

Fintech-Based Accounting Recording Training For MSME Actors: Native Papuan Mothers Selling Betel Nutcrackers In Entrop Ward, Jayapura City

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Abstract.

Rapid technological advances provide opportunities for MSME actors to improve services to customers through digital platforms, such as e-commerce. The use of technology in the online buying and selling system not only expands the market, but also has the potential to increase business income. Unfortunately, many MSME actors still do not understand how to optimize digital technology for their business development. This lack of understanding is an obstacle to implementing accounting information systems integrated with fintech, thus hindering business growth. To overcome these challenges, the community service program in Entrop Ward, Jayapura City, is designed to increase financial literacy for MSME actors, especially native Papuan mothers who sell areca nuts. This activity includes education and practical training related to financial management and the use of financial technology in recording business transactions. With this program, participants are expected to be more independent in managing finances and optimizing technology to support the development of their businesses. A total of 16 participants, who are areca nut sellers, participated in this activity. The results of the evaluation showed an increase in their understanding of financial records, both manually and through the Buku Warung application. These findings confirm that an educative approach and practice-based training are effective in helping MSME actors understand and apply financial technology for the sustainability of their businesses.

Keywords: Business Financial Management; Fintech and MSMEs.

I. INTRODUCTION

Strengthening the Micro, Small, and Medium Enterprises (MSMEs) sector is one of the strategic steps in accelerating the pace of economic growth. Indonesia is known to have a very large number of MSMEs, estimated to range from 56.54 to 62.92 million business units (Berandi, 2022). MSMEs play a role as the main pillar in the national economy, which not only creates jobs but can also survive amid the economic crisis that has occurred in Indonesia. For this sector to develop optimally, a solid strategy is needed to strengthen the role of MSMEs so that they can contribute to reducing the unemployment rate. However, the development of MSMEs in Indonesia still faces various challenges, one of which is in the financial aspect. Many business actors experience difficulties in financial planning and management due to a lack of understanding of the importance of these aspects (Raharjo, et al., 2022). Financial management or financial management is an important element that determines the sustainability of MSMEs. By doing good financial planning, business owners can monitor their financial condition more effectively and make more informed decisions. Unfortunately, many MSME actors still consider financial management as complicated and less relevant to their business. Every business, whether small or large, needs an accounting information system to ensure accurate and timely financial reports. The use of this system utilizes information technology to improve business operational efficiency. Accounting information systems allow companies to manage most of their financial activities more effectively. With accurate information, companies can reduce production costs and increase efficiency in their operational activities (Muhamad, 2021).

The rapid development of technology has opened up opportunities for MSME actors to improve the quality of service to customers through digital platforms, such as e-commerce. The use of technology in the online buying and selling system not only increases business attractiveness but also has the potential to

increase the income of business actors (Fitroh, 2021). In addition, the development of financial technology or fintech is also an innovative solution in financial transactions. Fintech offers various conveniences, ranging from payment systems and capital lending to faster and more efficient remittances. With the adoption of this technology, the transaction process becomes more time-saving, labor, and cost (Rahman & Salam, 2018 in (Kusuma, 2020). However, many MSMEs still do not understand how to make the most of digital media to develop their businesses. This lack of understanding is often the cause of business failure, especially in the application of accounting information systems that are integrated with fintech (Muhamad, 2021). In the financial sector, digitalization has helped MSMEs in managing their finances. One of the financial platforms that supports MSMEs is BukuWarung.

Since its establishment in 2019, BukuWarung has been used by over 7 million MSMEs in Indonesia. This application helps in the process of recording finances, payments, and business financing. By collaborating with fintech peer-to-peer lending partners that have been licensed by the OJK, BukuWarung contributes to increasing financial inclusion for MSMEs (<https://Keuangan.Kontan.Co.Id/>, n.d.). The results of the community service program carried out in Depok show that using fintech by MSMEs makes financial transactions easier, such as digital payments, faster fund storage, and easier access to capital. This program also increases the understanding of business actors about technology-based financial management so that it can support their business development (Raharjo, et al., 2022). Another study conducted in Medan City also revealed that fintech has a significant role in increasing the financial inclusion of MSMEs. With innovations that continue to be developed, fintech is expected to make it easier for MSMEs to access financial services at more affordable costs and more efficient services (Artika & Shara, 2021). The community service program carried out in Entrop Ward, Jayapura City, aims to increase the understanding of MSME actors, especially betel nut sellers, in managing finances and utilizing financial technology. The activities carried out include providing education and practical training related to financial management and using fintech. Through this program, it is hoped that MSME actors can be more independent in managing their finances and utilize technology optimally to support their business growth.

II. METHODS

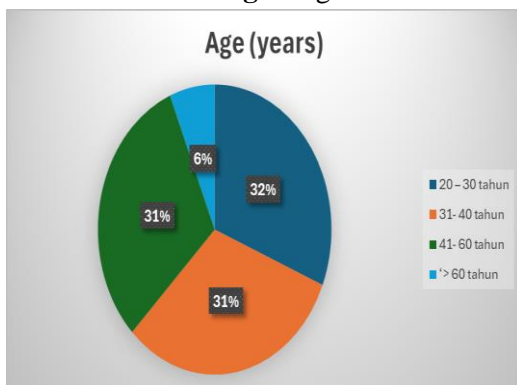
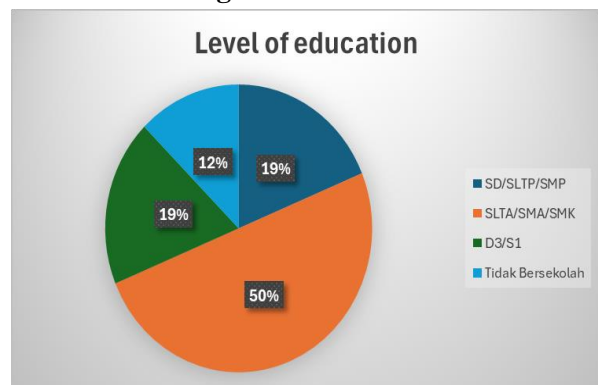
The method applied in this service activity is carried out offline for one day, from 09.00 to 14.00 WIT. The activity began by providing twelve (12) pre-test questions for participants, consisting of MSME actors, to measure their understanding of business financial management. The questions include aspects such as business financial recording habits and experience in using technology, especially mobile phones, to assess the extent to which they master the use of technology. After the pre-test, participants were given a lecture on the importance of financial management for MSME actors. Then, the practice of manual financial recording is carried out to introduce the basic concept of business financial recording. Furthermore, participants who are Indigenous Papuan mothers, especially areca nut traders, were given an understanding of the use of the BukuWarung application as an alternative to digital financial records.

Buku Warung is a startup that provides financial recording and credit management applications for MSMEs. This application introduces various features that make it easier for users to record transactions and manage their business products using only an Android-based phone. The use of BukuWarung aims to help MSMEs in overcoming obstacles in financial recording and bookkeeping. After understanding the benefits of using Buku Warung, participants practiced recording financial transactions digitally using an application installed on their mobile phones. Before the activity was closed, participants were again given a post-test to evaluate their understanding of business financial management, how to install and create a business account on the Buku Warung application, and the use of the application in recording their business financial transactions.

Fig 1. Documentation of Service Activities

2.2 Characteristic Participants

Participants in this activity consisted of indigenous Papuan mothers who sell areca nuts in Entrop Ward, Jayapura City. Of the total 30 people recorded, only 16 people attended this activity. Based on the age distribution shown in Figure 2, most participants were between 20–30 years old, with a total of five people or about 32%. Then, as many as five people (31%) were in the age range of 31–40 years, five other people (31%) were 41–60 years old, and one participant (7%) was over 60 years old. Regarding education level, as many as three participants (19%) have education equivalent to SD/SLTP/SMP, while eight people (50%) have education equivalent to SLTA/SMA/SMK. Participants with D3/S1 education levels amounted to three people (19%), while two participants (12%) had never received formal education.

Fig 2. Age**Fig 3. Level of Education**

Source: data processed 2024

Based on the length of time selling areca nuts in Entrop Village, Jayapura City, it can be known that most participants have been selling for 1-10 years, with a total of eleven people or around 69%. Meanwhile, as many as five people (31%) have between 11-20 years of selling experience, and no participant has sold for more than 20 years (0%). In terms of start-up capital, there is a variation in the amount of capital used by the participants. Most participants, namely twelve people (75%), started a business with a capital between Rp.

250,000 – Rp. 500,000. A total of four people (25%) have an initial capital of between Rp. 50,000 – Rp. 200,000, while no participant has started a business with a capital of more than Rp. 500,000 (0%).

Fig 4. Length of Time Selling Betel Nut

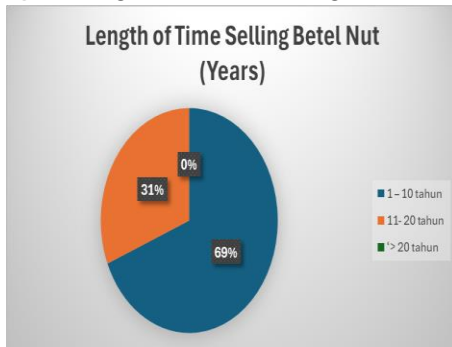
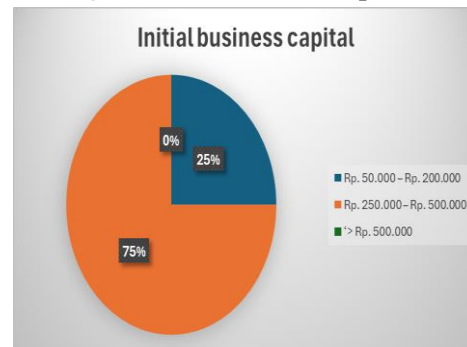


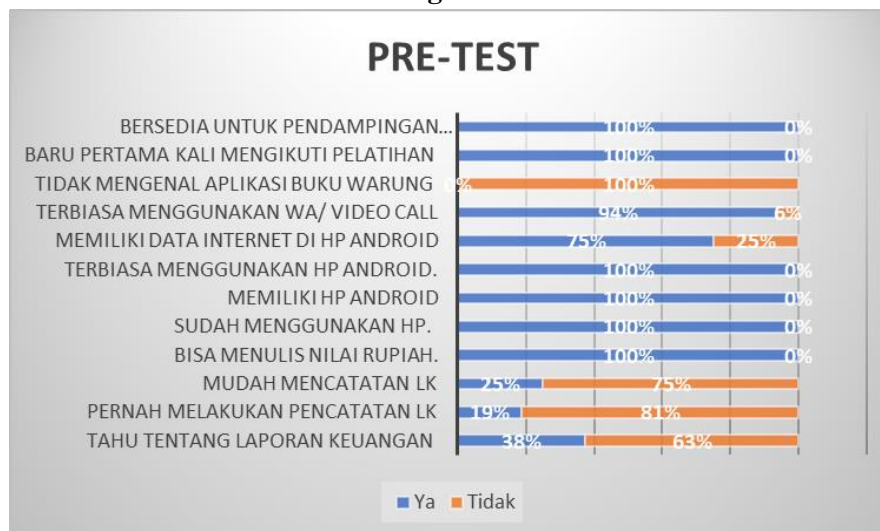
Fig 5. Initial Business Capital



Source: data processed 2024

III. RESULT AND DISCUSSION

Fig 6. Pre-Test



The pre-test results conducted before the start of community service activities showed the following findings: Of the 16 Indigenous Papuan mothers who sell areca nuts, only six people (38%) understand financial statements, while 10 people (63%) do not know them. Regarding the recording of financial statements, only three people (19%) have recorded cash inflows and outflows, while 13 people (81%) have never recorded financial statements at all. In addition, four people (25%) stated that recording financial statements is easy to make, while 12 people (75%) did not give an answer. All participants (100%) can write rupiah values, have mobile phones, and use Android-based cell phones. However, only 12 people (75%) have access to internet data on their cellphones, while four people (25%) do not have internet data. In the use of communication applications, as many as 15 people (94%) are used to using WhatsApp or making video calls, while one person (6%) is not used to the application. In addition, all participants (100%) are unfamiliar with the Buku Warung application. However, all participants (100%) stated that they were willing to take part in training and assistance related to business financial recording using the Buku Warung application. All participants are also willing to complete a statement form to participate in the training and mentoring activities.

Before the community service activity ended, participants were given several post-test questions to measure their understanding of several aspects, namely:

- 1) The use of manual recording books as a tool for recording business activities before being transferred to the Buku Warung application.
- 2) How to install the Buku Warung application and create a business profile account.
- 3) The process of recording income and expenses in the BukuWarung application.

- 4) The debt recording process uses the Buku Warung application.
- 5) How to view and download financial reports from the Buku Warung application.

The following is a more detailed description of the post-test results obtained from the participants. In the first material related to using manual record books as a tool for recording business activities before being transferred to the Warung Book application, all participants (100%), consisting of areca nut sellers, understood the format of the manual record book. They can write dates, fill in the description of business activities, and give checkmarks in the financial statement columns correctly. In addition, all participants can also precisely record the value of expenses in the appropriate column. Of the total 16 participants, as many as 14 people (87%) have been able to record the debt value in the debt column correctly, while two people (13%) are still experiencing difficulties in recording the debt. However, all participants (100%) have succeeded in recording their total income, expenses, and debts in a manual record book. Regarding the interest in repeating learning about manual notetaking, as many as 14 participants stated that they wanted to return to learning the manual note-taking book, while the other two participants (13%) were not interested in repeating the learning. In the second post-test material, which discussed how to install and create a business profile account in the Buku Warung application, all participants (100%) successfully installed the application and created a business account correctly.

Of the 16 participants, as many as eight people (50%) stated that they wanted to repeat the learning about the installation process and account profiling, while the other eight participants (50%) felt that there was no need to repeat the material. In the post-test of the third material regarding recording income and expenses in the Buku Warung application, all participants (100%) stated that they had been able to record their business financial flows using the application. Of the 16 participants, as many as 14 people (87%) wanted to repeat the learning about financial recording on the Warung Book application, while two participants (13%) did not feel the need to repeat the material. In the fourth post-test regarding debt recording in the Buku Warung application, all participants (100%) understood and were able to record debts from their business activities using the application. Of the 16 participants, as many as 14 people (87%) stated that they wanted to repeat the learning about recording accounts payable, while the other two participants (13%) did not feel the need to repeat the material. In the fifth post-test of material on how to view and download financial statements in the Buku Warung application, all participants (100%) stated that they had understood the process. Of the 16 participants, 14 (87%) wanted to learn again how to view and download financial statements, while two (13%) did not feel the need to repeat the material.

IV. CONCLUSION

The results of this community service activity show that the understanding of MSME actors, especially areca nut sellers, regarding recording financial statements manually and with the help of the Buku Warung application has improved. The post-test results also reflected the participants' enthusiasm for learning and further understanding the use of the Buku Warung application to record their business finances. The training approach that combines lecture methods and practices in compiling financial reports, both manually and through the Buku Warung application, has proven to be effective in increasing participants' understanding of business financial management for MSME actors.

V. ACKNOWLEDGMENTS

We would like to thank the group of MSME actors, especially the indigenous Papuan mothers who sell areca nuts in Entrop Village, Jayapura City, and students majoring in accounting who have played a role in the success of community service training activities. This activity aims to increase financial literacy among small MSMEs, especially in fintech-based business financial management. We also express our appreciation to FEB Cenderawasih University and all parties who have contributed to the implementation of this community service activity.

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