

Accounting and Financial Literacy as Preparation for Work or Continuing Study and Following the MBKM

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ABSTRACT

This community service activity is carried out for class 12 high school students. This activity aims to equip students to have competencies, outside of the majors studied at school. This service activity provides three benefits, namely increasing understanding regarding accounting and financial literacy, preparing students to better understand the benefits of the Independent Learning Curriculum (MBKM) when continuing college and providing an overview of the field of work for students who choose to work after graduating from school. Of the 35 participants, 98% of participants said they were very satisfied, and the remaining 2% said they were satisfied. Then the results of the questionnaire regarding the sustainability of the training showed that 100% or all participants wanted further service activities.

INTRODUCTION

The topic of Accounting and Financial Literacy as Preparation for Work or Continuing Study and Following the Independent Curriculum, was chosen because of the Merdeka Belajar Kurikulum Merdeka (MBKM) program established by the Minister of Education and Culture, namely Nadiem Anwar Makarim in 2020. The reason is because working graduates need the least 2 competencies. The MBKM program or abbreviated as independent curriculum has been implemented at the college and high school levels but with a different concept. The form of MBKM learning activities in higher education is in accordance with the Regulation of the Minister of Education and Culture of the Republic of Indonesia Number 3 of 2020 concerning National Higher Education Standards Article 15 paragraph 1, namely that it can be carried out within the Study Program or outside the Study Program. As an illustration, the MBKM variety includes 1) Student Exchange, 2) Internships/Work Practices, 3) Teaching Assistantships, 4) Research, 5) Humanitarian Projects, 6) Entrepreneurial Activities, 7) Independent Project Studies, and 8) Thematic KKN. (accessed from <http://dikti.kemdikbud.go.id/>). The MBKM program aims to prepare graduates to face social changes, cultural changes, changes in the world of work and especially technological changes. One of the MBKM programs, namely Teaching Assistance, has proven to be beneficial for schools, teachers and participants. This program provides experience that cannot be obtained through regular learning at school or campus. There is cultivation of empathy, social sensitivity, honing skills across fields of science, improving insight, character and soft skills. (Pasaribu, et al., 2023).

Accounting and financial literacy is provided to broaden students' knowledge with knowledge outside their major, in accordance with the concept of an independent curriculum. Another aim is to provide provisions and insight for students because when working, more than one competency is needed. Apart from that, financial literacy is believed to be able to open or increase students' insight into the field of entrepreneurship. (Setiawan et al., 2023). Accounting and financial insight is even needed in everyday life. The simplest example is when deciding to buy food, buy a vehicle or a house. Running an entrepreneur also requires accounting and financial insight, especially for raising funds, borrowing money from the bank, growing a business, calculating merchandise inventory, calculating cost prices, setting selling prices, managing debts and receivables, making financial reports and calculating and reporting taxes. Apart from that, accounting and financial insight is also needed when investing, to calculate the risks and profits.

The targeted service partners are Galajuaru High School students located on Jalan Kali Abang Tengah no. 22, North Bekasi. The topics given are suitable for grade 12 students. During the exploration, the partners, namely Galajuaru High School teachers, proposed a social studies major due to several considerations, including because accounting and financial insight is needed in organizations and society. All types of businesses need people who work in accounting and finance. All levels of leadership need insight and understanding of accounting and finance. Leaders must be able to set targets for their divisions, prepare

budgets using various estimates, control budgets, take responsibility and analyze the company's financial performance. Accounting and financial literacy is useful in providing a more comprehensive picture and is needed in business. (Widyasari et al., 2023). Training by providing theory and practice has been proven to provide better understanding and there are significant differences between before and after training. The implementation of MBKM is intended to broaden horizons, improve soft skills, and increase work readiness. (Rahman et al., 2023). From the description that has been mentioned, the community service program for high school IPS class 12 students aims to help increase understanding regarding accounting and financial literacy, provide an understanding of the benefits of the independent curriculum for students who will continue their education to college and to provide an overview of the field of work if Students choose to work directly after graduating from high school.

IMPLEMENTATION AND METHODS

The location of the activity was in the Galajura High School school building with 35 students participating. In its implementation, students were accompanied by 3 teachers so that the total participants were 38 people. The material was delivered by 2 resource persons assisted by 2 students who were tasked with assisting with administration and documentation of all activities. The implementation was carried out one day on January 29 2024, which was divided into 2 sessions. Active training methods were used such as material presentation, giving modules and exercises, asking questions and giving Pre-tests, Post-tests and distributing Satisfaction Questionnaires and Sustainability Potential Questionnaires. The following is an explanation of the method used:

Material Presentation

First session training topics include: general overview of accounting and finance, introduction to various financial accounting standards (SAK), as well as five financial reports, namely Profit and Loss Report, Retained Earnings Report, Financial Position Report, Cash Flow Report and Comprehensive Profit and Loss Report. The preparation of financial reports must follow one of the SAKs, but the existence of the 5 SAKs created by the Ikatan Akuntan Indonesia (IAI)/ Indonesian Accountants Association is apparently not yet known to the public. This is proven by the pre-test results related to SAK, the results were not optimal. (Diyani & Oktapriana, 2023). Likewise with financial literacy, pre-test results are usually not good. (Rahman et al., 2023). The material provided for session 1 and session 2 was interspersed with kahoot quizzes so that students did not get bored. In session 2, participants were given an introduction to the fields and scope of work for Financial Accounting, Management Accounting, Sharia Accounting, Public Sector Accounting, Budgeting, Payables and Receivables, Taxation, Auditing and Accounting Information Systems. Participants were also given insight into professional certification and competency certification from professional associations or government agencies, namely BNSP (Badan Nasional Sertifikasi Profesi/National Board for Professional Certification).

Delivery of Modules and Exercises

The module contains training material and practice questions. The module is given with the aim of making it easier for participants to understand, focus more on absorbing the material and to practice exercises. Practice questions are done together and then discussed together at the end of the session.

Question and answer

Students actively ask various questions related to the application of accounting and finance in daily activities. Providing accounting and financial literacy has succeeded in breaking the negative stigma that accounting and finance are boring fields, only concerned with numbers. Apart from that, the participants were very enthusiastic about asking about lectures with the concept of an independent curriculum.

Pre test, Post test and Satisfaction Questionnaire and Sustainability Potential

As evaluation data, a pre-test is given to determine the participant's level of understanding before receiving training. After the training is complete, participants are given a post test. The pre-test results were compared with the post-test results to determine the level of increase in participants' understanding. Apart from that, there is also a participant satisfaction questionnaire as well as a questionnaire to determine the potential for sustainability of activities.

Appreciation for Participants

As a form of appreciation to the participants, the activity was closed by giving door prizes to the 2 participants with the best questions, the 5 participants who answered the post test correctly and the Kahoot quiz results with the 3rd fastest. Door prizes are given in the form of Silverqueen chocolates and GoPay topups. Overall door prizes were given to 10 participants.

PkM phases using the Learning Service Method

According to Sari & Heriyawati, (2020) the implementation of community service carried out using the service learning method has proven to be effective. The same statement was also made by other Community Service actors. (Diyani, et al., 2022) and (Oktapriana et al., 2023). Following is an overview of the learning service method:



Figure 1. Community Service Phases using the Learning Service Method

The service learning method is implemented in three phases, namely the preparation phase, service phase and evaluation phase, as described below:

a. Preparation Phase

At the start of the activity, an assessment of students' needs was carried out using a hot theme, namely the issue of MBKM and financial accounting literacy. Next, the lecturer team prepares a proposal and compiles the required training materials. Apart from delivering the material, simulation practice will also be carried out so that participants can understand it better. The material is made simple so that it is easy for high school students to understand. The team also created pre-test, post-test and satisfaction questionnaires.

b. Implementation Phase

Implementation of activities was carried out through active training carried out offline and assisted by 2 students who helped as MC, as documentation implementers, assisting with consumption distribution, collecting questionnaire data and attendance.

c. Reflection Phase

At the final stage of training, the results of the post test are compared with the results of the pre test to be evaluated to measure the increase in participants' understanding. Evaluation was also carried out to determine the level of participant satisfaction. Finally, an evaluation was carried out regarding the potential for training sustainability. After everything is done, proceed with compiling the final Community Service report and making a video for YouTube and compiling a publication article.

Implementation of community service activities is divided into several activities as in table 1 as follows:

Table 1. Community Service Activities

Meeting 1 Preparation Phase	
Activities	Introduction to partners, namely Galajuaru High School; Exploring and recording partner problems; Determining the date of service implementation; Determining the duration of activities.
Objectives	Introduce yourself to each other; The Community Service team knows the need for outreach materials; The Community Service team and partners know the certainty of the implementation date; The Community Service team knows the number and competency of resource persons needed.
Meeting 2 Preparation Phase	
Activities	Internal meeting of the Community Service chairman with appointed resource persons; Coordination of preparing proposals; Coordination of distribution of materials.

Objectives	The chairman and the Community Service team coordinate; Obtain internal grant funding; The Community Service team as resource persons prepared the material.
<hr/> Meeting 3 Preparation Phase <hr/>	
Activities	Internal Community Service team meeting; Coordination for implementation day;
Objectives	Ensuring the readiness of modules and equipment (ordering banners, preparing pre-test questionnaires, post-tests, Kahoot quizzes, ordering food, preparing door prizes, arranging accommodation at the location); Appoint students to help.
<hr/> Meeting 4 Implementation Phase <hr/>	
Activities	Greetings by the School Principal and Community Service Team Leader; Providing pre-test links to participants.
Objectives	Official opening of accounting and financial literacy activities; Knowing the level of understanding of participants before training.
<hr/> Meeting 5 Implementation Phase <hr/>	
Activities	Presentation of material by the 1st speaker; Discussion and question and answer sessions; Gopay door prize @ IDR 50,000 for the 2 best questioners.
Objectives	Provide understanding to participants; Responding to participants' curiosity; Give appreciation to participants.
<hr/> Meeting 6 Implementation Phase <hr/>	
Activities	Ice breaking, Kahoot quiz; Presentation of material by the 2nd speaker person; Discussion and question and answer session.
Objectives	So that participants don't get bored; Provide understanding to participants; Respond to participant curiosity.
<hr/> Meeting 7 Implementation Phase <hr/>	
Activities	Submission of post test link and satisfaction questionnaire link; Distribution of food to all participants, mementos to partners and distribution of door prizes to 10 participants with details: 2 participants with the best questions, 3 participants with the correct and fastest answers during the kahoot quiz and for 5 participants who actively asked questions; Provide closing words and thanks to partners as well as a group photo session.
Objectives	Collect data for evaluation; Give appreciation to participants; Closing training activities.

Meeting 8 Reflection Phase

Activities	Evaluate the results of the questionnaire; Prepare Community Service Reports; Prepare videos; Prepare publication articles; Final coordination meeting.
Objectives	To determine the level of training success and further training needs; To be accountable to funders; For mass media publications via YouTube; For publication of articles in the Community Service journal; The closing also provides input for the study program that the Community Service results can be integrated into courses and for research materials.

The following is some documentation during training at the Galajuara High School location.



Figure.2 Galajuara High School building, Jl. Kali Abang Tengah 22, Bekasi

Figure 2 shows a photo of Galajuara High School seen from the front and from inside the school yard. Figure 3 is a speaker providing outreach.



Figure 3. Presenter Providing Outreach

Figure 3 shows the training atmosphere and the students take turns actively asking the presenter.



Figure 4. Class Atmosphere and Students Actively Asking Questions

During the implementation, it was divided into 2 sessions and one of them was given a Kahoot quiz as an ice breaker so that students didn't get bored. The door prize given is a Gopay top up of @ IDR 50,000.00 for 2 students and 10 Silverqueen chocolate bars. Door prizes for students who actively ask questions and the best post results. Some of them can be seen in Figure 5 below.



Figure 5. Door Prizes for Students

Students looked very enthusiastic and actively participated in sessions 1 and 2. The atmosphere was visible during questions and answers to the presenters, as seen in Figure 6 below.



Figure 6. Question and Answer Atmosphere

Participants' enthusiasm was appreciated by being given door prizes. The purpose of giving prizes is to reward participant activity. Figure 6 further depicts the relaxed atmosphere during the break between sessions and participants were given ice breaking using the Kahoot quiz.



Figure 6. Relaxed Atmosphere During Ice Braking

Next, the second speaker gave a presentation. In session 2, students still looked enthusiastic which was expressed by asking lots of questions. The classroom atmosphere can be seen from Figure 7.



Figure 7. Presenters And Class Atmosphere

Figure 8 shows the atmosphere towards the closing of the event, and a group photo at the end of the session. All the students, accompanying teachers and presenters were seen taking photos together holding banners.



Figure 8. Closing and Group Photo Session

These are the pictures that can prove the implementation of PkM at Galajura High School.

RESULTS AND DISCUSSION

Trainees are given a pre-test before the training begins. After the training is complete, participants are given a post test. Pre-test and post-test were carried out to determine the increase in participants' understanding. There are 8 questions to measure changes in understanding of 35 training participants. From the results of the correct answers, it can be seen the increase in the participant's level of understanding as depicted in graph 1 below:

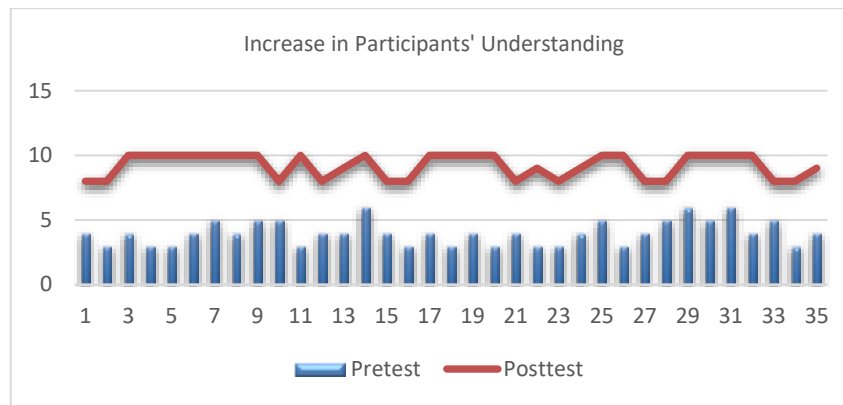


Figure 9. Increase in Participants' Understanding

Questions are given in the pre-test and post-test to be able to assess the increase Participants' understanding consists of 10 questions, namely:

1. Benefits of accounting and financial literacy;
2. Types of Financial Reports;
3. Prepare correct financial reports;
4. Financial considerations before buying something;
5. Examples of decisions utilizing accounting and financial literacy;
6. The components of the income statement consist of;
7. Mention the types of professional accounting associations in Indonesia;
8. Ethical principles of management accountants according to IMA, except;
9. Not a management accountant standard;
10. Not a basic principle of accountant ethics.

Each training can increase participants' understanding. (Permatasari & Indriastuti, 2023; Ahdi et al., 2023; Zaman, A.K. et al., 2023 ; Hasyim et al., 2024, dan Nabilah et al., 2024), Graph 1 shows the increase in participants' understanding after participating in accounting and financial literacy. The difference in pre-test and post-test results shows a significant increase in understanding. There are 10 questions given, the correct answers in the pre-test are colored blue, the correct answers in the post-test are colored red. It can be seen that after being given accounting and financial literacy, the level of understanding increased, from 30-60% to 80-100%. The target for achieving this community service is to increase the training participants' understanding of accounting and financial literacy and increase their insight into related work fields. In this way, it was concluded that the training had succeeded in increasing the understanding of students majoring in Social Sciences class 12. All the material presented by the presenters was well received and understood. Literacy in accounting and finance is expected to shift the opinion that financial reports are not important, and it is better to focus on achieving high turnover. (Rahman et al., 2023).

Benefits of Community Development Program Results

The benefits of accounting and financial literacy activities are increasing students' insight, increasing students' readiness to continue studying or providing an overview of their field of work. The hope is that students will understand more about choosing a major when entering college and will be interested in the independent curriculum because they know its benefits. For other students, they are expected to be more ready to work and understand how to choose fields of work. This benefit is in line with the initial aim of carrying out community service, because it has been proven that community service activities can increase participants' knowledge and insight. (Mulyani et al., 2020; Setiawan et al., 2023; Sharon, 2023; Silaya, M.A. et al., 2023; Octrina et al., 2023 dan Lambyombar, Y. et al., 2024).

Obstacles

The obstacle that occurred was the absence of one of the presenters who was discovered the day before to be infected with Covid-19 and had to be quarantined.

Follow Up

Obstacles that arise can be resolved. The agenda, which should have been divided into 3 sessions, became 2 sessions and the material was taken over by the PkM chairman. In the end, complete material can still be provided by two presenters. The event ran smoothly, and the participants remained enthusiastic until the end of the event

Discussion on Participants' Success and Satisfaction Level

The level of participant satisfaction was measured with 8 questions. Measurement uses a 1-4 Likert scale with the criteria: 1=not satisfied, 2=quite satisfied, 3=satisfied, 4=very satisfied. Questionnaires were distributed to participants at the end of the training. After processing the data, the results obtained are shown in Graph 2 below:



Figure 10. Grap Participant Satisfaction Level Diagram

Explanation of Figure 1. Level of Participant Satisfaction is as follows: Of the 35 participants, 98% of participants said they were very satisfied, and the remaining 2% said they were satisfied. No participants stated that they were quite satisfied or dissatisfied. 98% of participants who stated they were very satisfied indicated that this training met the participants' expectations and did not disappoint. All participants stated that they were very satisfied with the statement that the presenter understood the material well and that the presenter provided opportunities for discussion and questions and answers. All participants felt very satisfied with gaining additional insight, all participants were very confident about the choice of continuing to study or work after graduating from high school and considered accounting and financial literacy activities to be very necessary. Overall, the instrument for measuring satisfaction uses 9 questions and 1 separate question related to program sustainability as shown in graph 3 below:

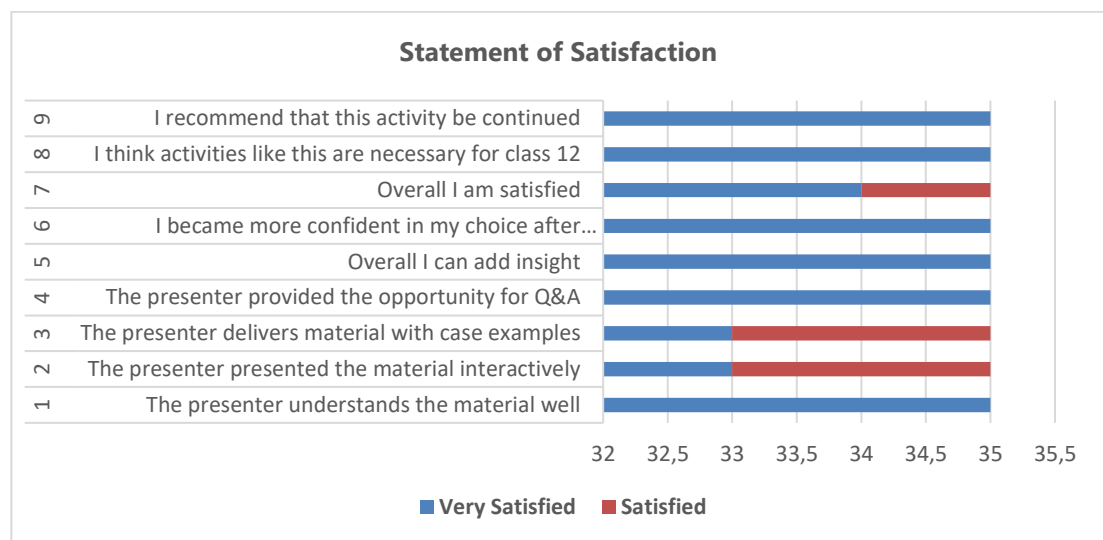


Figure 11. Graph Participant Satisfaction Level

The questions 1-9 given are:

1. The presenter understands the material well
2. The presenter presents the material interactively and is easy to understand
3. The presenter delivers material with case examples that are easy to understand
4. The presenter provides opportunities for discussion and questions and answers
5. Overall I can add insight
6. I am more confident in my choices after graduating from high school
7. Overall I am satisfied
8. I think activities like this are necessary for class 12
9. I recommend that this activity be continued

Question number 10 is regarding the need for continuity of training. The results of the training sustainability questionnaire showed that 100% or all participants wanted further activities. The topics of interest are: 43% topics related to the choice of college major, 45% want deeper accounting and finance topics, and 12% choose topics related to work field insight, as seen in graph 4:



Figure. 12 Graph Sustainability Recommendations Diagram

The two topic choices are quite balanced, namely 45% and 43%. This choice is understandable considering that the training participants are grade 12 high school students who will soon be going to college. The third topic was only of interest to 12% of participants, indicating that 12% of students had plans to work after graduating from high school. This makes sense because high school students are prepared to continue their higher education. If training is carried out among vocational school students, the desire to work after graduating from vocational school will definitely get a greater percentage because vocational school students are prepared to work. Community service activities in the form of socialization, training, education and literacy tend to always be of interest to participants for their sustainability. (Djaddang et al., 2021).

CONCLUSIONS AND RECOMMENDATIONS

This service activity aims to help overcome the problems faced by students majoring in Social Sciences class 12. The results are proven to help increase participants' understanding of accounting and finance, provide an understanding of the benefits of the independent curriculum for students who will continue their education to college and provide an overview of the field of work for participants who choose to work directly after graduating from high school.

Articipants proved to be very satisfied and wanted sustainable activities. However, there are difficulties due to time constraints from all parties. The school, teachers and grade 12 students have a busy agenda because they have to prepare for the final high school graduation exam. On the other hand, the presenters also had difficulty arranging their schedules because of their busy schedule at the end of the semester on campus. The first suggestion given is that PkM actors and schools should coordinate early so that PkM activities can be carried out at the beginning of the semester. If activities are carried out at the beginning of the semester, there is an opportunity for more flexible time for all

parties. The second suggestion is that PkM can be carried out for grade 11 students so that further activities are easier to carry out. Meanwhile, the third suggestion is that this PkM topic can still be an alternative for the next PkM because it has proven to be very popular with participants.

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