

Digital Bookkeeping Literacy for MSMEs in Setu Babakan Jakarta

Indah Masri*, Salis Musta' Ani, Yetty Murni, Sri Ambarwati, Shinta Budi
Astuti, Muhamad Avito Rizkyansyah Kusuma, Priani
Corresponding Author: indahmasri@univpancasila.ac.id
Universitas Pancasila

ABSTRACT: *This community service aims to provide an understanding to MSME players in the Setu Babakan area of the importance of recording or bookkeeping of their business activities and progress by introducing applications. The method used in this study is the survey method, socialisation and training to MSME players. The results obtained from the survey results show that most MSME players in the Setu Babakan area have not made structured records or bookkeeping, because they still mix the results of sales and purchases, and have not separated personal expenses from business expenses. In the implementation of the BukuWarung application counselling, business owners get information and understanding of the BukuWarung application.*

KEY WORD: *Community Service, MSME players in the Setu Babakan, BukuWarung application*

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I. INTRODUCTION

1.1. Background of Research

Setu Babakan or Situ Babakan is a cultural heritage located in Srengseng Sawah, Jagakarsa District, South Jakarta. Situ means 'lake' in Sundanese, while babakan means 'new village' and indeed Situ Babakan village is flanked by three lakes. In 2004, this area was made the Betawi Village Centre in conjunction with DKI's 474th anniversary because there are still many original Betawi villages in this area. This cultural heritage area covers 175 hectares, consisting of the People's Garden, Betawi villages and the two lakes that flank these villages. In the Setu Babakan area, there are many Micro and Small Medium Enterprises (MSMEs), one of which is Betawi culinary specialities that are still sold directly on the spot. In this case, local wisdom and culture are an inseparable part of the distinctiveness of a region. Each region has strong characteristics due to local wisdom and culture. Local wisdom cannot be separated from a culture. Local wisdom can also be said to be an idea that arises in an area that contains knowledge and moral values as the basis for the formation of the culture of a particular region (Adinugraha, F., Ponto, A.I., & Munthe, T.R.M., 2020). Local wisdom and culture are an inseparable part of the distinctiveness of a region. Each region has strong characteristics because of local wisdom and culture. However, local wisdom and culture can gradually be eroded by modernisation, especially in big cities, one of which is Jakarta. Also, it is no less important that local wisdom in the use of social media in this era (Errika, W. S. D, 2015).

MSMEs have a strategic role in the national economy, in addition to playing a role in the national economy and employment, MSMEs also play a role in distributing development results. Therefore, MSMEs can be taken into account in increasing market competitiveness and stabilising the existing economic system (Ministry of Cooperatives and SMEs, 2018). Small businesses in Indonesia have great potential to be developed because of the vast market, easily available raw materials and large human resources are supporting variables for the development of these small businesses, but it is necessary to pay attention to several things along with the development of small home-based businesses, for example, business development must be followed by good management, good planning so as to minimise failure, mastery of knowledge that can support business sustainability, manage efficient and effective production systems, and make breakthroughs and innovations that make differentiators from competitors are steps towards success in managing these businesses (Anagora, 2010). Anoraga (2010) explains that in general, the business sector has the following characteristics:

- a. The bookkeeping system is relatively simple bookkeeping administration and tends not to follow the rules of standard bookkeeping administration. Sometimes the bookkeeping is not up-to-date so it is difficult to assess the work of the business.
- b. Business margins tend to be thin considering the very high competition.
- c. Limited capital
- d. Limited managerial experience in managing the company.

- e. Economies of scale are too small, making it difficult to expect to be able to reduce costs to the point of long-term efficiency.
- f. Marketing and negotiation skills and market diversification are very limited.
- g. The ability to source funds from the capital market is low, given the limitations in the administrative system. To raise funds in the capital market, a company must follow a standardised administrative system and must be transparent.

1.2. Priority Problems

Departing from the problems faced by MSMEs, we, the proposing team, propose community service 'Digital Bookkeeping Literacy for MSME Entrepreneurs in Setu Babakan'. There are several problem formulations faced by the Setu Babakan Partner group as follows:

- a. MSME business actors do not understand how to gain knowledge on how to do simple business bookkeeping, to find out the financial position and profit and loss every month.
- b. MSME players do not understand the application of financial management, as a business strategy and control costs
- c. The need to attract MSME actors to carry out financial processing activities for Small and Medium Enterprises
- d. How does the Community Service Team contribute to Small and Medium Entrepreneurs (MSMEs) in the Setu Babakan area

1.3. Solution

According to Margaretha and Pambudhi (2015), financial literacy is a basic need for everyone to avoid financial problems. Financial literacy is a basic need in the aspect of security and safety needs. In fulfilling this need, individuals need financial security. As has been confirmed that financial difficulties are not only a function of income alone (low income), financial difficulties can also arise if there is a mistake in financial management (miss-management) such as misuse of credit, and the absence of financial planning (Rasyid, 2012: 92). Financial literacy includes the ability to distinguish financial choices, discuss money and financial matters without discomfort, plan for the future, and respond competently to life events that affect daily financial decisions, including events in the economy in general (Yushita, 2017: 16). The level of financial literacy in each person is different because it is influenced by several factors. According to the Financial Services Authority (in Suryanto and Rasmini, 2018) Factors that affect a person's financial literacy are gender, education level, and income level. However, despite having a relatively low level of income, financial literacy has an important role in maintaining business stability.

The tourism environment has great opportunities and this is inseparable from the ability to manage finances so that it can develop and has a small risk of loss. Considering that MSMEs are an important factor in driving the economy, they should be an asset in achieving economic prosperity. However, so far there has not been much research on the financial literacy skills and financial management skills of SMEs and there are not many typical Betawi SMEs in Setu Babakan who understand in-depth about financial literacy in running their respective businesses. In addition, the lack of understanding of bookkeeping of MSME actors in Setu Babakan is a major problem in the development of MSMEs. On the one hand, Setu Babakan MSMEs have high potential to improve the economy in the area. To help the Setu Babakan MSME problem, there are three solutions that can be provided in this community service programme, namely:

1. Provide an understanding of financial management so that MSMEs can carry out business strategies and control costs.
2. Provide simple bookkeeping training with the 'Buku Warung' application so that MSMEs can record every financial transaction.
3. Conducting evaluations so that participants are expected to be able to prepare financial statements and profit and loss every month.

II. METHOD

2.1. Implementation Method

In the implementation of this community service activity, there are three stages carried out, namely:

- Initial survey of the needs of MSME actors
- Survey with lecturers and students to prepare for training implementation
- Implementation of digital bookkeeping training, with the 'BukuWarung' application.

2.2. Partner Participation

Partners as training participants provide feedback in the form of pretests and post-tests which will be processed by the PKM team in order to map the problems in the MSME group in Setu Babakan. Assistance is provided by the PKM team to partners periodically either through electronic media or in person.

2.3. Evaluation

The evaluation is carried out by distributing post tests on questionnaires containing questions to see how much the partners want to do bookkeeping for MSME businesses and have additional knowledge for bookkeeping and financial management.

2.4. IPTEKS Overview

Digital bookkeeping literacy provided to MSMEs in Setu Babakan this time is a bookkeeping application with 'BukuWarung'. BukuWarung is a financial application to help Indonesian MSME players develop their businesses and earn additional income. With BukuWarung, MSME players can make business payment transactions practically through the Tagih & Bayar feature, accept all customer non-cash payments from banks or digital wallets through the QRIS feature, get access to capital loans through the Business Capital Solutions service, reap additional income from selling or becoming agents of BukuWarung Digital Products (PPOB) such as Credit, Electricity Tokens, Game Vouchers, etc. to monitor all business transactions through bookkeeping to monitoring all business transactions through practical and automatic digital business bookkeeping. All these conveniences, you can enjoy with just one application. BukuWarung's Vision & Mission BukuWarung has a vision and mission to empower MSMEs in Indonesia to become financially literate and help MSMEs manage and grow their businesses using technology platforms, starting from finance, payments, and digital bookkeeping.

III. RESULT

3.1. Identification, Mapping, and Preparation Process

Community service activities begin with identifying community needs. The development of the digital economy today makes people very familiar with communication devices such as laptops and smartphones, which not only facilitate communication but also transactions, shopping, transportation and logistics bookings, access to information, and various other conveniences (Masri, Chasbiandani, and Oktrivina, 2022). However, in some aspects, people still need increased knowledge about new applications or how to quickly utilise the internet for these various conveniences.

The rapid development of home-based businesses is not supported by knowledge about bookkeeping. From the results of an initial survey conducted on Micro and Small and Medium Enterprises (MSMEs) in the Setu Babakan area, it was found that there are still many MSMEs that do not understand and can use simple bookkeeping. In fact, if MSMEs understand and can do simple bookkeeping, there are many benefits that can be obtained, such as MSMEs can carry out business planning, easily control costs, and easily get loans from banks to further develop their businesses.

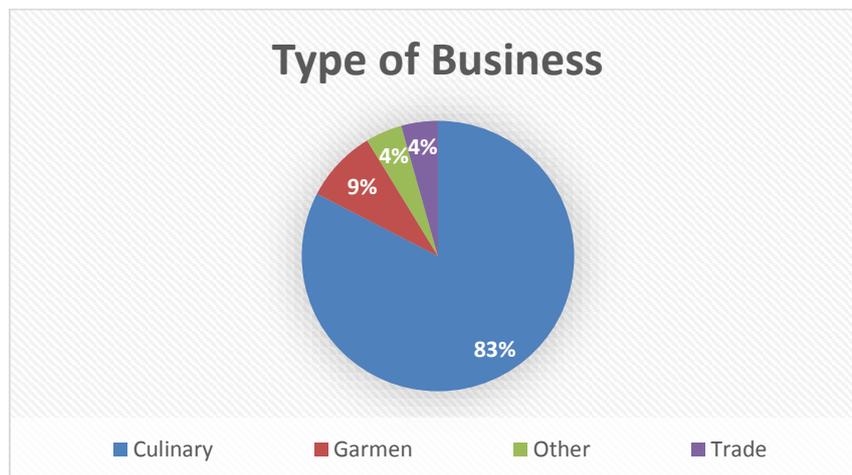


Figure 1 . Type of Business

The results of a survey of MSME profiles conducted by the service team showed that most of the MSME businesses in the Setu Babakan area were engaged in the culinary sector, namely 83%. The Setu Babakan area provides a canteen for MSMEs that sells various Betawi specialities. Most of the consumers who enjoy the canteen are office workers and residents who live in this area.

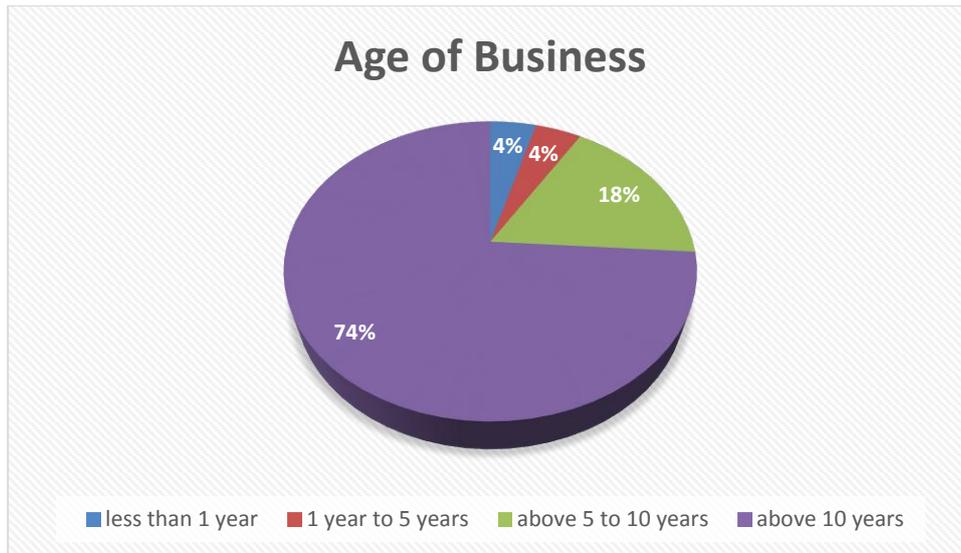


Figure 2: Age of Business

Most of the MSME players in the Setu Babakan area have been doing business there for more than 10 years, namely 74%, even the results of observations show that most of the MSME players in the Setu Babakan area have been carried out for generations from their parents' businesses.

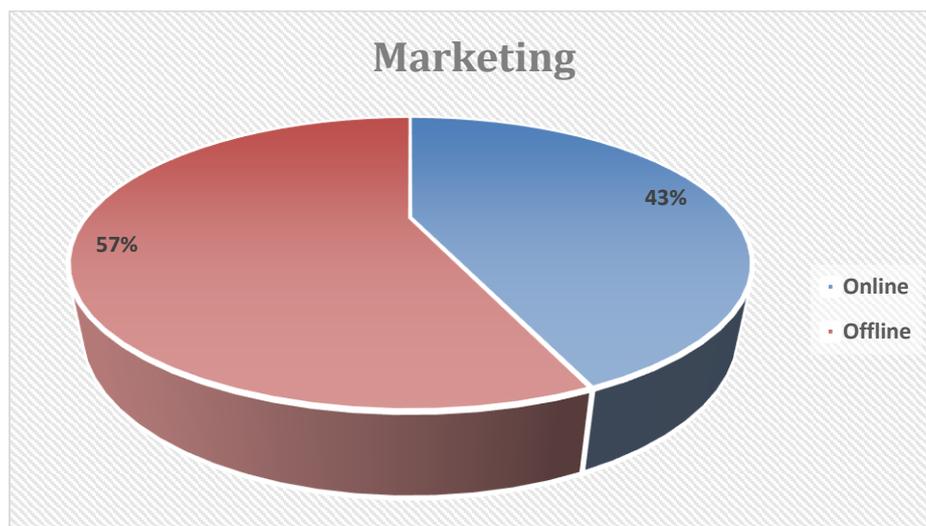


Figure 3: Marketing

The rise of digital development today has made marketing done online also increase, such as through GoFood, Grab, Shopee and other e-commerce. Survey results from MSME players in the Setu Babakan area show that 43% of MSME players surveyed have conducted online marketing.

After conducting a survey of MSME profiles and conducting in-depth interviews, and knowing the needs of MSME players in the Setu Babakan area. The community service team began to make preparations by preparing a digital bookkeeping application that is simple and makes it easier for MSMEs to record every financial transaction made. In this case, the Buku Warung application was chosen. Buku Warung is a startup that provides financial recording applications and credit transaction management for micro businesses (Pratisti, Yusa and Muti, 2022).

3.2. Activity Implementation

The implementation of the Buku Warung application socialisation activity was carried out on 25 May 2024. Socialisation activities after the survey process are carried out every day on implementation divided into two sessions, namely session I at 09.00 to 10.30 is the resource person providing service material and Session II at 11.00 to 12.30 is assistance by students to MSME actors. Before going into the socialisation of the Buku Warung application, the service team needs to explain how to do bookkeeping, so that when entering the application,

MSME actors have mastered the basic concepts of bookkeeping. In carrying out bookkeeping, there are 4 stages that must be carried out, namely:

1. Recording

MSME actors must record all cash transactions in the cash book, pay attention to the date, description, column of money in and money out. In addition, pay attention to the incoming money by noting where it comes from, as well as the outgoing money used for anything. Save proof of transactions, and pay attention to the match between the amount of cash and the final balance of the cash book.

2. Grouping

MSME players must understand the Asset and Liability groups. Assets consist of assets and costs, and liabilities consisting of debt and capital. MSME actors must understand how to classify assets from their businesses such as cash, accounts receivable, inventory (raw materials), equipment, equipment, prepaid rent and others. In addition, MSME actors must also be able to classify costs incurred such as cost of goods sold, salary expenses, operational costs, electricity, water and so on. On the liabilities side, MSME actors must understand the sources of funding they have, whether from debt or their own capital.

3. Overview

After understanding recording and grouping, the next stage for MSME players must understand how to summarise the Profit / Loss report. So that you can calculate net income every month

4. Reporting

The final stage of MSME actors can compile financial reports by classifying the assets and liabilities section in the balance sheet and reporting them on a monthly basis.

After understanding how the stages in the bookkeeping process, the service team began to socialise the BukuWarung application. BukuWarung is used to help problems that exist in MSMEs at the micro level (Yusanto, 2022). In the survey process of MSME players, it was found that several stalls had not done bookkeeping so that the records were still mixed between sales and purchases. Therefore, the socialisation activities carried out focused on simple bookkeeping for MSME actors both manually and online using the BukuWarung application.

On the website www.bukuwarung.com, it is explained that BukuWarung is the first application that can be used to manage business finances. This application is designed to help micro, small, and medium enterprises. With BukuWarung, users can record income and expenses in detail, even displaying the difference clearly. One of the best features of BukuWarung is the ability to record debts, where MSME players can record names, phone numbers, and the amount of debt. BukuWarung also provides an automatic reminder feature for people who have debts to MSME actors. In Yusanto (2022) stated that there are several advantages of the BukuWarung application, as follows:

1. Small application size
2. Can be used without an internet connection
3. Free reminder via SMS
4. Easy to understand for beginners
5. Can create automatic business financial reports
6. Can be used by many mobile phones at the same time
7. Can bill and pay for free admin
8. Can sell pulses and electricity tokens.

The socialisation of the BukuWarung application is carried out starting from the installation stage on mobile phones, and conducting examples of several recording transactions to the resulting financial accounting and reporting. After socialisation, assistance is also provided to MSMEs so that they can apply it themselves to their businesses.



Figure 4: Pictures at the time of activity implementation

3.3. Activity Evaluation

After providing service material and providing assistance, the service team conducted a post test to assess the extent of understanding of the MSME actor participants on the material provided. There are 6 post survey questions given:

1. Community service activities increase knowledge for managing my business
2. Community service activities are useful in managing my business
3. The material presented is in accordance with the need to develop my business
4. The speaker delivered the material clearly and communicatively.
5. The delivery of the service material can be understood or understood
6. You expect activities like this to be carried out again in the future

Answers are given in the form of 5 Likert scales ranging from 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), and 5 (strongly agree). From the 6 questions given, the following is attached the average value of the post-test results conducted:



Figure 5: Post-test Result

The results show that the highest value is for question 6, namely that MSME actors really hope that activities like this will be carried out again in the future. Meanwhile, the lowest value was for question 4, namely that the speaker delivered the material clearly and communicatively. This can be caused by the limited time available, where this activity is only carried out for one day, while MSME actors are still very unfamiliar with the concept of bookkeeping.

IV. CONCLUSION

4.1. Conclusion

The conclusions that can be drawn from the implementation of community service are:

- a. The implementation of community service has run as expected.
- b. Participants really need knowledge and bookkeeping skills. This can be seen from the enthusiasm of the participants when attending the training.
- c. Sharing of knowledge and skills has been carried out and is expected to benefit the community, especially the Pancasila University Academic Community.
- d. Some solutions to the obstacles experienced by participants in bookkeeping have also been given.
- e. Good communication has been established, between lecturers as academics of the Faculty of Economics and Business, Universitas Pancasila and UiTM Malaysia with the community. This communication can encourage the implementation of further cooperation that can be done by synergising the parties' programmes.

4.2. Suggestions

Suggestions that can be given are:

- a. The enthusiasm of the participants needs to be appreciated by increasing the number of participant quotas so that the scope of community service can be more targeted.

- b. It is necessary to provide adequate facilities as learning media, for example computer labs, laptops, and other devices that make it easier for participants to practice the skills they acquire. The provision of these facilities can be pursued by the organisers, as well as the participants themselves.
- c. The sharing time is expected to be longer so that the community can digest the knowledge and skills provided. As well as the need for ongoing mentoring

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