EMPOWERING CREATIVE TOURISM GROUPS THROUGH DIGITAL LITERACY AND DIGITAL FINANCIAL RECORD-KEEPING TRAINING

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ABSTRACT

The creative economy tourism group in Bojong Rangkas Tourism Village faces limitations in digital literacy; financial recording is still done manually, mixing business and household finances; and the calculation of the Cost of Production (HPP) does not yet cover all cost components. This community service activity aims to enhance the ability of business actors to utilize digital technology, conduct application-based financial recording, and determine selling prices based on the Cost of Goods Sold (COGS). The implementation of the activities used a participatory and applicative approach through training, direct practice, interactive discussions, mentoring, and evaluation using pre-tests, post-tests, observations, and practical assessments. The results of the activities show an increase in participants' understanding. Participants are starting to be able to use the BukuWarung application, categorize transactions, separate business and household finances, prepare simple financial reports, and identify raw material costs, labor, and overhead in the calculation of COGS. Although the level of application proficiency is not yet uniform, the real transaction-based approach has proven to aid the learning process. Periodic mentoring is necessary to maintain consistent record-keeping and support the sustainable improvement of business competitiveness.

Keywords: Business Competitveness, Cost of Production, Creative Tourism, Digital Financial, Digital Literacy

1. INTRODUCTION

Bojong Rangkas Tourism Village has significant creative economic potential through various business units, such as Sabian Kuliner with catfish-based dishes; Sinar Bakery with bread and snack products; GEMPITA, which empowers housewives to produce food and crafts; and Muizza_25 Collection, which utilizes e-commerce platforms for marketing bags. However, the main challenge faced by this creative economy tourism group lies in the low digital literacy and application-based financial recording, as well as the weak understanding of calculating the cost of production (COP) as the basis for determining the selling price. Several previous activities have shown that the low financial literacy of MSMEs directly impacts the weakness of the financial recording system, which in turn hinders business decision-making and access to capital (Ayuningtyas & Utomo, 2023; HM et al., 2024). Where MSME actors still experience bookkeeping errors due to manual recording mixed with household finances, digital bookkeeping training becomes an important solution to improve the accuracy of financial reports (Ayuningtyas & Utomo, 2023; Risman & Saputra, 2024).

In addition, the limitations in the utilization of digital applications also pose a barrier to technology adoption among MSMEs. The majority of business operators still rely on manual recording and have difficulty adapting to digital applications, even though applications like BukuWarung and Money Lover have proven to increase the efficiency of transaction recording (Ayuningtyas & Utomo, 2023; Zumhur Alamin et al., 2024), where the digitization of record-keeping, including the SIAPIK application, successfully increased participants' financial understanding by 60% through practical training (Ridwan et al., 2025). In addition, digital recording provides convenience for MSMEs to create automatic reports and analyze the financial condition of their business (Siska et al., 2024; Siska MY et al., 2023). Digital financial recording, integrated with a non-cash payment system (QRIS), can enhance transaction efficiency and financial transparency, while also preparing MSMEs to compete in the digital era (Budiyono & Ernawati, 2025). Technology-based financial literacy training emphasizes the importance of a participatory approach in equipping the community with applicable digital financial skills (Maulatuzulfa & Rokhmania, 2022).

The partner of this activity is the Creative Economy Tourism Group of Bojong Rangkas Tourism Village, which consists of several business units with potential flagship products while also facing the challenge of digital financial management. First, Sabian Kuliner processes catfish into various derivative products, including basreng, skin chips, fish sambal, and rosella tea. The main problem faced is that production costs challenge the manual recording of production costs, complicating the accurate determination of the cost of goods manufactured (HPP). The manual recording of production costs presents a major obstacle, resulting in the cost of goods manufactured (COGM). The manual recording of production costs presents a significant challenge, leading to an estimated rather than accurately calculated cost of goods manufactured (COGM). rather than being accurately calculated. This situation makes the

selling price of the product not always proportional to the production cost, resulting in unpredictable profit margins and the product being less competitive in the market (Nainggolan et al., 2025).

The focus of the activities is on three main aspects. First, we aim to improve digital skills for business people, helping them use technology better in managing their businesses, especially with digital financial recording apps. Second, helping with app-based financial recording replaces error-prone manual methods, making financial reports clearer, easier to understand, and more accurate. Third, we will provide practical and applicable training on calculating the Cost of Goods Sold (COGS) to ensure that business operators can accurately determine product selling prices, comprehensively calculate production costs, and improve both business efficiency and profitability. Focusing on these three aspects is expected to change partner business management significantly, enhancing the competitiveness of creative economy tourism products in local and digital markets.

2. METHOD

The activities are carried out with a participatory and applicative approach, combining training methods, mentoring, hands-on practice, interactive discussions, and result evaluations. This method was chosen so that business actors not only receive theoretical knowledge but also directly practice digital financial recording and HPP calculation according to the conditions of their respective businesses, as shown in Figure 1.

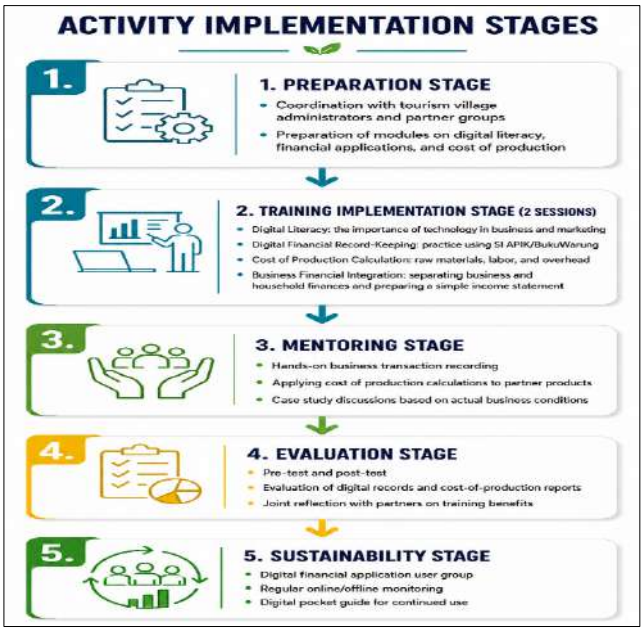

Figure 1. Stage of Activity Implementation

The participation of partners in the activities plays an important role and is one of the factors for the program's success. Partners, consisting of Sabian Kuliner, Sinar Bakery, GEMPITA, and Muizza_25 Collection, actively commit to the program from the preparation stage to the final evaluation. At the preparation stage, the partners provided data related to business profiles, production costs, and the financial recording patterns they had been using so that the service team could design training materials that matched the real needs in the field. In the implementation of the training, partners participated as active participants who not only attended the material delivery sessions but also directly engaged in the practice of using digital recording applications and calculating the cost of production (CoP) for their respective products. The partners also welcome discussions about their challenges, which can serve as case studies for in-depth material exploration. At the mentoring stage, partners participate by implementing digital recording in daily business activities and reporting the results to the service team. Meanwhile, at the evaluation stage, partners provide feedback on the benefits of the training and convey the challenges still faced for program improvement in the future. This participatory commitment is expected not to stop when the activities are ongoing but to continue in the form of program sustainability through small communities of digital financial recording that will be jointly managed by business actors in the Bojong Rangkas Tourism Village.

The evaluation of the program implementation is conducted using a quantitative approach through pre-tests and post-tests to measure the participants' knowledge improvement, as well as a qualitative approach through observations, interviews, and direct assessments of digital financial recording practices and HPP calculations. The evaluation results are targeted to show a minimum understanding improvement of 70% of the participants, along with a real ability to

separate business and household finances, prepare simple reports (cash flow and profit and loss), and set selling prices based on HPP. Additionally, the evaluation is complemented by reflective discussions to explore the impressions, benefits, and challenges faced by the partners so that the results not only reflect the achievement of the material but also the effectiveness of the practical application in the field as a basis for program sustainability.

3. RESULTS AND DISCUSSION

The implementation of the activity was carried out in the Bojong Rangkas Tourism Village on April 29, 2026, as shown in Figure 2. The implementation of the activity indicates that the creative economy tourism group in the Bojong Rangkas Tourism Village faces three main issues: limited understanding of the use of digital technology for business management, financial recording still done manually, and the determination of the cost of production (HPP) not yet accounting for all cost components. Before the training, the creative economy tourism group recorded most transactions simply, without categorizing them by type of income or expenditure. Business finances are also still mixed with household finances, making it difficult to accurately determine the condition of profit, cash flow, and the business's ability to meet obligations.



Figure 2. PkM Activities

Digital literacy training enhances participants' understanding of the role of technology in supporting business management and development, as shown in Figure 3. Digital technology is not only understood as a means of promotion but also as an instrument for recording transactions, storing financial information, evaluating business performance, and supporting decision-making. Participants are beginning to recognize the benefits of application-based recording in reducing the risk of data loss, calculation errors, and irregularities in financial administration.



Figure 3. PkM Activities

In the digital financial recording session, the practice of using BukuWarung provides basic skills in recording sales, raw material purchases, operational expenses, receivables, and payables, as well as cash receipts and expenditures, as shown in Figure 4. Participants can categorize transactions based on appropriate categories and organize financial records more systematically. The use of the application also helps in separating business transactions from household needs and facilitates the preparation of cash flow statements and simple profit and loss statements. The results of the practice show that the direct approach using real transactions is easier to understand compared to the theoretical presentation of the material.

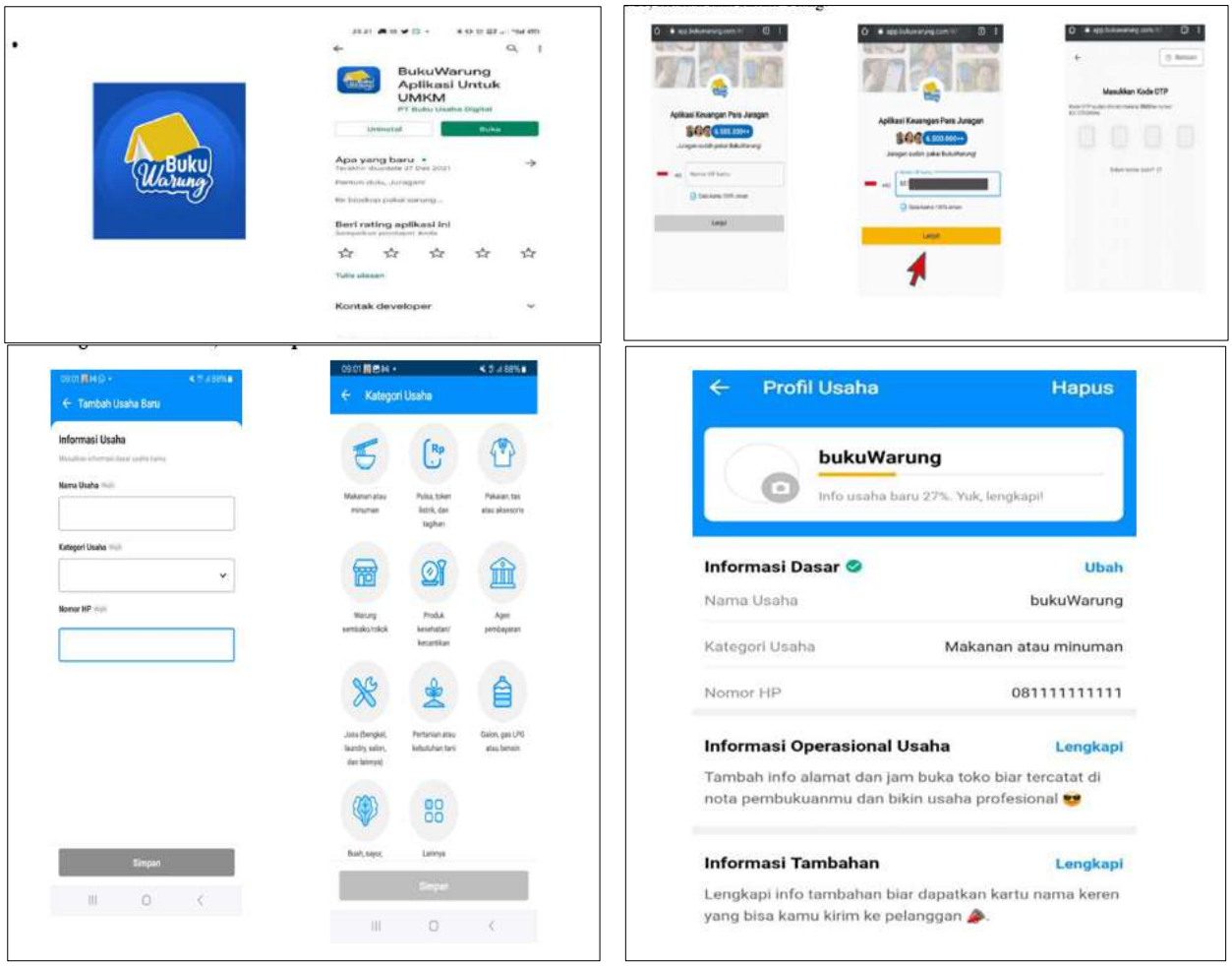

Figure 4. Buku Warung Application

The COGS calculation training resulted in a change in the way participants determine the selling price of products. Previously, the selling price was generally determined based on estimates, competitor prices, or the total cost of main raw materials. Through simulation, participants are able to identify direct raw material costs, direct labor costs, and overhead costs, such as electricity, gas, packaging, transportation, and equipment depreciation. The calculation provides a more objective basis for determining the selling price and profit margin. The application of HPP to the products of Sabian Kuliner, Sinar Bakery, GEMPITA, and Muizza_25 Collection also shows that the cost characteristics of each business unit are different, so the calculations need to be adjusted according to their respective production processes.

Before the training was conducted, the participants had been recording their finances manually but only noted sales and expenses without detailing the cost components in the production of goods, so they did not accurately know their profit or loss. Based on the results of the pre-test and post-test, the participants' level of understanding improved. The improvement is particularly evident in the ability to identify COGS components, separate business and household finances, and record transactions through digital applications. Practical observation results also indicate that participants have been able to record transactions independently, although they still require guidance in classifying types of expenses and adjusting application features to their business characteristics. The mentoring stage shows that the success of financial digitization is not only influenced by the availability of applications but also by the consistency of recording, the ability to use devices, and the discipline in entering each transaction. Differences in technology proficiency levels cause the speed of application adoption to be uneven. Therefore, repeated mentoring, the use of digital pocketbooks, and the formation of application user groups become important parts of maintaining the sustainability of the program.

Overall, this activity has resulted in an increase in knowledge and skills in digital literacy, application-based financial recording, and COGS calculation. These changes support more orderly, transparent, and data-driven business management. However, the impact on the increase in sales and product competitiveness cannot be directly assessed

in the short term. Further evaluation is needed to measure the consistency of application usage, the accuracy of pricing, changes in profit margins, and the development of business performance after the program is implemented.

4. CONCLUSION

The digital literacy training program, digital financial record-keeping, and calculation of the Cost of Goods Sold (COGS) successfully improved the participants' understanding. Participants are starting to be able to use the BukuWarung application, separate business and household finances, categorize transactions, and calculate the Cost of Goods Sold (COGS) based on raw material costs, labor, and overhead. The strength of the program lies in its participatory approach and practice based on real transactions from each partner business. However, differences in the ability to use technology and the discipline of record-keeping have resulted in the program's uneven application. The impact of the program on sales, profit margins, and product competitiveness In the short term, we have yet to measure the program's impact on sales, profit margins, and product competitiveness. in the short term. Therefore, program development needs to be directed toward periodic mentoring, the provision of digital pocketbooks, and ongoing evaluation of the consistency of record-keeping and business performance.

ACKNOWLEDGMENT

Gratitude is expressed to the Research and Community Service Institute (LPPM) of Sahid University for their support and funding through the Internal Community Service Grant scheme. This support enabled the implementation of digital literacy training, digital financial recording, and production cost calculation for the creative economy tourism group in Bojong Rangkas Tourism Village. Appreciation was also expressed to all partners who have actively participated in every stage of the activities.

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