

## Literacy on the Utilization of Digital Financial Applications for Cash Books at Siti Noryati Kabuau Schedule Store

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### ARTICLE INFO

*Keywords:* Financial Application Literacy, Cash Book Application, MSMEs, Financial Reports, Profit, Loss Reports, Accounts Payable

*Received :* 24, June

*Revised :* 26, July

*Accepted:* 28, August

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### ABSTRACT

The purpose of Community Service (PKM) is to bring educational institutions closer to the community, so that universities can help the community in the fields of education, counseling, development of human resources and community knowledge and economic welfare. Community service to MSMEs Siti Noryati's grocery store inabuau is to record financial transactions using the bukukas application in a simple manner. the method used is Participatory Rural Appraisal (PRA), namely approaches and techniques for involving the community in thought processes that take place during planning activities to provide assistance to shopkeepers. The results of this activity are that MSMEs players can operate transactions in Bukukas, and can find out the cost of goods sold, make financial records, accounts payable, profit and loss and make financial reports.

## **INTRODUCTION**

Community service (PKM) is one of the three elements of the Tri Dharma of Higher Education, namely education, research and community service. This activity prioritizes real activities carried out by lecturers and students so that their presence in the community can provide benefits, especially for community members who are in the PKM location. The main objective of community service (PKM) is to bring educational institutions closer to the community so that tertiary institutions can assist the community in the fields of education, outreach, development of human resources and community knowledge as well as economic welfare. Grocery stores are one of the most numerous types of MSMEs in the community. In addition to the relatively easy founding process, the initial capital required for a business is also not too large. The location of this business is mostly attached to the owner's house, however, this business has the potential to generate profits quickly, so it is often used as the owner's main source of income. But in its development, the existence of basic food shops experienced a setback. The increasing number of supermarkets and modern shops around them has threatened the existence of these traditional shops. In addition to obstacles in the field of marketing, the lack of business financial information is also one of the reasons for the decline in the grocery business. Most of these business owners do not have financial statements. Most only have simple money-in and out records. In addition, unprofessional financial management, where many business entities do not separate personal money and company money so that the company's financial operations overlap. The results of the initial observations of the Grocery store in Kabuau are potential businesses with high buying and selling power. These businesses include businesses that are widely traded because of the large buying interest due to community needs.

One of the biggest shops is owned by Siti Noryati, this shop sells complete community needs at affordable prices. This basic food shop owned by Siti Noryati is located at Jln. Kalikasa no 19, Parenggean District, East Kotawaringin and was established in 2018. Within one month, Siti Noryati's basic food shop had a turnover of around 7-8 million. The owner of the basic food shop business, Siti Noryati in Kabuau, does not understand the importance of financial management for business development. The owner only keeps simple records of incoming and outgoing money. The owner does not make notes on the inventory of merchandise in his shop, so that many merchandise with fast inventory turnover are empty stocks, on the other hand, less desirable merchandise still has a lot of stock. As a result, business capital embedded in merchandise that is not selling well cannot be used to increase sales turnover. Apart from not having inventory records, the owner of the basic food shop business, Siti Noryati, has never prepared financial reports, so the owner does not know exactly how much profit or loss the owner has experienced. As a result, business decisions taken such as determining the selling price are often made without a strong reference base. This is one of the obstacles to the non-development of Siti Noryati's basic food shop business. This happens because of the lack of knowledge of business owners and there is no party to teach the owner. Therefore, software for recording cash disbursements and receipts was introduced and a lack of human

resources who knew how to make or compile accounting financial records. After conducting digital financial introduction or literacy, businesses can use the BukuKas application independently so that they can make better business bookkeeping and increase their knowledge of accounting. For the continuation of this activity, material on basic accounting for the basic food shop business owner Siti Noryati will be provided in the future.

## **IMPLEMENTATION AND METHODS**

### **Accounting**

Accounting according to Keiso (2016) is precisely defined by 3 important characteristics:

1. Identifying, measuring and communicating financial information about
2. economic entities to
3. interested users. According to Warren (2006),

Accounting is an information system that generates reports to interested parties regarding economic activity and company conditions. Accounting is also defined as a source of information in producing reports to interested parties regarding economic activity and the condition of the company.

### **Digital Bukukas application**

Cash receipts are cash received by the company in the form of cash or securities that can be used immediately, originating from company transactions and cash sales, paying off debts, accounts receivable, determining the cost of goods, knowing the inventory of goods, other transactions that can increase company cash. The cash disbursement accounting system is a unit that involves the related parts, forms, records, procedures and tools used by companies to handle cash disbursements. (Esteria, 2016)

### **MSMEs**

According to Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs) what is meant by MSMEs are:

- a. Micro Enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro Enterprises.
- b. Small business is a productive economic business that stands alone and is carried out by individuals or business entities that are not subsidiaries or not branches of companies that are owned, controlled, or become part of either directly or indirectly from Medium or Large Businesses that meet the criteria for Small Business as stated in is in the Act.
- c. Medium Enterprises are productive economic enterprises that stand-alone, alone alone and are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or become part of either directly or indirectly with Small Businesses or Large Businesses with total net worth or annual sales results. as stipulated in the Act.

This community service activity was carried out on June 25 - 27 2022 and was attended by MSME owner Siti Noryati of the Grocery Store in Kabuau. This activity was carried out to increase knowledge in the field of financial literacy through simple bookkeeping in the BukuKas application as a follow-up to the MSME business development strategy for Siti Noryati Grocery Stores. The community service for MSME Grocery Stores Siti Noryati is carried out using the Participatory Rural Appraisal (PRA) method, namely approaches and techniques for community involvement in thought processes that take place during planning and service activities and reflection on community development programs (Hamid, 2018).



**Picture.1 The Participatory Rural Appraisal (PRA) Method**

## **RESULTS AND DISCUSSION**

In the community service activities it was discovered that Siti Noryati's Groceries shop did not keep records of their business, so the activities carried out were providing training related to understanding concepts and simple financial recording training. The existence of bookkeeping for Siti Noryati's basic food shop can help in monitoring the amount of receipts and income, profits, losses, debts, receivables and the proportion of capital needed to expand the business. The technical implementation of the activity is carried out using the virtual conference Zoom application and discussions or questions and answers via WhatsApp. This was chosen because of the distance between the volunteers who were in Malang and the training participants who were in Kabuau, Sampit City. Even so, it does not reduce the essence of the training activities. This is evidenced by the enthusiasm of business owners to ask questions and keep discussing via WhatsApp.

### **Preparatory Stage**

Before carrying out the activity, observations are needed to be able to determine an effective and efficient method for providing Digital Financial Literacy Bukukas to the basic food shop Siti Noryati. Observations were made in areas in the Mentaya market focusing on the characteristics and conditions of the area. The results of the observations included businesses that were traded a lot by MSMEs because of their great buying interest due to the need for communication and the internet, which all people use.

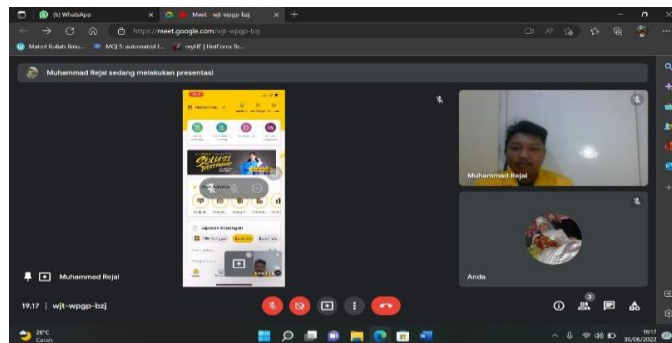
### Stages of Service

For Siti Noryati's basic food shop, the literacy use of the digital financial application Bukukas is provided. This is done by teaching them the importance of recording fund management transactions through the digital financial application Bukukas so that the data input process becomes easier. The dedication team consists of lecturers and one student to carry out this digital financial application literacy activity. Providing knowledge about financial management through digital financial applications is part of this literacy activity. Application-based, making it easy to record incoming and outgoing cash, inventory, assets, capital and debt. Bukukas digital financial application in the form of software for Android/ios that works.

- Record transactions & auto recap
- Instantly know the profit on each sale
- Receive & send money free of bank admin fees
- Easily monitor business performance
- Automatic financial reports
- Send invoices via Whatsapp / SMS
- Bill receivables via Whatsapp / SMS
- Manage automatic inventory (BukuKas 2021)

### Reflection

The purpose of the reflection stage is to find out how far the goal has been achieved through the Literacy Utilization of the Bukukas Digital Financial Application for Siti Noryati's basic food shop. Interviews were conducted with business actors to find out changes in their attitudes before and after being given Literacy on the Utilization of the Digital Financial Application Bukukas to grocery store entrepreneur Siti Noryati. This is due to direct buying and selling and less efficient time. In addition, business actors have a good understanding of the information obtained regarding the use of the application; one example is an application that is easy to use and easy to understand. It is hoped that the education provided to grocery store entrepreneur Siti Noryati about digital financial applications that are recorded on an ongoing basis will be able to increase awareness about the importance of digitizing financial report bookkeeping.



**Figure 1. Explanation of BukuKas Application as a Simple Bookkeeping Media**

Source: Screenshoot pelaksanaan pengabdian, tahun 2022

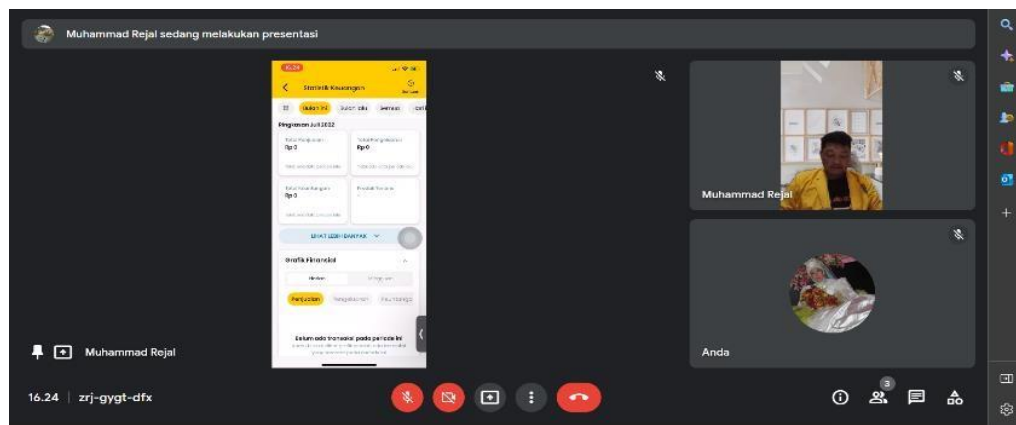
The step to make it easier for business owners to understand financial literacy through simple bookkeeping is to explain concepts, the meaning of financial recording, the benefits of financial recording in business, financial recording procedures and bookkeeping terms which are shared on a virtual conference screen. At this stage, the trainees discuss with the servant and are given a copy of the material for further study. In addition, the servant also introduced the free "BukuKas" application from the Google Play Store which can be downloaded on each participant's cellphone and is paperless. This application was created and developed by PT BeeGroup Financial Indonesia. To be able to get the "BukuKas" application, participants can download it via the link <https://bukukas.co.id/download>. BukuKas is a business finance application that has been trusted and used by more than 5 million micro, small and medium enterprises spread across 750 cities throughout Indonesia. BukuKas offers more than just the convenience of managing and monitoring business financial reports through a smartphone. BukuKas' mission is to help millions of businesses in Southeast Asia better monitor and manage their cash flow. Bukukas digital financial application in the form of software for Android/ios that functions:

- Record transactions & auto recap
- Instantly know the profit on each sale
- Receive & send money free of bank admin fees
- Easily monitor business performance
- Automatic financial reports
- Send invoices via Whatsapp / SMS
- Bill receivables via Whatsapp / SMS
- Manage automatic inventory (BukuKas 2021)

To make it easier to use, several tutorials can be downloaded via the link: <https://www.youtube.com/watch?v=1b8ryvEfU6U&list=PL6brpYncPZ6EJG2WtWiUZQNLsFM1rJKmZ&index=11>.

The activity then continued with the practice of simple financial recording, The service partners consisting of a basic food shop owner, Siti Noryati, practiced recording financial positions on the "bukukas" application. Practices include recording transaction notes and filling in dates, descriptions, debits, credits and balances. The owner of the basic food shop, Siti Noryati, is assisted by a servant in filling in or recording transactions on the "bukukas" application. Furthermore, at the evaluation stage, the service checks the records carried out by the service partner. At this stage, the servant provides advice on the results of the recording carried out by the service partner, and if there are still problems, participants can contact for consultation via Whatsapp. To measure the effectiveness of the training, to find out the changes in attitude experienced by business actors before and after being given the Bukukas Digital Financial Application Literacy to MSMEs in Sampit City by conducting interviews. This is intended to measure the increase in knowledge of managers in the preparation of simple bookkeeping. The method used is based on interviews with MSME business actors, it is found that the operation or use of digital financial applications has not been implemented optimally. This is due to the time when buying and selling is

carried out immediately, and time efficiency that cannot be maximized. The understanding regarding information on the use of the application obtained is also well understood by business actors, one of which is an application that is easy to use and can be applied and can be easily understood by business actors. On an ongoing basis, it is hoped that the Literacy of the Bukukas Digital Financial Application for the basic food shop owned by Siti Noryati is expected to be able to provide awareness about the importance of digitizing financial report bookkeeping. Business actors are expected not only to prepare and pay attention to cash flow from the business but also to pay attention to preparing maximum financial reports, especially by using these digital financial applications.



**Figure 2. Explanation of BukuKas Application as a Simple Bookkeeping Media**  
Source: Screenshot pelaksanaan pengabdian, tahun 2022

The importance of financial literacy training programs through simple bookkeeping for MSMEs was also expressed by (Alinsari, 2021; Supriyono, 2021). The orientation of the training focuses on Siti Noryati's MSMEs, which are urgently needed as a strategy for developing Siti Noryati's basic food shop business. Financial reports are also an important indicator in supporting business continuity apart from the marketing side.

## CONCLUSIONS AND RECOMMENDATIONS

Through this community service activity, namely, Literacy Using the Digital Financial Application Bukukas for Siti Noryati's basic food shop which is a form of community service (PKM) is to bring educational institutions closer to the community, so that higher education institutions can help the community in the fields of education, counseling, resource development. It is hoped that this literacy can be felt by the owner of a basic food shop, Siti Noryati. The result of community service is that the output for the community or business actors can take advantage of the digital financial application Bukukas so that business actors can input financial reports digitally in a more recorded, organized and neat manner as a financial evaluation in seeing the progress of the business being carried out so far and the direction to which it is headed front.

## **ACKNOWLEDGMENT**

We thank the Dean of the Faculty of Economics and Business, GAJAYANA UNIVERSITY. To shop owner Siti Noryati and supervisor. To all parties, thank you for helping to carry out this service so that our services can run well

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