

## IMPLEMENTATION OF THE PREPARATION OF DIGITAL FINANCIAL STATEMENTS IN THE COMMUNITY OF THE PAGUYUBAN PEDAGANG LAPANGAN PEPSI

Ani Siska MY<sup>1\*</sup>, Dewi ANGGRAIN<sup>2</sup> and Tries Handriman JAMAIN<sup>3</sup>  
<sup>1,2,3</sup> Faculty of Economics and Business, Sahid University, Indonesia  
<sup>\*</sup> [anisiskamy961989@gmail.com](mailto:anisiskamy961989@gmail.com)

### ABSTRACT

This community development activity aims to provide knowledge in digital financial records using a cash book application carried out at The Community of The Paguyuban Pedagang Lapangan Pepsi (PPLP). Business actors include the lack of awareness to record business finances because of the lack of knowledge about financial bookkeeping and the assumption that financial statements are unimportant for MSME actors. Education starts with identifying problems, formulating approach methods, planning work procedures, and conducting education and socialization of digital financial records. After MSME actors carried out education and socialization, there was an increase in knowledge and understanding of traders after being given training and realizing that in business, it was essential to keep records in every transaction.

**Keywords:** cash book, digital financial, and financial records.

### 1. BACKGROUND

Micro, Small and Medium Enterprises (MSMEs) are one of Indonesia's economic growth drivers. The culinary business dominates the MSME business. The Culinary Business is a business that has experienced significant development in the past few years and has the potential for continued growth. The culinary industry is one of the businesses that can generate quite good profits for business actors. The implementation of MSME activities is inseparable from the practice of recording and bookkeeping all transactions.

One form of activity to train community skills, especially in bookkeeping, can be done through community development activities. The implementation of these community development activities was carried out in the Permata Pamulang area. The traders along Jalan Betet Raya around the soccer field in the Permata Pamulang complex are members of a community called the Paguyuban Pedagang Lapangan Pepsi (PPLP). PPLP consists of 30 traders who focus on the culinary business sector, as seen in Figure 1.



Figure 1. PPLP SMEs

Based on the results of observations and interviews with MSME actors who is also the chairman of PPLP, Mr Immanudin, information was obtained that the main problems often faced by business actors include the lack of awareness to record business finances due to lack of knowledge about financial bookkeeping, and the assumption that financial statements are things that are not important for MSME actors (Fig. 2). Some even have not implemented the recording of receipts and disbursements of money that occur in the business. This results in an unknown business financial system because it cannot distinguish between business profits and personal cash. If these problems are not addressed, they will cause financial management in MSMEs to be out of control, making business management ineffective and inefficient.



Figure 2. Interview with one PPLP Member

Micro, Small and Medium Enterprises (MSMEs) can survive during the global crisis because of their flexibility in meeting market demands (Hardilawati, 2020; Sedyastuti, 2018). This business has high resilience to the problem (Aryansah, 2020) and is a driving force for the country's economy (Gunartin, 2017). There are still many MSMEs that have not been able to compile financial reports (Susanti & Sagoro, 2018). They do not have the skills to make financial reports independently. Even if they produce financial reports, they despair because mistakes often occur when compiling financial statements (Wibawa et al., 2019). The ability and skills in compiling financial reports owned by SMEs are relatively low due to a lack of basic accounting knowledge and training (Komaludin & Wahid, 2018).

Some MSME managers still mix their business finances with household finances at home. As a result, they cannot be sure how much profit or loss their business has (Mutiah, 2019). MSMEs do not have accounting records due to a lack of accounting knowledge and information, so business financial performance measurements cannot be carried out (Maseko, 2011). MSMEs have difficulty accessing finance from financial institutions because these MSMEs do not have proper financial records. And it is recommended that MSMEs create and maintain detailed accounting records to produce appropriate financial reports and increase MSME accessibility to microfinance institutions (Kwabeanana, 2013). To overcome the problem of MSME financial reporting is through socialization about managing financial records.

Along with technology development, bookkeeping using software applications has sprung up. The financial recording has shifted from a manual system to a digital strategy. The use of digital applications can assist business actors in recording every transaction that occurs without having to record cash receipts and disbursements manually. Anyone who does not have an accounting education background can easily apply digital bookkeeping. One of the applications that can be used is the Cash Book software that can be used with smartphones that help MSME actors efficiently record financial records. So that business actors can control their business activities wherever they are. The Cash Book application is chosen for this community service activity because it is an accessible business accounting application over 900,000 MSMEs have used throughout Indonesia (<https://www.bukukas.co.id>).

The Cash Book bookkeeping application is a mobile-based digital application that can record sales transactions (receipts), expenses, payables and receivables. The cash book application can be downloaded for free easily through the google play store. Business actors are expected to use the Cashbook application optimally so that the business's financial condition can be known when needed. Cashbook App is on a mission to help millions of companies in Southeast Asia better monitor and manage cash flow. In addition to being easy to use, the Cash Book application is also easy and effective in compiling reports, knowing cash flows as a reminder of debts and receivables, and having complete data on consumers and suppliers, so that business developments can be learned.

The purpose of this activity is to provide increased understanding to MSME actors regarding the need for financial records and to train MSME actors to do digital bookkeeping using the cash book application. So that MSME actors can apply financial records using digital bookkeeping every time there is a transaction.

## 2. METHODS

The method of carrying out activities is to disseminate information to business actors about the importance of recording transactions and the need to prepare financial reports. They started with an explanation of basic accounting knowledge. Then explain the use of cash book software applications. The activity stage begins with how to install the Cashbook application. Then proceed with an explanation of the menu and terms contained in the Cashbook

application. After all business actors understand it, proceed with a description of how to record transactions into the Cashbook application. The explanation is accompanied by cases of inputting transactions during one business period.

The steps taken in implementing the proposed solution are:

a. Problem Identification

They are identifying MSME actors related to knowledge of business financial records. This activity aims to know the problems faced by MSME actors so that solutions can be found through this community service activity.

b. Implementation

They were socializing on the importance of recording financial transactions in business activities. The first stage by providing knowledge about the need for recording financial transactions. The goal is to motivate business actors and increase their understanding of the benefits of registering financial transactions in business activities. The material explained is basic knowledge of MSMEs' accounting and financial accounting standards. Second, the next stage is to socialize about the use of digital technology in recording transactions with the cash book application. Third, in the form of an explanation of examples of cases of recording transactions from the beginning of the period to the preparation of digital financial reports. The goal is for business actors to understand and increase knowledge and competence, furthermore, by giving practice questions to see the ability of the material that has been explained. To answer this practice question, each business actor is assisted so that they can work on their business later.

c. Evaluation

Evaluation of the implementation of activities is carried out through questionnaires via google form to business actors in the form of pre-test and post-test in the form of closed statements and responses to the implementation of community service activities. In the first, A questionnaire in the form of a pre-test was given at the beginning of the meeting to determine the level of understanding of business actors towards recording financial transactions and cash book applications. The statement includes the importance of recording financial transactions in business activities, whether they are familiar with it or not, and how business actors understand the cash book application. Second, The post-test is given at the end of the activity after all the materials have been provided, using the same statement as the pre-test to determine the understanding of business actors on the material that has been explained. Furthermore, a questionnaire related to the response of business actors about activities aims to find out how business actors think about the actions that have been carried out.

### 3. RESULT AND DISCUSSION

Community development activities were implemented in the Preparation of Digital Financial Reports at the Paguyuban Pedagang Lapangan Pepsi (PPLP) at the Permata Pamulang Complex on Friday, August 5, 2022. Most of the traders located along Jalan Betet Raya attended this community development activity around the soccer field in the Permata Pamulang complex, which is part of a community called the Paguyuban Pedagang Lapangan Pepsi (PPLP). Community development activities start at 9 am and end at 4 pm.



Figure 3. Community development activities Activities at PLPP Partners

This community development activities activity aims to inform traders about the importance of recording transactions in conducting business activities. This is done because there is still a lack of knowledge about financial bookkeeping and the assumption that financial statements are unimportant for traders. From the results of interviews with traders, it is known that most traders have not recorded the transactions.

This is because the traders consider this recording activity to be something complicated to do. And some think it is unnecessary to record business activities because their business activities can still run without them. And from their business activities, they can meet the needs of their families. Thus, they assume that their business will perform nicely and benefit.

## Implementation

The Community development activities in preparing Digital Financial Reports in the Paguyuban Pedagang Lapangan Pepsi (PPLP) begin with an explanation to the traders about the importance of recording every transaction in business activities for the community. The material provided is in the form of basic knowledge of accounting and financial accounting standards for MSMEs. The purpose of providing this material is for traders to understand the importance of recording financial transactions in a picture. For it, the conditions at the time of the material delivery activities by the resource persons can be seen. Community development activities partners, in this case, the traders, carefully pay attention to the material presented by the presenters.



Figure 4. Submission of Materials

The following material presented to traders was about the use of digital technology in recording transactions with a mobile-based digital application, namely the Cash Book Application. Merchants are explained how to download the Cashbook app on the Play Store. Then an explanation is given about the features in the Cashbook application and the benefits of each of these features. The next step is to provide an example of recording transactions using the Cash Book application.

After delivering the material on the importance of recording transactions in business activities and using digital applications in recording transactions, the next stage of activity is to assist traders. The community development activities team helps traders apply transaction recording using the Cash Book application. The situation of assistance to traders can be seen in Figure 5.



Figure 5. Assistance in Digital Cash Book Recording

## Evaluation

To determine the success of the implementation of activities, an evaluation of the activities that have been carried out is conducted. Assessment of the performance of activities is carried out through questionnaires to traders in the form of pre-test and post-test about the material presented to see the understanding of the material provided, besides being given a questionnaire containing the responses of traders about the implementation of community development activities to find out how the opinion of the traders about the actions that have been carried out.

### a. Evaluation of understanding of the material provided.

Questionnaires in the form of pre-test were given at the beginning of the meeting before issuing the material. The questionnaire contains a closing statement about the importance of recording financial transactions in running a business, whether they are familiar with it, and how traders understand the cash book application. Based on the results of the questionnaire distribution, the following results were obtained: the lowest score was 50, and the highest score was 80. Six participants scored 50, 4 participants scored 60, and 3 and 2 participants scored 70 and 80, respectively. Average The average pretest result is 61.

The post-test is given at the end of the activity after all the material has been provided using the same statement as the pre-test to determine the traders' understanding of the material given. The post-test scores obtained the lowest score of 50 and the highest score of 100. One participant received a score of 50, a score of 60 was obtained by 3 participants, 5 participants obtained a score of 70, 4 participants obtained a score of 80, and 2 participants got a score of 90. The average post-test score was 72. The average score after the training had increased compared to the average score before the training. This shows an increase in knowledge and understanding of traders after being given training.

### b. Evaluation of training benefits.

The training provided is expected to provide benefits to traders. Responses from participants are needed as an indicator to see the success of the implementation of training activities through the provision of questionnaires filled out by the participants. The questionnaire results showed that most traders (82%) strongly agreed, while the remaining 18% agreed that the training activities benefited the participants. This indicates that training activities are very beneficial for traders.

### c. Evaluation of material delivery.

The material presented is expected to be easily understood by participants. The material is the importance of recording transactions and digital financial report preparation. From the results of the questionnaire distribution, it was found that 35% of participants considered the delivery of the material perfect, 53% rated the delivery of the material as good, and 12% believed it sufficient in the delivery of the material.

### d. Evaluation of participant satisfaction.

After being given the training, participants are expected to understand and be satisfied with the material provided and be able to apply it in their business activities. From the results of the questionnaire data obtained that 32% are delighted with the implementation of the training activities, 62% are satisfied, and 6% are not satisfied with the performance of the training activities.

## 4. CONCLUSION

Community development activities Preparation of Digital Financial Reports in the Paguyuban Pedagang Lapangan Pepsi (PPLP) in the Permata Pamulang Complex is carried out to understand the importance of recording financial transactions using the Cash Book digital application in recording transactions. The average score after being given the training has increased compared to the average score before the training. This shows an increase in knowledge and understanding of traders after being given training. The evaluation of the benefits of exercise for traders showed that most (82%) strongly agreed, while the remaining 18% agreed that the training activities provided gifts for the participants. This indicates that training activities are very beneficial for traders.

Regarding material delivery, 35% and 53% of traders gave outstanding ratings. The remaining 12% gave a sufficient assessment of the delivery of the material. Evaluation of participant satisfaction showed that 32% and 62% were satisfied with the community development activities, and the remaining 6% said they were unhappy.

## ACKNOWLEDGMENT

The Community Service Team would like to thank the Research and Community Service Institute of Sahid University for funding the Batch XII community development activities Grant Program for the even semester of 2021/2022.

Thanks to partners, namely the Paguyuban Pedagang Lapangan Pepsi (PPLP) in the Permata Pamulang Complex, for taking the time, energy and money to participate in this activity to run smoothly.

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