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Implementation of SIAPIK for MSMEs for Transaction Recording and Financial Statement Preparation in Paguyuban Village, Way Lima Subdistrict, Pesawaran Regency

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ABSTRACT

Background: Paguyuban Village, Way Lima Subdistrict, Pesawaran Regency, Lampung Province, has significant potential in various sectors such as manufacturing, agriculture, fisheries, and others. However, this potential is not matched by public knowledge regarding financial records, such as the exclusion of personal assets from business activities and poor record-keeping and bookkeeping. As a result, MSMEs struggle to determine their revenue and obtain credit from relevant financial institutions.It is not easy for MSMEs to obtain credit financing from banks or non-bank institutions because their financial statements are not available.

Aims: This community service is carried out by introducing and training MSME actors on the SIAPIK application for recording and preparing financial reports.

Method: This training was conducted using a Focus Grub Discusion (FGD) through lectures, discussions, and simulations of how to use the SIAPIK application, resulting in qualitative data.

Results: The SIAPIK application training showed that MSME actors better understand the importance of financial statements. The result of this activity was an increase in MSME owners' knowledge regarding recording business financial transactions using the SIAPIK application, from 49% to 97%.

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1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) possess significant strength as they serve as a crucial pillar in economic development. where the government continues to encourage MSMEs to grow faster in order to help economic growth and job creation in Indonesia. According to the Ministry of Cooperatives and MSMEs (2023), MSMEs account for 61% of Indonesia's gross domestic product (GDP) and employ 97% of the workforce. There are also 65.5 million MSMEs, which represent 99% of the total business units in Indonesia. In addition, small and medium enterprises (SMEs) have helped the national economy throughout the crisis and assisted Indonesia's economic recovery (Gunartin, 2017 Prayitno *et al.,* 2022, Asad *et al.,* 2023, Gustiawan *et al.,* 2023 Dewi *et al.,* 2024, Marselina *et al.,* 2024).

Thus, the development of small and medium enterprises (SMEs) is very important and must be maintained to drive higher economic growth. Increasing access to financing thru people's business credit (KUR) is one of the approaches used by the government to develop SMEs. KUR financing can be an important component in accelerating the growth of SMEs.

Due to the information asymmetry between MSMEs and financial institutions, MSME actors often face difficulties in obtaining funding. Business owners must prepare financial statements, which is one of the requirements set by financial institutions. This applies equally to funding applications from both banks and non-banks (Sofyan *et al.,* 2022). However, the requirements for obtaining funding are difficult to meet because many MSMEs are not accustomed to recording and preparing financial statements. Existing MSMEs face additional difficulties in obtaining credit financing from banking and non-banking institutions because their financial statements are unavailable (Mawuntu *et al.,* 2022). To solve this problem, the government has launched the SIAPIK application to help MSMEs create financial reports in a simple, easy, and fast way. By using this application, financial records no longer need to be done manually, allowing MSMEs to generate standardized financial reports that can be used by institutions to assess their credit.

SIAPIK plays a significant role in the development of MSMEs, leading many parties, both internal such as Bank Indonesia and external such as practitioners and academics, to express interest in widely socializing the introduction and training of this application to MSME actors throughout Indonesia (Zuliyati *et al.,* 2023).

The Community Service Team chose Paguyuban Village, Way Lima Subdistrict, Pesawaran Regency, because Paguyuban Village has a wealth of potential, managed by a productive community that produces products that can be sold to the community. This community service activity was conducted with an agenda of introducing and training the SIAPIK application to MSME actors for financial record-keeping and report preparation in various sectors such as manufacturing, agriculture, fisheries, and others, in Paguyuban Village, Way Lima Subdistrict, Pesawaran Regency, Lampung Province. This is clearly based on the problems faced by MSMEs, such as separating personal wealth from the business and poor record-keeping and bookkeeping. As a result, MSME actors find it difficult to know how much money they are making and to obtain credit from relevant financial institutions

2. Methods

This community service was conducted in Paguyuban Village, Way Lima Subdistrict, Pesawaran Regency, Lampung Province, which has significant potential in various sectors such as manufacturing, agriculture, fisheries, and others. The methods used were a) Focus Group Discussions (FGDs) conducted with several MSMEs to identify the problems they face regarding financial reporting, b) Training using lectures, simulations, discussions, and mentoring.

This method was divided into three stages: preparation, implementation, and evaluation.

1. Preparation Stage
   a. MSMEs in Paguyuban Village were asked to register their attendance and collect the training materials (hard copies) provided by the team.
   b. MSMEs in Paguyuban Village were asked to complete a pre-test before the training began.
   c. The Community Service Team provided training through lectures and discussions on the importance of financial records in MSMEs and how to determine income and obtain credit from relevant financial institutions.
   d. Mentoring was also provided to several MSMEs.

2. Implementation Phase

This socialization activity and training on the SIAPIK application were conducted using a face-to-face method. This method is used because it is considered more effective in ensuring that the material is clearly conveyed to the audience, thus improving participants' understanding of the material being presented. Here are some of the stages for implementing the socialization, introduction, and training activities for the SIAPIK application: 1. Presenting material in PowerPoint format, including the socialization of the functions and objectives of recording and bookkeeping business financial transactions, the importance of financial statements for MSMEs, the types of financial statements, and an introduction to the SIAPIK application; 2. Conducting training by inputting business financial data that was prepared beforehand as a means of simulating the use of SIAPIK; 3. Holding discussions/question-and-answer sessions with the participants.

3. Evaluation Stage

This phase was implemented after the material and training on the SIAPIK application were completed. MSMEs in Paguyuban Village were asked to complete a post-test, after which the training was conducted. The purpose of this phase was to assess and enhance MSMEs' knowledge of how to use the SIAPIK application to record transactions and generate financial reports.

3. Results and Discussion

At the Paguyuban Village Hall, Way Lima Subdistrict, Pesawaran Regency, Lampung Province, MSME actors received materials and training on SIAPIK (Figure 1). The event was attended by the Head of Paguyuban Village and his staff members, and was supported by Village Apparatus and PKK Members of Paguyuban Village.



Figure 1. Lecture session

In the implementation of this activity, it is carried out in the form of socialization and training with the following activity stages:

1. The initial stage is the opening, which is done by the community service team and also includes a welcome from the Head of Paguyuban Village.
2. Presentation of material in the form of PowerPoint using the face-to-face method in the form of a lecture, including socialization of the function of recording and bookkeeping business financial transactions, the importance of financial reports for MSMEs, types of financial reports, and an introduction to the SIAPIK application (Figure 1)
3. After that, guidance was provided on using the SIAPIK application to generate output in the form of financial reports using prepared business financial data. The following are the steps in the SIAPIK usage simulation:
    a. Accessing the SIAPIK application thru the Bank Indonesia website or downloading it thru the Playstore or Apple Store (Figure2).

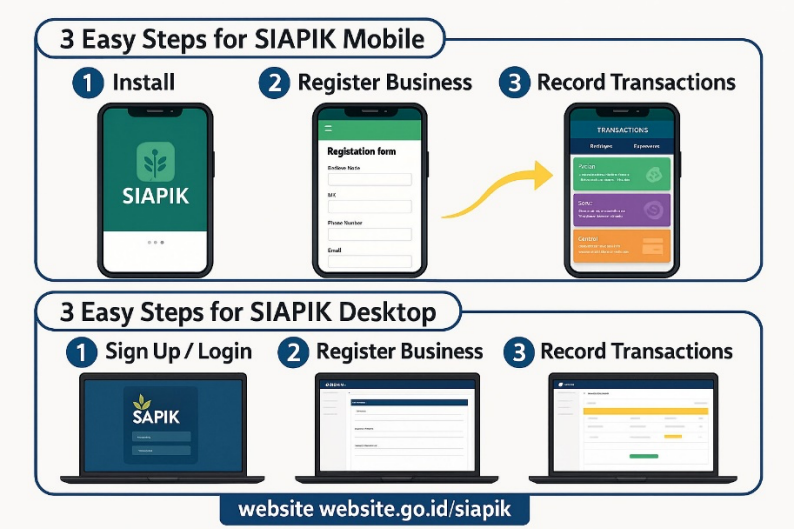


Figure 2. SIAPIK Mobile and SIAPIK Website

b. Inputting business profiles on SIAPIK by selecting the business sector, entering the business profile, and choosing the initial transaction period (Figure 3).

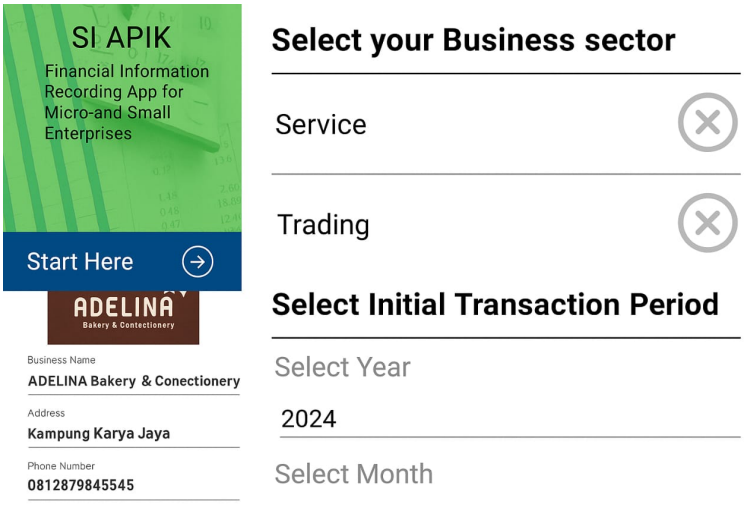


Figure 3. Business Profiles on SIAPIK

c. Providing explanations regarding several menus within the SIAPIK application, such as the income and expenditure transaction menus.

   ✓ Receipt transactions consist of sales, debts, capital, other income, withdrawals from the bank, and unearned revenue.
   ✓ Expenditure transactions consist of purchases of raw materials, liabilities, asset purchases, expenses, bad debt write-offs, bank deposits, capital withdrawals, account balance transfers, raw material stocktaking, and prepaid expenses.

d. Inputting business revenue transactions, which can come from sales or capital, using 2 (two) payment methods: cash and credit. And inputting expense transactions, which can include expenses from purchasing raw materials, assets, or paying business expenses, etc., using 2 (two) payment methods: cash and credit.
e. After entering transactions, the output will be financial statements such as balance sheets, income statements, and cash flow statements, using the menu options available in the application, tailored to the needs of MSMEs (Department of MSME Development and Consumer Protection, 2022).

The success of this activity was demonstrated by the increased knowledge of participants regarding the use of the SIAPIK application to assist with financial reporting, following the training and mentoring activities. Participants' knowledge was evaluated regarding the material on Recording Transactions and Financial Reports for MSMEs in Paguyuban Village, Way Lima Subdistrict, Pesawaran Regency. This was then done by comparing the results of the initial questionnaire (pre-test) and the final questionnaire (post-test). Of the 10 questions provided, participants' knowledge generally increased after the community service session. This increase in knowledge can be seen from the number of correct answers, as shown in Figure 4.

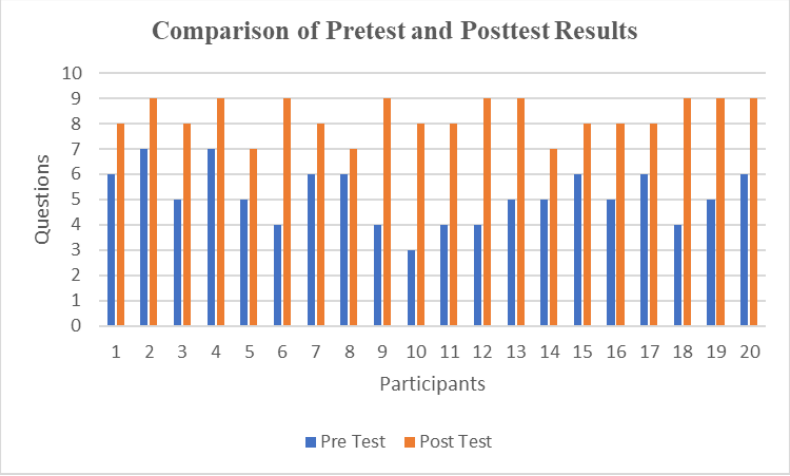


Figure 4. Comparison of Pretest and Posttest Results

From of this activity was an increase in MSME owners' knowledge regarding recording business financial transactions using the SIAPIK application, from 49% to 97%.

4. Conclusions

Based on the implementation of the community service project, it can be concluded that the active participation of MSME actors, village officials, members of the Family Welfare Movement (PKK), and the community of Paguyuban Village played a crucial role in ensuring the successful execution of the program. Furthermore, the financial literacy of MSME participants showed notable improvement as a result of training and mentoring activities that emphasized systematic financial record-keeping and the preparation of financial statements. In addition, the utilization of the SIAPIK application proved to be effective in simplifying transaction recording processes and enhancing the accuracy and presentation of business financial reports for MSME actors.

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6. Conflict of Interest Declaration

The authors declare that there is no conflict of interest regarding the publication of this article. The Authors confirmed that the paper was free of plagiarism.

7. Author Contribution Statement

All authors contributed equally to the conduct community service project, data analysis, and writing and preparation of this article.

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