

DIGITAL-BASED FINANCIAL TRANSACTION RECORDING EDUCATION FOR MSMEs IN MUARA PENIMBUNG ULU VILLAGE

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Abstract

This service activity aims to provide an understanding of recording financial transactions for MSMEs still needs to be improved. One way that can be done to increase understanding for MSMEs in making it easier to record financial transactions is by educating them on digital-based financial transaction recording, namely the MSME business stall book application, Financial Management, Accounting – Financial Lap, MSME Business Financial Records in Muara Penimbung Ulu Village. Digital-Based For MSMEs in Muara Penimbung Ulu Village, it is known that the level of understanding of recording digital-based financial transactions is only 25%. After the service team provided material on recording digital-based financial transactions using the MSME Business Warung Book application, Financial Management, Financial Accounting-Lap, MSME Business Financial Records, it was known that the level of understanding of MSMEs has increased significantly, namely 75% from the previous only 25%. Based on the results of monitoring and evaluation of service activities, the results were obtained that MSMEs still need assistance activities for their business activities. The MSMEs stated that they were helped by this community service activity. With this service activity regarding Digital-Based Financial Transaction Recording Education for MSMEs in Muara Penimbung Ulu Village, it can help MSMEs in compiling their business financial statements.

Keywords: Education, Financial Transaction Recording System, Digital

INTRODUCTION

The role of MSMEs is very large for the Indonesian economy, especially in the absorption of labor and as a lifeline in the process of national economic recovery (Buwana, Danang; 2010 in Kartawan (2017). Judging from the number, MSMEs reached 42.5 million units or 99.9% of the number of business actors in the country with a labor absorption of 99.6%, and contributed to the Gross Domestic Product (GDP) of 56.7% (BPS, 2014). Based on the results of research by the Data and Information Center of the Department of Cooperatives and Small Entrepreneur Development on 69,609 industrial companies, it shows that as many as 19,268 companies reduced their business activities and the rest stopped their business activities. However, not all business lines experience bankruptcy during a crisis. Various studies show that small and medium enterprises (MSMEs) relatively have the strength to survive compared to large businesses in the face of the shock of the 1997 economic crisis. In this case, micro, small and

medium enterprises provide optimism to survive and grow. The development of MSMEs in the national development dimension based on the people's economic system is not only aimed at reducing the problem of gaps between income groups and between actors or labor absorption. More than that, the development of MSMEs that are able to expand the economic base to the regions and can make a significant contribution in accelerating structural changes, namely by increasing the resilience of the regional economy in an effort to increase national economic resilience. Therefore, the development of MSMEs is a priority and is very vital (Kartawan, 2016).

According to Sedyasturi (2018), the government continues to strive to develop the businesses of MSMEs. One of the efforts to improve the quality of MSMEs is the preparation of good financial reports (Mulyani, 2014). With complete and good financial reports, MSMEs can analyze which can then be used as a basis for decisions or policies in the future (Ningtiyas, 2017). According to Kurniawan (2020), MSMEs in Indonesia in general have not recorded their business transactions, so many MSMEs do not have financial statements.

One of the MSMEs that still lacks knowledge and understanding of recording financial transactions is MSMEs in Muara Penimbung Ulu Village. Muara Penimbung Ulu Village is one of the villages located in Indralaya District, Ogan Ilir Regency, South Sumatra is a village that is famous for its Songket crafts. Muara Penimbung Village has long been a center for songket artisans whose products have been sold to various regions inside and outside South Sumatra. Songket artisans in this area manage their songket sales in cooperative containers or are sold independently by each craftsman. The condition of songket craftsmen in the Muara Penimbung Ulu Village Area at the time of the location survey was a group of villagers who were classified as cooperatives (orchid cooperatives) amounting to 20 people and 15 individuals respectively. In addition to songket artisans, MSMEs actors in Muara Penimbung Ulu Village also run businesses in the food and beverage sector.

One way that can be done to improve the understanding of financial transaction recording for MSMEs business actors is by educating digital-based financial transaction recording. Based on the results of the 2023 service activities that have been carried out by the service team, it is known that the team has conducted education on recording financial transactions using the SIAPIK application. Therefore, the service team made educational efforts to record financial transactions by introducing that there are other applications that can be applied in recording digital-based financial transactions, namely the MSMEs business stall book application, Financial Management, Accounting – Financial Sheet, MSMEs Business Financial Records. This application can be accessed offline. So that micro small business actors who are in areas with unstable internet connections can still use this application without problems. The security of user data in this application is also guaranteed, MSMEs can also enter a password that can be set to secure transaction data. The education for recording digital-based financial transactions is so that micro small business actors are more financially literate. At least they can distinguish between assets and debts and receivables. This application is also expected to be able to replace the manual recording system commonly used by micro small business actors to do bookkeeping.

This service activity regarding education on recording digital-based financial transactions is very much needed by small and micro businesses in Muara Penimbung Ulu Village. This is

because this application can help MSMEs actors prepare their business financial statements. This community service activity is related to the financial accounting practicum course. In this service activity, the team focuses on education and counseling on recording digital-based financial transactions using the MSMEs Business Warung Book application, Financial Management, Accounting – Financial Sheet, MSMEs Business Financial Records can help actors to record financial transactions. As for training and assistance in the use of the application, it will be carried out in the next community service activities so that MSMEs actors can use the financial recording application properly. Based on the analysis of the situation, the service team is interested in conducting a service on "Digital-Based Financial Transaction Recording Education for MSMEs in Muara Penimbung Ulu Village.

IMPLEMENTATION METHOD

The method of implementing community service which is carried out using the lecture and discussion method of implementing community service activities is carried out using lectures, illustrations, and discussion methods. The systematics of the implementation of this service activity are as follows:

a. Step 1 (Lecture Method)

Service participants were given motivation, knowledge and insight regarding financial transaction recording

b. Step 2 (Illustration method)

Participants were given examples on how to improve the recording of financial transactions

c. Step 3 (Discussion Method)

Participants were given how to apply digital-based financial transaction recording using the MSME business stall book application, Financial Management, Accounting – Financial Lap, MSME Business Financial Records

d. Step 4 (Questionnaire Distribution)

Participants were given the opportunity to discuss problems related to the implementation of digital-based financial transaction recording using the MSME business stall book application, Financial Management, Accounting – Financial Sheet, MSME Business Financial Records.

RESULTS AND DISCUSSION

Community service activities regarding Digital-Based Financial Transaction Recording Education for MSMEs in Muara Penimbung Ulu Village lasted for approximately eight months from April to November 2024. The implementation of this activity consists of several series of activities carried out to service partners, namely Muara Penimbung Ulu Village. The first stage carried out in community service activities is to conduct a location survey or initial observation and licensing where the service activities are carried out on May 25, 2024. This *survey* activity began by looking for data on the problems faced by MSMEs in Muara Penimbung Ulu Village. In addition, the service team also obtained data on the number of MSMEs in 2024 in Muara

Penimbung Ulu Village. The MSMEs data obtained by the service team from the head of Muara Penimbung Ulu village is 30 people as presented in the following figure:

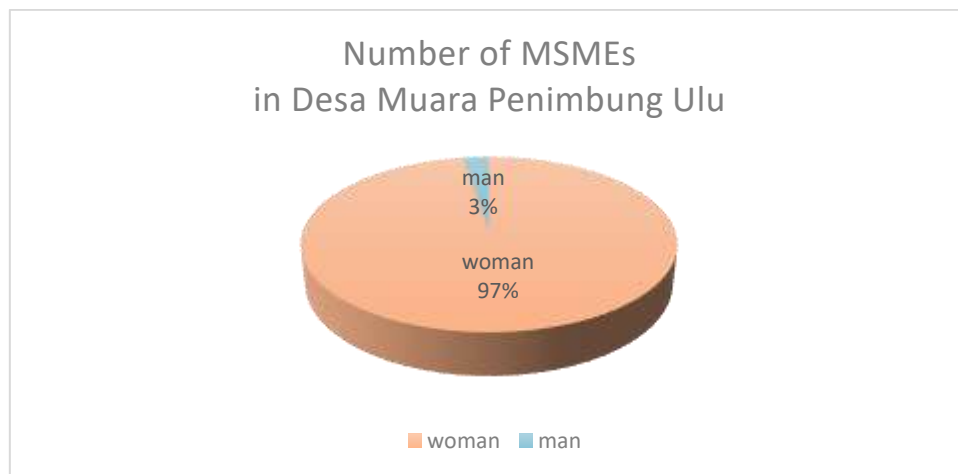


Figure 1. Number of MSMEs in Muara Penimbung Ulu Village

Source : Muara Penimbung Ulu Village, 2024

Based on figure 1. The number of MSMEs in Muara Penimbung Ulu Village shows that 3% of the male gender is as MSME actors while 97% of the female gender is as MSME actors. While the education level of songket craftsmen can be seen in the picture below:

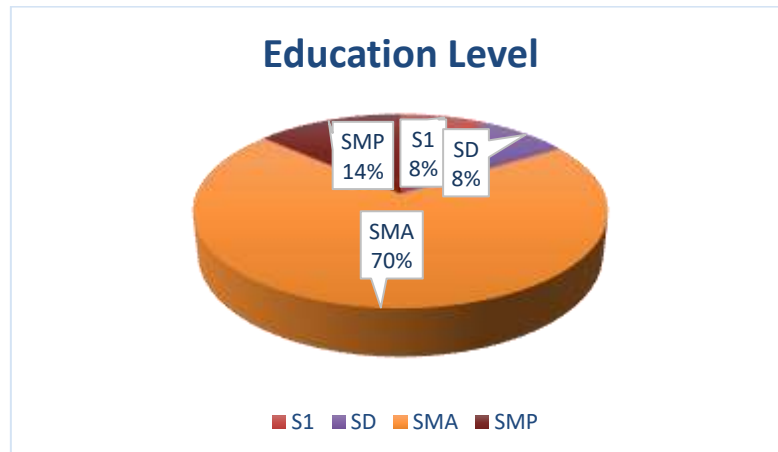


Figure 2. Number of MSMEs in Muara Penimbung Ulu Village

Source : Muara Penimbung Ulu Village, 2024

Based on figure 2. The level of education of MSMEs, especially Songket Craftsmen in Muara Penimbung Ulu Village, shows that the number of active songket craftsmen in 2024 with an S1 Education level of 8%, high school by 70%, junior high school by 14% and elementary school by 8%.

The purpose of this first activity is not only to carry out *Survey* location, the service team also conveyed the purpose and purpose of the arrival of the service team to the Head of Muara Penimbung Ulu Village to make Muara Penimbung Ulu Village a service partner. The Village Head welcomed the intention of the service team to carry out service activities in Muara

Penimbung Ulu Village. This activity was carried out in the form of direct discussions and questions and answers between the village head, the service team and one of the MSMEs. Based on the results of the discussions that have been carried out, the service team found the problems faced by MSME actors in Muara Penimbung Ulu Village, namely most MSMEs, especially MSME actors, have difficulties in arranging their business financial transactions. This is due to the lack of knowledge about recording financial transactions owned by MSMEs. Based on results *Survey* The service team decided to provide Digital-Based Financial Transaction Recording Education for MSMEs in Muara Penimbung Ulu Village. The service activity is a follow-up service activity in 2023, in the previous year the service team had provided education related to training in the preparation of financial statements using the Si Apik Application which can be used to record financial transactions. Based on the results of coordination with the village head and MSME actors in Muara Penimbung Ulu Village, it was agreed that the implementation of service activities would be carried out in August 2024. The next activity carried out is the implementation of service activities. The implementation of the activity was carried out on August 14, 2024 at one of the schools in Muara Penimbung Ulu Village. This activity took place at 08.30 – 12.00 WIB. The implementation of the activity began with the opening of the event. The event began with an opening by the head of the service team as documented in the following image:



Figure 3. Opening of the Service Implementation Event by the Head of Service

After the opening of the event, the service team then distributed *pre-test* questions to songket artisans before delivering material on training on the preparation of the SI APIK application. The documentation of this activity is as follows:



Figure 4. MSMEs in Muara Penimbung Ulu Village fill out *the pre test questions* that have been distributed

The purpose of this *pretest* is to see the level of understanding of MSMEs regarding digital-based financial transaction recording education for MSMEs in Muara Penimbung Ulu Village. Based on the results of the answers that have been done by the MSMEs, the results can be known as follows:

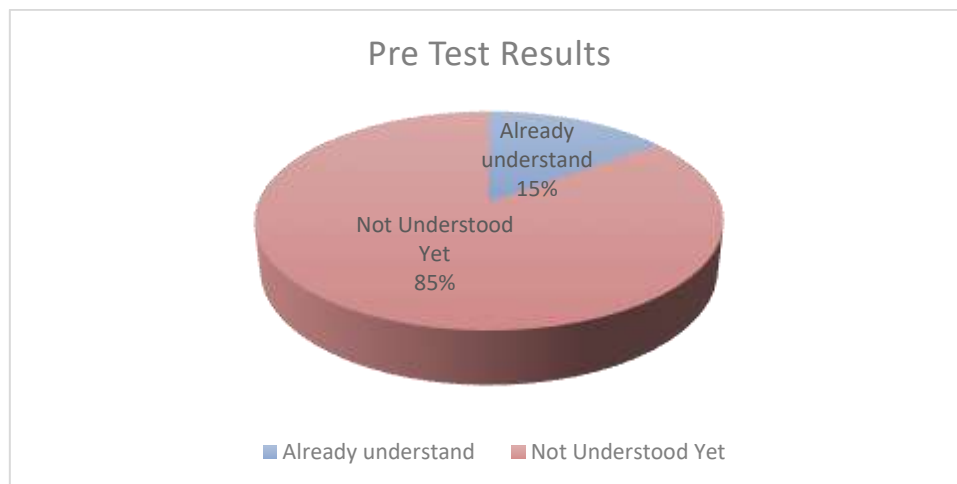


Figure 5. Percentage of Understanding Level of Digital-Based Financial Transaction Recording Education for MSMEs in Muara Penimbung Ulu Village

Based on figure 5. The percentage of understanding level of digital-based financial transaction recording education for MSMEs in Muara Penimbung Ulu Village is classified as still low which is shown by the level of understanding of MSMEs is only 15%. While the remaining 85% of MSMEs do not understand. The next activity carried out in the service was the service team distributing *power point slides* regarding Digital-Based Financial Transaction Recording Education for MSMEs in Muara Penimbung Ulu Village to make it easier for MSMEs to compile the recording of their business financial transactions. The first material delivered by Patmawati, SE., M.Si., Ak as the head of service was about the importance of recording financial transactions, considering that based on the results of identifying problems

faced by MSMEs, they do not understand the importance of recording financial transactions. The documentation of this activity can be seen in the image below:



Figure 6. Submission of material on the importance of recording financial transactions

Based on figure 16. above, the service team explains that there is an *information gap* between MSMEs and banks. In this case, MSMEs, especially MSMEs, do not know the financial condition of their business. This is due to:

1. Awareness in recording financial transactions is still very low
2. MSMEs still consider it difficult to record financial transactions.
3. Small/medium Business Scale
4. Financial recording is still mixed between personal finance and business finance.

Meanwhile, it is difficult for banks to analyze the ability of MSMEs caused by MSMEs not recording financial transactions correctly. This causes several factors as follows:

1. The bank does not know how the MSME business is currently performing and in the future
2. Banks do not know how much credit is needed by MSMEs.
3. Banks do not yet know the ability of MSMEs to make their credit payments.

Based on the factors mentioned above, credit analysis conducted by banks is inaccurate and requires time and money. Therefore, the use of digital applications is very necessary to help MSMEs, especially craftsmen, record their business financial transactions.

Furthermore, the material delivered by the service team for MSMEs is about digital application tutorials that can be used for recording financial transactions using application "MSME Business Shop Book, Financial Management, Accounting – Financial Sheet, MSME Business Financial Records". The documentation of this activity can be seen in the image below:



Figure 7. Presentation of material on Digital Application tutorials

Based on Figure 7. above, it shows that the service team explains the tutorial on recording financial transactions based on digital applications. The tutorial for the MSME Business Shop Book application, Financial Management, Accounting – Financial Sheet, MSME Business Financial Records is as follows:



Figure 8. Submission of material on examples of MSME Business Shop Book application tutorials, Financial Management, Financial Accounting-Lap, MSME Business Financial Records

Based on figure 18. above, it shows that the service team explains examples of cases in recording financial transactions using the digital application of the MSME Business Shop Book, Financial Management, Financial Accounting-Lap, MSME Business Financial Records. Furthermore, the service team conveyed how to do account journaling using the application according to the example questions that have been given as presented in the image below:



Figure 9. Submission of material on account journaling using digital applications

In compiling financial statements using the MSME Business Warung Book application, Financial Management, Financial Accounting-Lap, Financial Records MSME Business must still follow the financial accounting standards applicable in Indonesia, namely according to the special standards for micro and small businesses, the financial transaction recording application refers to the general guidelines and technical guidelines for recording special financial transactions made by the Indonesian Institute of Accountants (IAI) in collaboration with Bank Indonesia as a new standard in addition to PSAK and SAK ETAP. The financial accounting standards that can be used are as follows:



Figure 10. Financial Accounting Standards

After presenting the material, the service team directed the service participants to fill out the *post test* questions as presented in the following image:



Figure 11. MSMEs in Muara Penimbung Ulu Village fill out *the post test questions* that have been distributed

Based on the results of the answers *to the posttest* questions that have been filled out by MSMEs in Muara Penimbung Ulu Village, the following results were obtained as presented in figure 12 below:

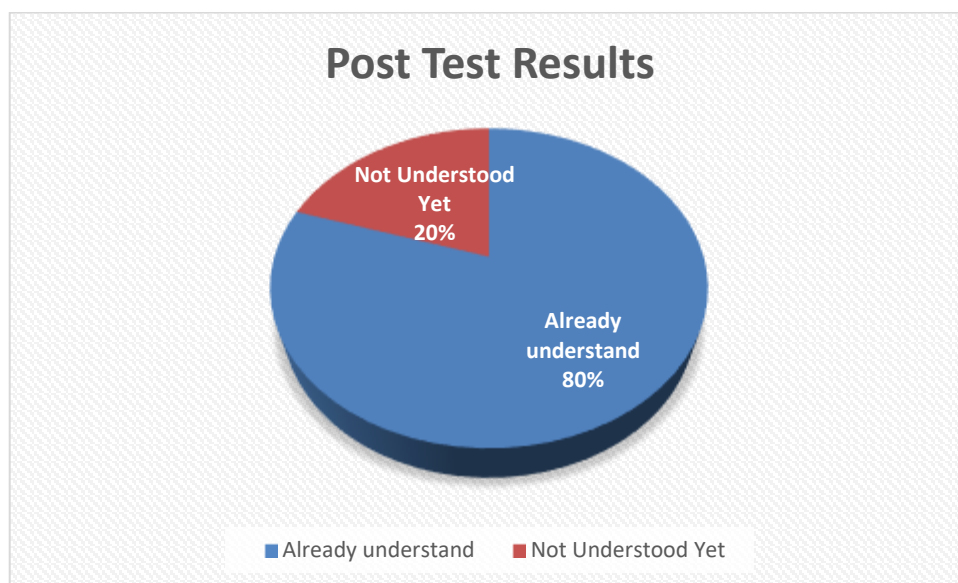


Figure 12. Percentage of Understanding Level of Digital-Based Financial Transaction Recording Education for MSMEs in Muara Penimbung Ulu Village

Based on figure 12. Percentage of Understanding Level of Digital-Based Financial Transaction Recording Education for MSMEs in Muara Penimbung Ulu Village, after the service team presented material related to digital-based financial transaction recording for MSMEs to make it easier for MSMEs to record their business financial transactions, it can be seen that the level of understanding of MSMEs has increased significantly, namely 80% from the previous only 15%. The next activity was the closing of the implementation of the service activity which ended with a photo with the service team with the MSME participants which can be seen in the following image:



Figure 13. Group photo of the service team with MSME participants in Muara Penimbung Ulu Village

Monitoring and evaluation of activities is the monitoring and evaluation of a series of community service activities. In this activity, the method carried out was in the form of a discussion between the service implementation team, the head of Muara Penimbung Ulu Village and MSMEs in Muara Penimbung Ulu Village. This monitoring and evaluation activity was carried out at the house of the Head of Muara Penimbung Ulu Village. This activity took place on October 10, 2024 for 2 hours from 10.00 WIB to 12.00 WIB. Monitoring and evaluation activities are carried out to find out the progress of the implementation of service activities, the benefits that can be felt by MSMEs with this service activity and what activities can be done for the next service activities. Based on the results of monitoring and evaluation of service activities, the results were obtained that MSMEs still need assistance activities for their business activities. The MSMEs stated that they were helped by this community service activity.

CONCLUSION

Based on the results of monitoring and evaluation of service activities, the results were obtained that MSMEs still need assistance activities for their business activities. The MSMEs stated that they were helped by this community service activity. With this service activity regarding Digital-Based Financial Transaction Recording Education for MSMEs in Muara Penimbung Ulu Village, it can help MSMEs in compiling their business financial statements. It is hoped that MSMEs can apply the MSME Business Shop Book application, Financial Management, Financial Accounting-Lap, MSME Business Financial Records to facilitate their business reports. In addition, the output produced can also be used for financing if MSMEs need capital.

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