one of the initial indicators that can help narrow down the choices in the decision-making process.

5. Conclusion

The conclusion that can be drawn is that it is found that the price of cloud accounting software subscriptions in Indonesia varies greatly, ranging from around IDR 130,000 to almost IDR 600,000 per month, depending on the type of package and the level of features offered. In terms of features, almost all software offers basic features such as financial reports, tax integration, and mobile access. However, advanced features such as production and budgeting, as well as e-commerce integrations are not always available on all plans, making them the main differentiating factor between products.

When viewed from the price-per-feature ratio, Beecloud SME stands out as the most economical plan with a cost of only IDR 13,090 per feature per month. This shows that at a relatively low cost, users can acquire quite a lot of features. Meanwhile, Jurnal Enterprise has the highest ratio, indicating a larger cost per feature, although it may be offset by the quality of service and enterprise scale. Data visualizations such as scatter plots and heatmaps also reinforce the finding that cost efficiency is not always linear to the number of features, and that some products show higher value for money than others.

From these findings, it can be concluded that the selection of cloud accounting software should not only be based on the total price or number of features, but also consider the comparison of the price-per-feature ratio and the suitability of features to business operational needs. Products with low prices are not necessarily more limited, and expensive products are not necessarily the most suitable for all types of businesses.

Recommendations

The suggestions that can be given from the results of this study are as follows:

a. For small and medium enterprises (MSMEs), it is recommended to choose software with a low price-per-feature ratio but still meets key needs such as financial statements, tax integration, and multi-user.
b. Software providers need transparency and the presentation of information that is easier to access and compare by potential users.
c. For further researchers it is recommended to expand the research object by including more software, including international products and user review analysis. In addition, a qualitative study of user experience, data security, and technical support is also important to assess the software more thoroughly.

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