

*Original Paper*

## Digital Financial Bookkeeping Training for MSME Entrepreneurs

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### Abstract

The service activity aims to provide outreach, training, and assistance to MSMEs in Sukabungah Village on creating digital financial bookkeeping. Effective bookkeeping is crucial for business progress, enabling MSMEs to track financial flows, income, and profits accurately. Observations reveal that while MSME actors in Sukabungah Village engage in bookkeeping, it is not performed optimally. To address this, the service team implemented a digital bookkeeping training program using the "BukuWarung" application. The program's results demonstrate significant improvements in the financial management and bookkeeping capabilities of MSME actors. Participants reported increased knowledge and understanding of financial transactions within their businesses and the ability to classify these transactions into assets, liabilities, income, and expenses. They learned to execute an entire accounting cycle, including recording financial transactions in journal form, posting to the ledger, preparing trial balances, and generating profit and loss statements and financial position reports. Overall, the training program has enabled MSMEs in Sukabungah Village to manage their finances more effectively, contributing to business progress and enhancing the welfare of both MSME actors and the broader community.

Keywords: MSMEs, Training, Digital Bookkeeping

JEL Classification: M15,017, L26

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### 1. Introduction

Micro, Small, and Medium Enterprises, more often called MSMEs, are businesses that demonstrate the independence of a community (Yunia et al., 2020). This business sector is mostly occupied by small and medium business actors who come from home businesses because it is easy to manage, and the amount of capital spent to set up this business is not too large (Sari et al., 2023). MSMEs are present as providers of employment opportunities and increasing regional income. Hence, the presence of MSME actors is an important part of the economy in Indonesia because it is a driver of the Indonesian economy (Irman et al., 2021). Apart from being able to create jobs, MSMEs also contribute to domestic and foreign trade (exports). The existence of SMEs is also recognized as one of the actors who are able to survive the economic recession in Indonesia (Fadhilah et al., 2021; Putra et al., 2024).

According to the Department of Cooperatives and Small Businesses, the number of MSMEs in Bekasi Regency in 2021 will be 311,927 units; in 2022, there will be 331,226 units; and in 2023, there will be 351,720 MSME units (DISKUK, 2023). This data proves that MSMEs experience an increase every year. With this increase, MSME players also need to carry out development in order to increase competitiveness for the sustainability of a business. However, even though MSMEs make a large contribution to the Indonesian economy, this needs to be balanced by the support of good financial access (Hastuti et al., 2020; Jamiat, 2019).

The lack of access to financial services and low financial literacy also hinder the growth of MSMEs in Indonesia (Muljanto, 2020). This lack is because MSME players have yet to be able to carry out financial recording practices in accordance with applicable accounting standards, as well as ignorance and lack of understanding in managing and recording financial books (Humaira, 2018). Due to this problem, a media is needed that can provide easy access to financial services to help MSME players run their business, one of which is financial reporting or bookkeeping, which MSME players can do through digital-based applications. This application is expected to help MSMEs make business financial records more easily (Khoirudin et al., 2021). However, the convenience offered by this application cannot be felt by many MSME players, this is due to a lack of knowledge about technological developments and ignorance about their financial records. This condition will have an impact on their business because there is no evidence of recording and financial information, which will result in unclear business management (Evita Bela et al., 2023; Wijaya et al., 2021).

Prior to this community service activity, MSME actors in Sukabungah Village needed help preparing financial reports properly and correctly. There were still many MSME actors who needed help understanding the importance of financial recording and understanding digital financial recording through applications. After the MSME actors in Sukabungah Village attended training in making financial reports, it is hoped that with this training, the understanding and knowledge of MSME actors can increase regarding the importance of recording business bookkeeping. It is hoped to increase the knowledge and abilities of MSME actors in managing their businesses using the BukuWarung Application. to carry out business financial bookkeeping quickly, easily, and simply so as to produce good business financial reports that comply with applicable standards. So that MSME players can find out about the development of their business, which can ultimately increase profits from the business they run and can improve the welfare of MSME players and the community in Sukabungah Village.

In Sukabungah Village, which is located in Bojongmangu District, Bekasi Regency, the majority of the village population's income is from sharecroppers, and many also rely on small and medium businesses for their livelihood. One of the MSMEs that are busy running is the home industry of snacks such as reneging, banana chips, cassava chips, pie, oak barium (red), Majun, bamboo crafts, and others. These MSME players have the potential to develop their businesses to become larger and can make an economic contribution to the surrounding environment. However, there are still many MSME players who still need to understand the importance of financial recording and understanding digital financial recording through applications. Therefore, this triggered the community service team to hold a digital financial recording training program. Based on the results of discussions with the Head of Sukabungah Village, the problem with MSME actors in Sukabungah Village is that MSME financial reporting is an obstacle for them in facing competition, in addition to giving them entrepreneurial knowledge and how to manage finances well. By assisting in preparing financial reports, MSMEs will be able to answer the need for possible access to banking capital.

In this program, the application that will be used to provide training to MSMEs is using the BukuWarung application. BukuWarung is an MSME bookkeeping application created with the aim of making it easier for business owners to record their business books. The BukuWarung application is easy to get, download the application via Playstore. The advantage of this application

is that it makes it easy to record and report finances for MSME players (Candra et al., 2022; Oktavia et al., 2023; SH Putra, 2020). This convenience can be felt because MSME players no longer need to make records manually using physical books; through this application, recording, and reporting can be done easily and effectively. (Soejono et al., 2020). The training program for using the BukuWarung application can help MSMEs in Sukabungah Village in running their businesses, so that businesses can grow with good financial management. The growth of MSMEs is also expected to contribute to the economy and prosperity of the environment around Sukabungah Village.

## 2. Method

Implementation of this program consists of several stages, namely data collection through observation and interviews, outreach, training and mentoring, and evaluation. The outreach was carried out with the aim of providing understanding to MSME players about the importance of keeping bookkeeping in the businesses they run. Apart from that, the training that will be carried out is direct financial bookkeeping training using the BukuWarung application. The target participants for this training are MSMEs in Sukabungah Village. The method that can be applied to carry out this activity is training (Basri et al., 2023; Nurhidayah et al., 2024). The training method of going directly into the field was chosen because the public would better understand how to do simple digital bookkeeping with direct practice rather than just presenting the material. In its implementation, this training will go through several stages, namely:

### Interviews and Observations

At this stage, data is collected regarding the condition of MSMEs through interviews and observations. In this data collection activity, the community service team, assisted by Sukabungah Village officials, searched for MSMEs in Sukabungah Village and interviewed MSME actors to see whether they had done bookkeeping for the businesses they were currently running.

### Socialization

Socialization was carried out to MSME actors to provide an explanation regarding digital financial bookkeeping using the BukuWarung application to each MSME actor in Sukabungah Village. The aim of this outreach is so that MSMEs can know the importance of bookkeeping and a brief explanation of what must be recorded in simple bookkeeping.

### Training and Mentoring

At the training stage, the community service program team will provide understanding material in analyzing, calculating, and direct practice in making simple financial bookkeeping using the BukuWarung application as a means of financial recording for MSMEs in Sukabungah Village. At this stage, the community service team also assists MSMEs in making bookkeeping, so that MSMEs can actually make financial books digitally using the BukuWarung application. This assistance aims to provide solutions and recommendations for problems faced by MSMEs when carrying out bookkeeping.

### Evaluation

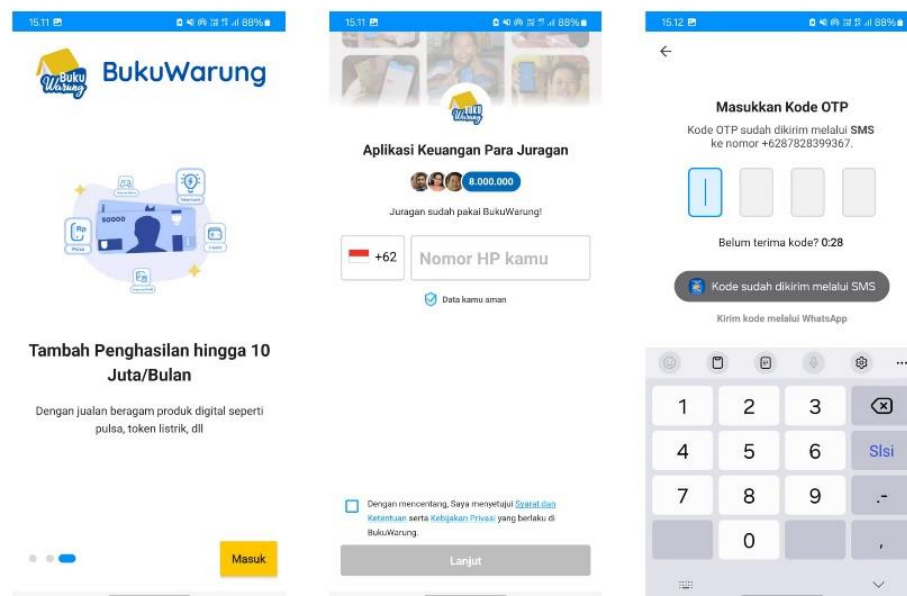
At the evaluation stage, the community service team held a question and answer session regarding the financial bookkeeping training that had been carried out, with the aim of seeing how much understanding the MSME players had in making financial bookkeeping using the BukuWarung application. Apart from that, the community service team carried out evaluations in the form of observations related to the responses of the socialization participants regarding mentoring activities, as well as observations related to the results of direct calculation practices carried out by the socialization participants.

## 3. Results

The activity "Digital Financial Bookkeeping Training for MSMEs in Sukabungah Village, Bojongmangu District" using the BukuWarung application, which was held in one of the houses of MSMEs in Sukabungah Village, went well. MSME actors were very enthusiastic about taking part in this activity; apart from that, MSME actors also listened carefully to the material presented by the community service team and participated actively when this activity took place. This

bookkeeping training aims to improve the skills and knowledge of MSME players in utilizing existing technology and assist MSME players in making systematic financial reports in accordance with applicable accounting standards. In implementing this program, the community service team carried out several stages, namely socialization, training, and mentoring, as well as evaluations given to MSME actors in Sukabungah Village, which was carried out on February 24, 2024.

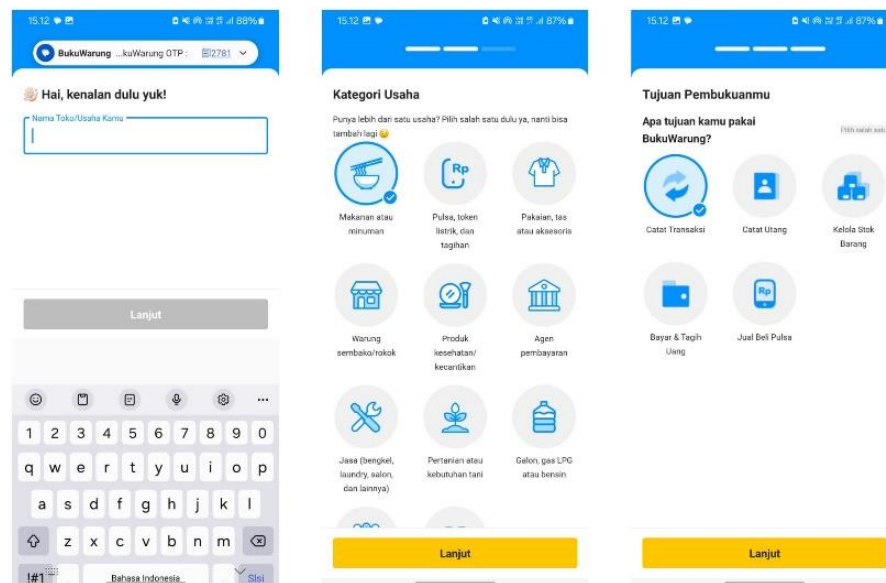
The first stage carried out was outreach to MSME actors in Sukabungah Village, namely explaining the importance of financial bookkeeping in the businesses they run, as well as about using the BukuWarung application as a medium for carrying out digital financial bookkeeping for MSME actors. Previously, MSME players needed to understand the importance of bookkeeping in the business activities they carried out, and they also needed to learn what the BukuWarung application was. At this socialization stage, the community service team explains the importance of keeping business financial bookkeeping, as well as the benefits of doing bookkeeping. Apart from that, the community service team also introduced MSME players to the BukuWarung application, the features of the BukuWarung application, as well as the benefits of the BukuWarung application. At this stage, the socialization went well; the MSME players did not have any obstacles, and finally, they understood the importance of financial bookkeeping in the business activities they carry out. At this stage, the community service team provides socialization and introduction to MSME players about the BukuWarung application and how to use the BukuWarung application. Where the community service team demonstrates the use of the BukuWarung application, which includes the following:



**Figure 1. How to Register for the BukuWarung Application**

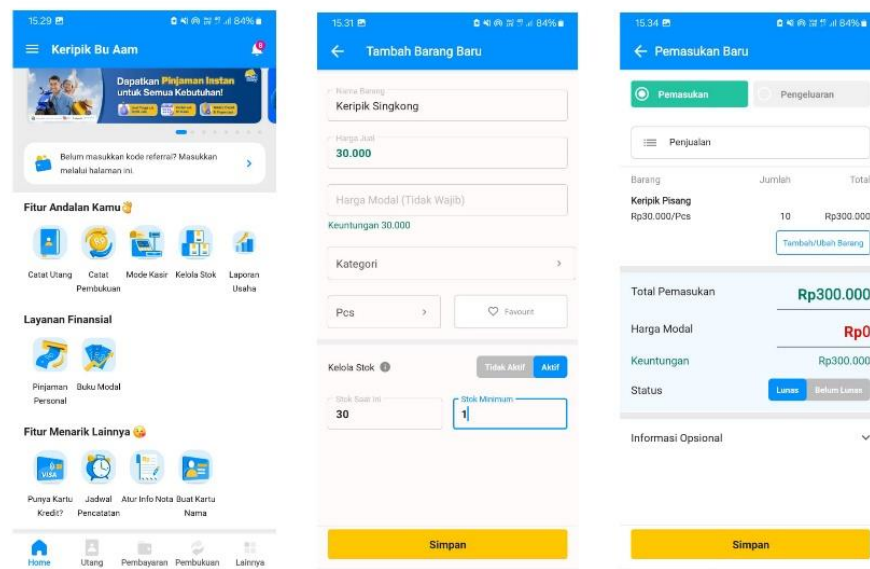
The first step, download the BukuWarung application on Playstore or via <https://app.bukuwarung.com> After that, register using a telephone number, then the BukuWarung application will send an SMS containing a 4 (four) digit OTP code, then enter the OTP code, and the telephone number will be successfully registered.





**Figure 2. Creating a Business Account in the BukuWarung Application**

The next step, create a business account in the BukuWarung application. Enter the name of the shop or business run by GENERAL actors, then select the category of business that is run, then select the purpose of business bookkeeping, whether to record transactions, accounts payable, manage stock of goods, and so on. The BukuWarung application provides many features that can be used by MSMEs, including bookkeeping (income and expenditure), accounts payable, managing stock (inventory), business financial reports, and many more. The BukuWarung application can help MSMEs create financial bookkeeping more practically.



**Figure 3. Recording Business Income in the BukuWarung Application**

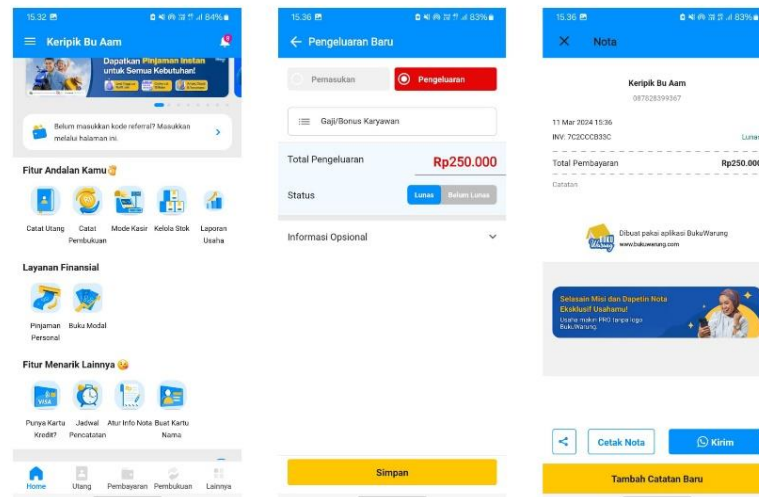


Figure 4. Recording business expenses in the BukuWarung application

Keripik Bu Aam					
No Telp: 087828399367					
Laporan Pemasukan/Pengeluaran					
Laporan dibuat : 03/11/2024, 15:38					
Tanggal : 11/2/2024 - 11/3/2024					
Jumlah Transaksi : 6					
Total Pemasukkan : Rp. 750.000					
Total Pengeluaran : Rp. 400.000					
Untung : Rp. 350.000					
No	Tanggal	Catatan/Kategori	Produk	Pemasukan	Pengeluaran
1	11/3/2024	- Penjualan	Keripik Singkong(5)	Rp. 150.000	Rp. 0
2	11/3/2024	- Pembelian bahan baku	Minyak Goreng(10)	Rp. 0	Rp. 150.000
3	11/3/2024	- Penjualan	Keripik Pisang(10)	Rp. 300.000	Rp. 0
4	11/3/2024	- Gaji/Bonus Karyawan		Rp. 0	Rp. 250.000
5	11/3/2024	- Penjualan	Keripik Singkong(5)	Rp. 150.000	Rp. 0
6	11/3/2024	- Penjualan	Keripik Pisang(5)	Rp. 150.000	Rp. 0

Figure 5. Example of a business financial report using the BukuWarung application

After socialization is carried out, the next stage is training and mentoring. At this stage, the community service team provides financial bookkeeping training to MSMEs using the BukuWarung application. At the training stage, the community service team provided illustrations of financial transactions that occurred in one of the MSME businesses, where the transaction illustrations were then implemented using the BukuWarung application. At the training and mentoring stage, MSMEs are trained to practice financial bookkeeping directly using the BukuWarung application. At this stage, MSME players practice financial bookkeeping directly using the BukuWarung application. Even though there are still several obstacles, such as some not bringing cellphones and some not having an internet quota, the community service team still sees the passion and enthusiasm shown by MSME players when the community service team provides training and assistance in financial bookkeeping using the BukuWarung application.



**Figure 6. Business Financial Bookkeeping Practices Using the BukuWarung Application**

The next stage is evaluation. The evaluation stage was carried out to see the extent of understanding that MSME players had gained regarding digital financial bookkeeping using the BukuWarung application. At this stage, a question and answer session was also held between the community service team and MSME players, related to the problems faced by MSME players when recording financial books. However, there are still several obstacles and errors experienced by MSME players when recording transactions, both income and expenditure, because MSME players are not used to doing financial bookkeeping digitally using the BukuWarung application. It is hoped that after carrying out this activity, MSME players will be able to create and record their business financial books digitally using the BukuWarung application properly and systematically so that they can produce financial reports that comply with applicable standards, which can help MSME players in obtaining funds. Business from third parties (for example, bank loans), in the end, can help MSMEs carry out their business activities so that business activities run well (Amir & Fauziah, 2022).



**Figure 7. Documentation with MSME actors**

#### **4. Discussion and Benefits**

Digital financial bookkeeping training can help MSMEs manage their finances more effectively and efficiently. By utilizing digital technology, MSMEs can easily access and manage financial data, as well as carry out more accurate financial analyses. Digital financial bookkeeping training can help MSMEs improve their financial management skills. By utilizing digital technology, you can easily manage and organize your finances, as well as carry out more accurate financial analysis. This effort can increase the productivity and efficiency of financial management, thereby increasing the ability of MSMEs to face business competition.

MSMEs are an important sector in the Indonesian economy. By increasing the ability of MSMEs to manage finances, they can encourage national economic growth. Using digital financial bookkeeping applications can save time and energy in managing business finances. This skill allows MSME players to focus on business development. Community service through digital financial bookkeeping training for MSMEs provides significant benefits in terms of increasing operational

efficiency, financial transparency, management capabilities, access to financing, and increasing business competitiveness. Through this training, MSME players not only gain new knowledge and skills but are also strengthened to adapt quickly to an increasingly digital business environment, which will ultimately contribute to more inclusive and sustainable economic growth.

Prior to this community service activity, MSME actors in Sukabungah Village needed help preparing financial reports properly and correctly. There were still many MSME actors who needed help understanding the importance of financial recording and understanding digital financial recording through applications. After the MSME actors in Sukabungah Village attended training in making financial reports, it is hoped that with this training, the understanding and knowledge of MSME actors can increase regarding the importance of recording business bookkeeping. It is hoped that it can increase the knowledge and abilities of MSME actors in managing their businesses using the BukuWarung Application. to carry out business financial bookkeeping quickly, easily, and simply so as to produce good business financial reports that comply with applicable standards. So that MSME players can find out about the development of their business, which can ultimately increase profits from the business they run and can improve the welfare of MSME players and the community in Sukabungah Village.

The results of activities carried out in Sukabungah Village related to digital financial bookkeeping training using the BukuWarung application targeting MSMEs in the area went well and smoothly. However, there are still many MSME players who need to do business financial bookkeeping, and there are still some MSME players who experience problems in using the BukuWarung application as a medium for making business financial bookkeeping. This condition is due to a lack of knowledge regarding technological developments as well as ignorance and understanding of the importance of business financial bookkeeping so it is difficult for MSME players to know how much profit they obtain from the business activities they carry out.

## 5. Conclusion

Based on the results of digital financial bookkeeping training activities for MSMEs in Sukabungan Village, it can be concluded that this service program has had a successful impact in the form of increasing MSMEs' knowledge of digital financial bookkeeping through the BukuWarung application, making bookkeeping easier for MSMEs, and using digital financial bookkeeping applications can save time and energy in managing the business. MSMEs are an important sector in the Indonesian economy. By increasing the ability of MSME players to manage finances, they can encourage national economic growth. Community service activities with digital financial bookkeeping training for MSMEs have many benefits, both for the MSMEs themselves and for the wider community. Therefore, this activity needs to continue to be carried out and supported by all parties.

Digital financial bookkeeping training for MSMEs in Sukabungah Village has several significant managerial implications, such as digitizing bookkeeping allows MSMEs to automate many accounting tasks that were previously carried out manually, such as recording transactions and creating financial reports. Digital bookkeeping systems are usually equipped with data validation features that can reduce human errors in recording and calculations. With financial data available in real time, managers can make faster and more precise business decisions based on the latest information. Better financial planning: With access to historical data and better financial analysis, managers can carry out more effective budget planning and develop long-term business strategies.

## Acknowledgment

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regarding financial bookkeeping, which is closely related to the welfare and economy of the community.

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