

# Guidance and Training in Digital Financial Bookkeeping for UMKM (MSME) Batik Kantil Malang

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## Abstract

Financial bookkeeping and accounting systems are essential for small and medium enterprises (SMEs), even at the smallest scale, despite their often-burdensome perception among many traditional business owners. With advances in technology, financial record-keeping can now be digitized. However, UMKM (MSME) Batik Kantil in Malang continues to face challenges due to its reliance on manual bookkeeping, which results in suboptimal financial records. This community engagement activity aims to provide guidance and training in financial bookkeeping using Microsoft Excel. The target participants are the employees of UMKM Batik Kantil in Malang, and the program employs lectures, tutorials, discussions, and hands-on practice as its primary methods. This initiative is designed to equip UMKM practitioners with the skills to analyze real business transactions and compile comprehensive financial reports.

**Keywords:** Digital Financial Bookkeeping, MSME Training, Batik Enterprise, Microsoft Excel Accounting, Small Business Financial Management.

## 1. Introduction

Financial record-keeping is a crucial aspect, especially for business owners. Accounting refers to the process of recording, classifying, and summarizing all financial transactions within an entity, the results of which can then be interpreted (Suhendar, 2021). For business owners, accounting serves as a tool to evaluate financial performance, determine their financial position, monitor cash flow within a specific period, and distinguish between business and personal funds (Herwiyanti et al., 2020). In Arabic, accounting is referred to as Al-Muhasabah, which means calculating or measuring (Ac, 2014). Financial bookkeeping or accounting systems are essential for small and medium enterprises (SMEs), even at the smallest scale, although many conventional entrepreneurs often perceive them as troublesome (Effendi & Putria, 2021).

Micro, Small, and Medium Enterprises play a vital role in Indonesia's economic development (Rosnidah et al., 2022). MSMEs contribute significantly to poverty alleviation and employment generation (Tambunan, 2023). They also serve as a key factor in promoting economic equity across society (Jeppesen, 2005). Despite experiencing a severe downturn during the COVID-19 pandemic, MSMEs have proven to be resilient and remain a reliable economic force (Gupta & Kumar Singh, 2023). MSMEs are spread throughout various regions, and their presence in all 34 provinces of Indonesia helps narrow the economic gap between



the wealthy and the underprivileged (Nursini, 2020). Another important contribution of MSMEs is their ability to boost the nation's foreign exchange reserves (Fatimah et al., 2022), as their market reach extends not only nationally but also internationally (Yulianita et al., 2022).

In today's era of rapid scientific and technological advancement, MSME needs to become more aware and adaptive to technological developments, particularly in the financial sector (Rahardja et al., 2018). When business owners implement computerized transaction recording, it can significantly enhance efficiency in terms of time, resources, and labor, as transactions can simply be entered into a computer application, and financial reports will be automatically generated (Bernstein & Newcomer, 2009). Various applications are available for computerized financial bookkeeping, and one commonly used software is Microsoft Excel (Kaligis et al., 2023).

Microsoft Excel is a data processing software developed by Microsoft in the form of a spreadsheet (Bullen et al., 2005). It is part of the Microsoft Office suite, which includes other office tools such as Microsoft Word (word processing), Microsoft PowerPoint (presentations), and Microsoft Access (database management). Microsoft Excel is used to process various types of data, such as students' scores (numeric data), contacts and phone numbers (text data), and inventory usage summaries in both numeric and textual formats (Dol et al., 2024). In addition to storing and organizing data, Excel can also perform functions such as addition, multiplication, logical operations, averaging, and even graph creation (Guerrero et al., 2019).

UMKM (MSME) Batik Kantil Malang was officially established on 23 November 2019. It was developed through a collaborative initiative by the Bunulrejo Subdistrict, the Setya Karya Bunulrejo Youth Organization, and local batik artisans. The group, led by Mrs. Yoessy, had produced 125 pieces of batik fabric since May 2020, starting from its inception in November 2019. The production centers are spread across the homes of residents in the Bunulrejo area, including Mrs. Yoessy's residence. Various stages of production, such as pattern drawing and batik waxing (*mencanting*), occur either at the homes of individual members or at Mrs. Yoessy's residence. Subsequent processes, including dyeing, applying finishing agents like coloring with glass liquid, and wax removal (*nglorod*), are conducted at her home at Jalan Hamid Rusdi III No.240, Bunulrejo. Her residence also serves as a showroom for customers wishing to view or purchase Batik Kantil products.

The enterprise is classified as a Small to Medium Industry under the guidance of the Industry Division of the Department of Cooperatives, Industry, and Trade in Malang City. Its primary focus is on the fashion and textile craft sector (*kriya kain*). The business mainly operates using a job order costing system while also accommodating direct purchases from customers at their store. However, the processes for recording raw material purchases and sales transactions are still conducted manually due to the limited accounting knowledge of the business owners regarding proper financial reporting under accounting standards.

Financial bookkeeping is a part of the accounting system, encompassing the classification, presentation, measurement, and summarization of transactions, events, and operational activities of an organization to produce useful business performance information (Zunaidi et al., 2023). Manual transaction recording requires more time, resources, and labor within the organization (Salim, 2019). In practice, Batik Kantil's financial records are limited to simple journal columns used to track available cash balances. When new orders are received, the cashier merely notes them in a general ledger with brief details about the quantity and pickup time.

Manual bookkeeping leads to low-quality financial records and significant challenges in projecting the business's prospects (Rissi et al., 2020). For business operations, manual

bookkeeping can be ineffective, prone to calculation errors, result in discrepancies between cash inflows and outflows, and often lacks structure and method (Suyati, 2020). Moreover, financial control mechanisms are typically absent in manual bookkeeping practices (Wiratama et al., 2019).

## 2. Methods

The target participants of this community service activity were the employees of UMKM Batik Kantil Malang. The implementation of this community engagement program employed several methods: lectures, tutorials, discussions, and hands-on practice. The systematic stages of the program were as follows:

### a) Lecture

Participants were first given motivational encouragement to foster a willingness to implement accounting practices in their business activities. They also received an introductory overview of accounting for MSMEs and the essential role of accounting in supporting sustainable business growth. This session was conducted for one hour.

### b) Tutorial

Participants were guided through the process of recording transactions and preparing financial statements using Microsoft Excel, starting from basic bookkeeping concepts to the generation of financial reports.

### c) Discussion

Participants were encouraged to engage in discussions to share and explore the financial and information technology-related challenges they currently face in managing their MSME operations.

### d) Practice

This training was designed to help MSME actors gain practical skills in analyzing real transactions and preparing financial statements. Participants were given exercises and provided with datasets to input into Microsoft Excel. A discussion session was also conducted to address any difficulties they encountered while using the application.

The main indicator of success for this program was the participants' heightened awareness of the importance of financial bookkeeping, along with their ability to understand and prepare financial reports using Microsoft Excel.

## 3. Results and Discussion

In terms of business scale, UMKM Batik Kantil Malang is still categorized as a micro-scale enterprise, where both its physical and non-physical assets, as well as its production volume, do not yet have significant valuation. The community service activity was conducted at the UMKM Batik Kantil Malang site, with the training held on Thursday, July 6, 2024. A total of 15 participants attended the event.

The organizing team provided each participant with a laptop, which was used for hands-on practice in preparing financial reports. The implementation phase used lectures, tutorials, discussions, and exercises as the main methods.

### 1) Lecture: Introduction to Financial Bookkeeping and Microsoft Excel

In this initial stage, the community service team delivered material introducing the fundamental concepts of financial bookkeeping based on accounting principles and an overview of the Microsoft Excel software. The aim was to familiarize participants with the

purpose and importance of financial records and the basic features of Excel relevant to bookkeeping tasks.



**Figure 1. Materials Presentation**

In this stage, the objective was to first provide participants with a theoretical understanding of the accounting practices commonly applied in MSMEs for financial record-keeping. The material was also presented to explain why MSMEs should adopt digital-based financial recording systems. Additionally, the team explained the detailed use of Microsoft Excel for financial bookkeeping to the participants.

2) Tutorial: Using Microsoft Excel for Financial Bookkeeping

In this phase, participants were introduced to Microsoft Excel as a tool for practicing digital-based financial record-keeping. Participants used laptops provided by the community service team to access and work with the software.



**Figure 2. Tutorial Presentation**

In addition, the discussion session was not limited to the training materials presented. Participants also had the opportunity to discuss various challenges they faced in preparing financial reports. The entire community service team (PkM) took an active role in facilitating the discussion, enabling the team to help address and resolve the issues encountered by Batik Kantil Malang.

3) Training in Bookkeeping Using Microsoft Excel

In this session, participants were allowed to independently operate Microsoft Excel. The participants in this community service activity (PkM) appeared highly enthusiastic in following and paying attention to the material presented. This was evident from the high level of participant engagement during discussions throughout the training. Moreover, the participants showed increased motivation to manage their financial administration in an

organized and effective manner, allowing them to prepare proper financial reports for their business.

Post-training evaluations and mentoring indicated that UMKM Batik Kantil Malang was able to utilize Microsoft Excel in the preparation of its financial reports. The following table presents the success indicators of the program based on the results of the pre-test, post-test, and post-training evaluations:

**Table 1. Success Indicators of the Community Service Program (PkM)**

No	Description	Before	After
1	Participants' understanding of bookkeeping	20%	75%
2	Participant understanding of Microsoft Excel	0%	85%
3	Implementation of Microsoft Excel in preparing financial reports	Not yet implemented	Implemented

After the training, there was a significant increase in participants' understanding of digital-based MSMEs bookkeeping. Their knowledge of financial report preparation rose from 20% to 75%. Furthermore, 100% of the participants reported having a clear understanding of how to use Microsoft Excel and had begun implementing it in their business bookkeeping practices. Therefore, this community service activity successfully achieved its targeted indicators of success.

## 4. Conclusion

This community service activity, involving training and mentoring in the use of the Microsoft Excel digital application for UMKM Batik Kantil Malang participants, received a positive and enthusiastic response. The outcomes demonstrated an increase in the MSME partners' understanding of digital financial reporting, improved skills in using Microsoft Excel, and actual implementation of the application in their business bookkeeping. Thus, this initiative is expected to serve as a useful reference for future financial report preparation processes.

The implementation of this training and mentoring program is expected to enhance the effectiveness of financial record-keeping at UMKM Batik Kantil Malang. The PkM team recommends that the MSMEs business owners consistently and diligently use Microsoft Excel for financial documentation to monitor and evaluate their business development. In the future, it is hoped that UMKM Batik Kantil Malang will transition to using dedicated accounting software. While Excel is powerful tool, it may lack certain features found in specialized accounting software, such as automated data categorization, invoice generation, and comprehensive financial reporting.

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