ABSTRACT

Carrying out community-based activities during a pandemic like this is very challenging for our implementing team. We are also adapting the form of activities to the needs and desires of information thirst in relation to financial literacy socialization in the management of the laundry soap business in North Meruya Village. This will make it easier for residents, especially in the environment of North Meruya Village, to recognize the recording and compilation of their business financial reports. This activity will certainly provide convenience for residents, can help open business opportunities, and later be able to evaluate performance, and also aims to improve the performance of the laundry soap product business in North Meruya. Financial literacy provides new understanding to RW03 North Meruya Village about financial terms and can use the online application to process financial reports to make it easier for business actors to be able to record each transaction per day, see the amount of turnover and profit that has been obtained, and can provide simple financial reports that can be used by business actors in evaluating their business performance.

Keywords: Financial Literacy, Online Applications, Performance, Businesses

1. INTRODUCTION

Financial literacy is the ability to manage one's finances effectively and to achieve long-term financial goals. It involves knowing how to use available resources wisely and knowing how to invest. An individual's ability to save, borrow, invest, and manage their money overall is affected by their level of financial literacy. It directly affects their ability to manage household finances and save for important life milestones such as home ownership, higher education or retirement planning. Poor money management can make people more vulnerable to financial crises. Financial management and financial literacy are interrelated, as financial literacy involves planning and organizing one's personal finances, as well as acquiring and using funds efficiently. Through the improvement of financial literacy, individuals can better manage their finances and increase their chances of future prosperity.

The creation of micro, small, and mid-sized businesses (MSMEs) needs to happen. Financial literacy is an important factor in creating an enterprise. The reason why MSMEs are difficult to develop is the lack of financial literacy related to financial reports for the purpose of recording (performance evaluation) and applying for business capital to financial institutions. The reason is that MSME operators pay less attention to financial records. Products or services are usually the innovations made. On the other hand, the administrative side, including financial management, is one of the important roles in a business. (Rinandiyana et al., 2019).

The impact of advances in information technology has affected accounting practices in the preparation of financial reports (Manoppo, 2018). From manual accounting data processing to a fully automated system. The same thing is happening in financial data processing. This includes financial planning, analysis, and control activities. Thus, the business world requires skilled personnel who understand the basic concepts of accounting and financial management, but also master computer tools (Rinandiyana et al., 2019). Obviously, this can positively affect MSMEs’ ability to evaluate the financial performance of their business. Then, in the future, they will be able to facilitate the decision-making, especially the decision-making related to finance (Kartawan, 2016).

2. METHOD

To improve the performance of MSMEs in North Meruya Village by socializing financial management skills through training and assistance in the use of online financial applications. With the target audience of RW 03 North Meruya Village. Workshop activities are carried out with methods; Submitting knowledge materials regarding recording, preparing financial reports using online applications, and continuing with discussion activities regarding recording, and preparing financial reports using online applications.

The type of output related to this activity is that by delivering the material it is hoped that participants will understand financial literacy in the management of financial management starting from the recording process, and preparation of financial statements using online applications. And conduct an evaluation process through pre and post-tests: related
to material, related to instructors regarding material presentation, and conducting socialization activities. The activity of providing material for understanding the processing of soap making using used cooking oil waste with assistance in preparing Financial Statements using Online Applications with 3 stages with details of the process stages as follows:

![Figure 1. Stages of the activity process](image)

### 3. RESULTS AND DISCUSSION

This community service is carried out at RPTRA Nusa Indah in Meruya Utara Village by involving residents and MSME entrepreneurs because it is hoped that they will have the ability to prepare financial reports using online applications. The evaluation stage is by visiting and interviewing the participants 1-2 months after the implementation of community service.

Phase 1 is a social mapping that has been carried out by MSME actors in North Meruya Village, Kembangan.

![Figure 2. Social mapping](image)

Phase 2 is the socialization and assistance of making laundry soap by utilizing used cooking oil waste guided by the instructor Mrs. Yeni, S.Pd I at RPTRA Nusa Indah, North Meruya Village, Kembangan.
SOCIALIZATION OF FINANCIAL LITERACY IN WASHING SOAP BUSINESS MANAGEMENT IN MERUYA UTARA VILLAGE

Phase 3 the socialization and assistance in recording, and preparing Financial Statements using Online Applications to MSME players at RPTRA Nusa Indah, North Meruya Village, Kembangan.

The activity methods to be used are as follows: a) Counselling method; used to deliver material in the form of theory. b) Question and answer method; used to provide opportunities for participants who are not clear in their understanding; c) Demonstration method; for example: preparing financial reports using a smartphone through the Siapik application. d) Conduct a series of tests in the form of verbal tests in the form of interviews and written tests the form giving several questions that must be answered by the target audience.

After participating in this service activity, the participants are expected to have an understanding and ability to prepare financial reports using online applications that are practiced directly in front of residents. During the practice, residents are given an introduction to the theory and how to practice so that it is easy to apply to the community.

Activity evaluation mechanism; a) Evaluation of activities is carried out after 2 months of implementation of activities carried out until the fourth month, to monitor the extent of the success of the residents; b) Instructor evaluation questionnaire: related to the presentation of material; c) Activity implementation evaluation questionnaire: related to the implementation of socialization activities.
4. CONCLUSION

The socialization participants were followed by North Meruya MSME players. The atmosphere of socialization was quite lively, because of the curiosity of the participants to be able to take advantage of online financial applications to be able to improve the performance of MSMEs. The participants stated that social activities were interesting, knowing many new things in this socialization activity. Information related to how to utilize financial online applications to improve the performance of MSMEs.

This activity can be used as a means of communication and socialization of Universitas Mercu Buana to the community, as well as a form of social responsibility for Higher Education Institutions and Tri Darma of Higher Education.

5. REFERENCES

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