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## Community Service Research Innovation

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# Digital Empowerment: Master BukuWarungta' to Improve the financial performance of MSMEs

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The increasing technological developments mean that society's needs can be met maximally with technology. With technology, you can save time and reduce costs. One thing that is currently affected by technological developments is accounting. Smartphones can help make it easier for businesses to develop their business, one of which is for MSMEs. By utilizing the Bukuwarungta Application Technology, it is hoped that MSMEs will be able to manage financial reports in accordance with SAK EMKM. So it is necessary to provide training to MSMEs so that financial reports can be realized according to SAK EMKM. The method applied in the training is a participatory training method, namely involving several partner participants in lectures, discussions and practical activities. PKM output, then a method for implementing activities and evaluating the program is designed. The results of the PKM that has been carried out by MSMEs show that the Warungta Book Application is also very easy to use because just by recording transactions, profit and loss reports and business financial position reports can be completed easily using the Warungta Book Application. This introduces MSME players to that the latest technology, namely the Warungta Book Application, can be used as a tool to create financial reports in accordance with SAK EMKM practically using an Android cellphone.

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## 1. Introduction

The increasing technological developments mean that society's needs can be met maximally with technology. With technology, you can save time and reduce costs (Rip A 1995). One thing that is currently affected by technological developments is accounting (Kroon, Alves, and Martins 2021). Starting from identifying and measuring data to reporting can be made easier with technology. One thing that helps the development of technology is smart phones (Hamidi 2019). Smartphones can help make it easier for businesses to develop their business, one of which is for MSMEs (Fauzi and Sheng 2022). The use of technology in the accounting field can encourage MSMEs to be able to record business transactions (Latifah et al. 2021).

The MSME sector still has various obstacles in recording finances (Candraningrat et al. 2021). Several studies show that MSME actors in Indonesia have not carried out adequate financial reporting in accordance with generally accepted accounting standards, for example research conducted Nikmatuniayah et al. (2023), on MSME actors in Sengkang; and Fitriani Siragih and Surikayanti. In Medan Perjuangan UKM, using SAK ETAP as a research variable shows that in general MSME players have not kept bookkeeping properly, so the financial reports produced are inadequate (Praja 2019).

The Financial Accounting Standards Board of the Indonesian Accountants Association (DSAK IAI) in 2016 prepared and ratified the Financial Accounting Standards for Micro, Small and Medium Entities. The issuance

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of SAK EMKM is a form of support from IAI as a professional organization for accountants, in increasing the enforcement of transparency and accountability in entity financial reports, as well as encouraging the growth of MSMEs in Indonesia. Financial Reporting Training according to EMKM Standards using the BukuWarungta' application is expected to contribute to increasing MSMEs' knowledge of financial reporting according to EMKM Standards.

The purpose of this study is to evaluate how well financial reporting training in Indonesian Micro, Small, and Medium-Sized Enterprises (MSMEs) improves the knowledge and proficiency in financial reporting by using the BukuWarungta application in compliance with the Standards for Financial Accounting for Micro, Small, and Medium Entities (SAK EMKM). The project aims to enhance openness and accountability in financial reporting for Micro, Small, and Medium Enterprises (MSMEs) (Ridwan Maksum, Yayuk Sri Rahayu, and Kusumawardhani 2020). This is anticipated to stimulate economic growth by improving financial management and facilitating access to formal funding. The research's consequences include suggestions for legislation that would enable government departments and accounting associations to better teach their members and build technological tools that will enable MSMEs to disclose their finances more accurately and efficiently.

## 2. Critical Riview

SAK EMKM (Financial Accounting Standards for Micro, Small and Medium Entities), is a set of financial reporting standards tailored for micro, small, and medium-sized entities (MSMEs) in Indonesia (Hanum 2024). Chapter 3 of SAK EMKM outlines the principles of fair presentation, compliance, reporting frequency, consistent presentation, and the minimum components of financial reports. In order to ensure the transparency, dependability, the comparability of financial statements, this critical assessment assesses how well the chapter complies with international standards for financial reporting, including IFRS, or International Financial Reporting Standards (Hasdiana 2018). SAK EMKM highlights the importance of pertinent and faithfully portrayed information (Boczar 2017). This principle is in accordance with the qualitative qualities specified by IFRS (Yurisandi and Puspitasari 2015). The focus on material precision and impartiality guarantees the reliability of the financial statements, accurately representing the entity's financial status (Houghton, Jubbe, and Kend 2011).

When examining financial patterns over time and between various businesses, the comparability criterion is crucial. SAK EMKM's concentration on this area is laudable, as it simplifies benchmarking and performance evaluation (Robins and Wiersema 1995). However, maintaining consistency in the application of disclosure standards and accounting policies is necessary to achieve comparability (Barlev and Haddad 2007). The understandability criterion makes the assumption that users know enough, which isn't always the case, especially when it comes to the stakeholders of smaller companies (McLeod, Doolin, and MacDonell 2012). Thus, greater guidance and simplification could boost the accessibility of financial information. Transparency demands unqualified, explicit adherence to SAK EMKM in the financial statement notes. Complying with the requirements of IFRS, this requirement guarantees that entities follow the guidelines to the letter. It promotes a thorough knowledge of the accounting system utilized, hence boosting the credibility of the (Mohammadrezaei 2015).

The requirement for comprehensive reports on finances at the conclusion of every period of reporting, which includes comparison data, is in accordance with international standards. This practice facilitates ongoing surveillance and prompt decision-making. Nevertheless, the regularity of reporting may provide a difficulty for MSMEs as a result of limited resources. Thus, in order to adhere to the idea, the standard could provide some leeway or gradual adoption to accommodate smaller organizations. Ensuring uniformity in how information is presented and categorized over different reporting periods is crucial for the purpose of making meaningful comparisons. SAK EMKM places a strong focus on this principle to guarantee that financial statements present a logical and uninterrupted account of the organization's financial well-being. This requirement aligns with the principles outlined in IFRS, fostering consistency and minimizing the possibility of misinterpretation.

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The statement of profits and losses, a statement of financial position, and the notes to the financial reports are among the minimal set of financial reports required by SAK EMKM. This criterion adheres to international standards, guaranteeing the presentation of crucial financial data. Though essential for a thorough financial examination, the standard may be strengthened by specifically mentioning statements of cash flows and reports of changes in equity. A key component of making sure consumers can successfully comprehend and navigate the reports is clearly labeling the financial statements and notes. The stipulation by SAK EMKM about this topic exemplifies the most effective methods in financial reporting, enhancing the overall transparency and practicality of the financial statements.

Because it places a strong emphasis on compliance, fair presentation, and consistent reporting, SAK EMKM Chapter 3 closely adheres to worldwide financial reporting standards (Rahmadani 2021). Nevertheless, there are areas that can be improved in order to provide better support for MSMEs. Enhancing linguistic simplicity and providing supplementary guidance can enhance comprehensibility for a wider range of individuals (Hanum 2024). The standard will be more in line with IFRS if comprehensive elements like cash flow statements are included, providing a more complete view of an entity's financial performance and situation. In general, SAK EMKM offers a strong basis for accounting records in Indonesia's MSME sector, with potential for further development to better conform to international norms.

### 3. Method Innovation

Through the Community Partnership Program (PKM), solutions are offered to the problems formulated above (Limato et al. 2018). The approach offered for the realization of this partnership program is a training model with the following steps: 1) preparation stage; 2) assessment stage; 3) alternative program planning stage; 4) action plan formulation stage; 5) implementation stage (implementation); 6) evaluation stage; and 7) termination stage. The method applied in the training is a participatory training method, namely involving several partner participants in lectures, discussions and practical activities. PKM output, then a method for implementing activities and evaluating the program is designed, as follows:

**Preparatory Activities:** The initial phase involves thorough coordination with relevant stakeholders to ensure alignment and support for the training initiative. A field coordinator is designated to streamline communication and logistics throughout the program. Partners participating in the activity are socialized to ensure their engagement and commitment. Additionally, materials and resources necessary for the training are meticulously prepared. The mentoring and training teams conduct preliminary meetings to discuss the activity content and to delineate roles and responsibilities among team members, ensuring a cohesive execution of the training plan.

**Training Delivery:** The core of the training program is the provision of hands-on assistance and training in preparing financial reports in accordance with SAK EMKM standards (Entities and District 2023). This phase employs a participatory training method, engaging participants actively through lectures, interactive discussions, and practical exercises (Lewis 2017). By involving participants directly in the learning process, the training enhances their understanding and skills in financial reporting, fostering a collaborative learning environment that encourages active participation and feedback (Howell 2021).

**Evaluation and Feedback Mechanism:** The final phase of the training program focuses on the evaluation and termination stages (Flay 1986). A systematic evaluation process is implemented to assess the effectiveness of the training and its impact on participants (Connell et al. 2016). This includes collecting feedback through surveys, interviews, and direct observation during the training sessions. The data gathered is analyzed to identify strengths and areas for improvement, ensuring continuous enhancement of the training program. The termination stage involves a formal conclusion of the program, including a summary of outcomes, final feedback sessions with participants, and planning for future follow-up activities to sustain the benefits of the training. This structured approach ensures that the training program is not only effective but also continuously evolves to meet the needs of the participants and stakeholders.

### 4. Result and Discussion

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From the results of my research in one of the MSMEs (Micro Small and Medium Units) in Makassar, namely "Sarabba Sucer BTP Branch" which is located on Jalan Poros Bumi Tamalanrea Permai (BTP) Blok M No. 44, Makassar. This business sells typical Makassar drinks in the form of Sarabba and various fried foods such as fried sweet potatoes, fried bananas, bakwan and breadfruit/bakara. Here I teach Mrs. Ernawati about an application that can help her and other MSME players to manage expenses and income received, both daily and monthly. Using the warungta' application is very helpful for MSMEs because it is easy to use and doesn't make things complicated. Apart from that, MSME players no longer need to employ people who are experts in the financial sector. By using the Warungta' application, MSME players can do the work themselves because it has been upgraded directly and a financial position report and profit/loss report are automatically generated.

Beban			Liabilitas (Kewajiban)			Aset		
1. Pokok Penjualan	Rp.	0	1. Hutang Jangka Pendek			<b>Aset Lancar</b>		
2. Penyusutan dan Amortasi	Rp.	0	Hutang Usaha	Rp.	1.800,000	Kas	Rp.	1.864,000
3. Perlengkapan	Rp.	0	Total Hutang Jangka Pendek	Rp.	1.800,000	Bank	Rp.	0
4. Sewa	Rp.	0	2. Hutang Jangka Panjang			Piutang Usaha	Rp.	1.766,000
5. Gaji	Rp.	20,000	Hutang Bank	Rp.	0	Persediaan	Rp.	2.868,000
6. Air, Listrik & Telp	Rp.	203,000	Total Hutang Jangka Panjang	Rp.	0	Perlengkapan	Rp.	11.500,000
7. Lain-Lain	Rp.	140,000				<b>Total Aset Lancar</b>	<b>Rp.</b>	<b>17,998,000</b>
<b>Total Beban</b>	<b>Rp.</b>	<b>363,000</b>	<b>Ekuitas</b>			<b>Aset Tetap</b>		
<b>Saldo sebelum Pajak</b>	<b>Rp.</b>	<b>3.340,000</b>	Modal	Rp.	15.070,000	Peralatan	Rp.	130,000
<b>Pajak Penghasilan (0.5%)</b>	<b>Rp.</b>	<b>16,700</b>	Piye	Rp.	82,000	Kendaraan	Rp.	17,000,000
<b>Saldo (Ugi) setelah Pajak</b>	<b>Rp.</b>	<b>3.323,300</b>	Saldo Laba (Rugi)	Rp.	3,340,000	Tanah	Rp.	60,000,000
			Total Ekuitas	Rp.	18,392,000	Bangunan dan Fasilitas	Rp.	45,000,000
			<b>Total Liabilitas &amp; Ekuitas</b>	<b>Rp.</b>	<b>140,128,000</b>	<b>Total Aset Tetap</b>	<b>Rp.</b>	<b>122,130,000</b>

Source of data; processed by researchers 2024

**Figure 1.** Financial Position Revan Grocery Store

From the results of my research in one of the MSMEs (Micro Small and Medium Units) in Makassar, namely "Sarabba Sucer BTP Branch" which is located on Jalan Poros Bumi Tamalanrea Permai (BTP) Blok M No. 44, Makassar. This business sells typical Makassar drinks in the form of Sarabba and various fried foods such as fried sweet potatoes, fried bananas, bakwan and breadfruit/bakara. Here I teach Mrs. Ernawati about an application that can help her and other MSME players to manage expenses and income received, both daily and monthly.

Using the warungta' application is very helpful for MSMEs because it is easy to use and doesn't make things complicated. Apart from that, MSME players no longer need to employ people who are experts in the financial sector. By using the Warungta' application, MSME players can do the work themselves because it has been upgraded directly and a financial position report and profit/loss report are automatically generated.

According to the food stall, using this application can make it easier for everyone who owns a business to find out the extent of their financial reports without having to rely on an accountant, especially for MSMEs because it is impossible for an MSME to recruit employees as an accountant. BukuWarungta can make it easier to record business transactions. The Book of Warungta' is also very easy to use because just by recording transactions the profit and loss report and financial position report for a business can be completed automatically using BukuWarung, the user automatically introduces customers that your business already uses the latest technology. This will increase good ratings from consumers.

The BukuWarung application can be used to record all transactions up to an unlimited amount. This can be done thanks to the database support that BukuWarung has. This data can be accessed anywhere without knowing the time of day so you can search for transactions or stock of goods in just a few seconds. Reducing

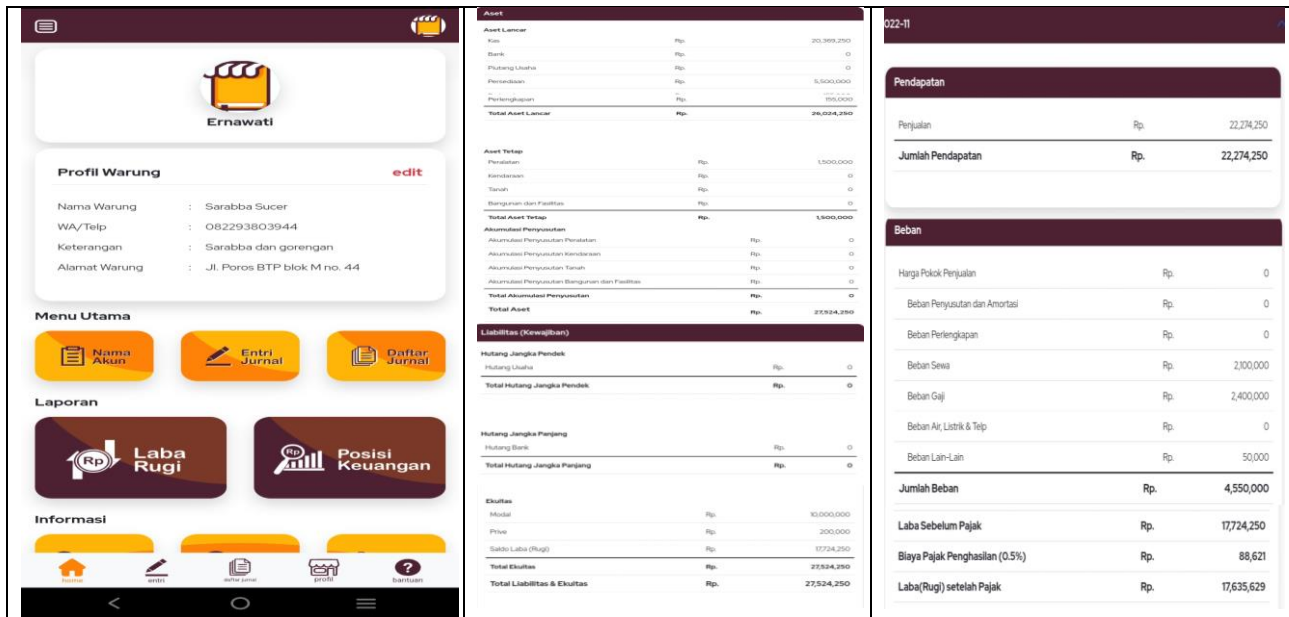
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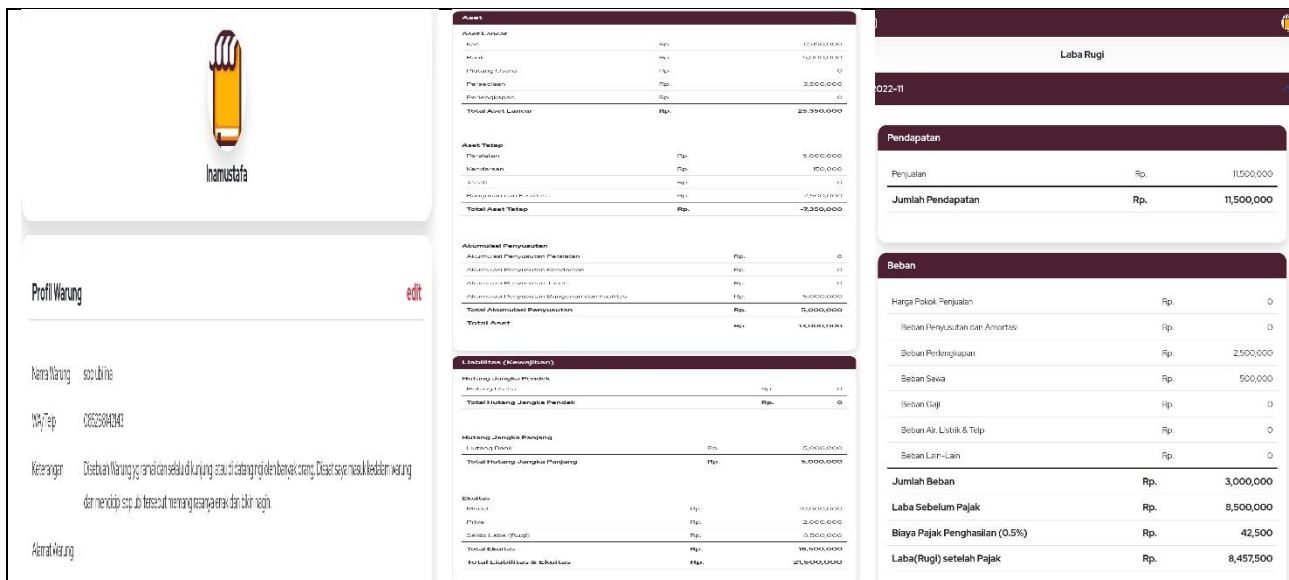
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Errors Calculation errors in the manual bookkeeping process often occur. As a result, there is an imbalance between the balance in the report and the balance in the field. Users can reduce the possibility of calculation errors in bookkeeping by using the BukuWarung application. Calculations carried out by the application are certainly more accurate than manual calculations.



Source of data; processed by researchers 2024

**Figure 1.** Financial Position Sarabba Sucer Cabang BTP



Source of data; processed by researchers 2024

**Figure 3.** Sweet Potato Soup Food Stall

Book Kiosk Figure 4. application is a multi-purpose bookkeeping application created to make it easier for business owners to record their business books. If in the past an entrepreneur recorded books manually, now business bookkeeping can be done via a cellphone application. This application is not only used to record business bookkeeping, you can also use the Buku Warung application as a cashier application. So, if you don't have a cash register, you can use the Buku Warung application.

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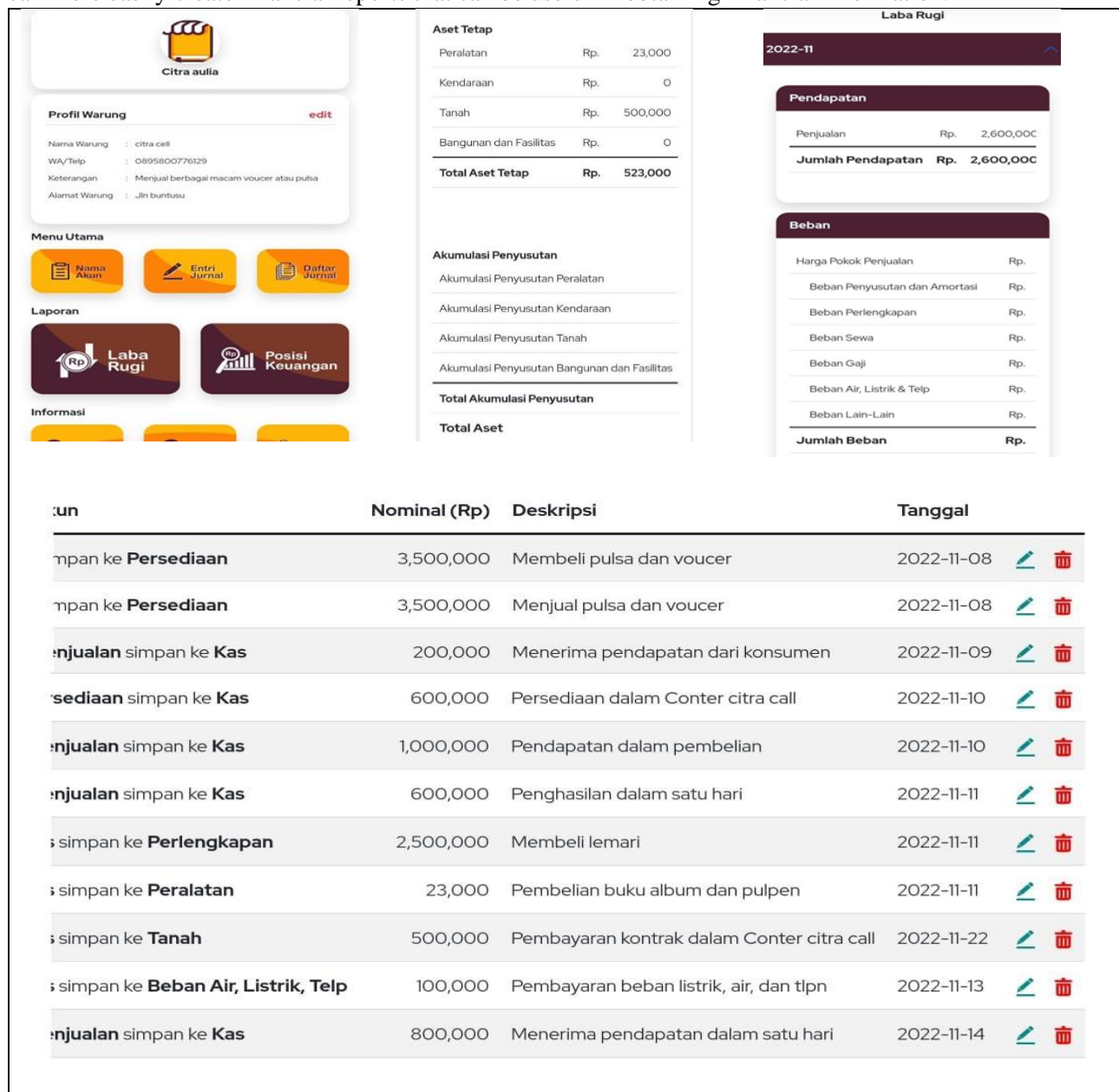


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According to the Warung Home Thai Tea, In Figure 5. this application can make it easier for shop owners or the like, checking inventory or stock of goods is very important to do. With the warungta' book, every recorded sales transaction will automatically reduce the stock. The Book of Warungta' can also make it easier to record business transactions and automatically create profit and loss statements and statements of financial position. The Book of Warungta' can also be used anytime and anywhere.

So this shows that the The Book of Warungta' application is an Android-based accounting application that is able to make financial reports according to SAK EMKM practically using an Android cellphone. This is in accordance with research conducted by (Karmila, 2022) which states that the The Book of Warungta' application is compatible with SAK EMKM and has proven to be used properly in making financial reports. The Book of Warungta' android application can make financial reports simpler, easier, more practical and accountable and comparable. So with this, the owner/user of the The Book of Warungta' android application can more easily create financial reports that can be useful in obtaining financial information.



Source of data; processed by researchers 2024

**Figure 4.** Large journal financial application data Citra Aulia Cell Shop

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### Discussion

The Buku Warungta' application is designed to assist small businesses with financial reporting and bookkeeping. Despite its potential benefits, feedback from various users indicates that the application has significant limitations, particularly regarding its compatibility with different mobile devices. The Home Thai Tea business noted that the Buku Warungta' application is not universally compatible with all cellphones, specifically pointing out difficulties with certain Android devices. Ina from the Sweet Potato Soup Shop highlighted that the application cannot be downloaded on all Android phones and is unavailable for iPhones. This limitation significantly hampers its utility for users who want to employ the application for financial reporting but cannot do so due to device restrictions. Revan Shop emphasized that the prominent drawback of the Buku Warungta' application is its limited compatibility with various cellphone types, creating a barrier for many potential users. In contrast, Citra Cell reported no obstacles with the application, appreciating its multifunctionality as both a bookkeeping and a cashier application, indicating that when accessible, the application performs well in fulfilling its intended purposes. To ensure that the Buku Warungta' application serves a wider audience and fulfills its potential as a versatile business tool, the development team should prioritize making the application compatible with a broader range of Android devices and also develop a version for iOS. Rieger and Majchrzak (2019), shows that cross-platform development has made a lot of progress but the challenges are growing. Therefore, additional support for application developers is needed. Lowering the system requirements for the application can ensure that it runs smoothly on older and less advanced devices, further broadening its user base (Borgia 2014). Incorporating user feedback into regular updates can address existing issues and introduce new features that enhance usability (Yang et al. 2019). Engaging a diverse group of users in beta testing can help identify and fix compatibility issues before official releases. Providing comprehensive user guides and robust customer support can help users understand how to maximize the application's functionality and address individual issues related to device compatibility and functionality. The feedback provided by various users underscores the necessity for these enhancements. By addressing these issues through strategic development and user-centered improvements, the Buku Warungta' application can better serve its intended audience and support a wider range of business owners in their financial management tasks.

### 5. Conclusion

In conclusion, the Buku Warungta' application has the potential to be an invaluable tool for small businesses in managing their financial operations. However, significant limitations in device compatibility restrict its accessibility and usability. Feedback from users, including Home Thai Tea, Sweet Potato Soup Shop, and Revan Shop, highlights the necessity for the application to be compatible with a wider range of Android devices and to develop an iOS version. Addressing these issues through strategic enhancements and user-centered improvements is crucial. By lowering system requirements, incorporating user feedback, conducting thorough beta testing, and providing comprehensive support and documentation, the application can meet its full potential. Ensuring broader accessibility will enable more business owners to benefit from its versatile functionalities, thereby enhancing their financial management processes.

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