

Utilization of the Bukuwarung Application as a Digital Financial Recording Solution for Fashion Msmes In Ciledug

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Abstract

Purpose: This study investigates the urgent need for digital transformation in financial management among Micro, Small, and Medium Enterprises (MSMEs), particularly within the fashion sector in Ciledug, in response to the demands of the Society 5.0 era. The research aims to address the challenges MSMEs face in maintaining accurate financial records and explores the implementation of the BukuWarung application as a practical digital solution.

Method: The study employed a participatory approach involving four fashion MSMEs: Rangkayo 2, Rangkayo 3, Rangkayo 4, and 5758 PL. The intervention was conducted through a series of stages including initial surveys, socialization, hands-on training, continuous monitoring, and final evaluation. Data were collected qualitatively through observation and feedback during the assistance process.

Practical Applications: The findings demonstrate that the BukuWarung application significantly enhances MSMEs' ability to digitally record financial transactions such as income, expenses, receivables, payables, and inventory. The application contributes to the creation of more accurate and transparent financial reports, thereby improving digital financial literacy and operational efficiency. It also supports waste recovery and better resource management in small-scale businesses.

Conclusion: The study concludes that digital financial tools like BukuWarung can effectively empower MSMEs in adopting modern financial practices. Despite minor technical challenges and initial resistance to routine recording, the overall impact of the intervention was positive, indicating a meaningful step toward sustainable digital transformation in the MSME sector.



Introduction

In the era of Society 5.0, individuals are increasingly required to adapt and integrate technological advancements into their daily lives (Kanedi et al., 2022). The rapid development of digital technology has become a pivotal factor in enhancing efficiency across various sectors, particularly in business. Micro, Small, and Medium Enterprises (MSMEs) hold a strategic position in the national economy, making effective financial management a critical component of their sustainability and growth.

One innovation that supports this transformation is the BukuWarung application—a digital financial recording tool designed to assist MSMEs in managing their finances in a structured and efficient manner (Maesaroh et al., 2021). Digital transformation has emerged as a fundamental necessity for businesses, especially MSMEs, in response to the accelerating pace of information and communication technology. The Ciledug area, known for its dynamic MSME development, reflects this broader trend of digital adaptation (Maszudi, 2023).

A key determinant of MSME success lies in the ability to maintain well-organized financial records. Proper accounting systems enable businesses to grow sustainably and address common operational challenges. However, many MSMEs continue to face significant barriers in adopting digital financial tools. These include limited understanding of digital payment systems (e.g., QRIS), financial recording applications, and online promotional strategies (Ramadhan & Veri, 2025). The transition to digital transactions presents unique challenges, particularly in terms of adaptation and implementation (Cahya et al., 2021).

This study was initiated to address these challenges through a mentoring program targeting MSMEs in the home fashion sector in Ciledug. The selected business partners—Rangkayo 2, Rangkayo 3, Rangkayo 4, and 5758 PL—were found to lack the necessary skills and knowledge to produce structured financial reports using digital tools. Field observations revealed that many MSMEs still rely on manual bookkeeping or personal memory, which hinders their ability to monitor cash flow, calculate profits accurately, and make informed business decisions (Solihin et al., 2024).

To overcome these limitations, the researchers provided education and hands-on assistance in using the BukuWarung application. This digital tool simplifies the financial recording process, enhances accuracy, and allows real-time monitoring of financial conditions (Hery & As'ari, 2023; Artikel, 2025). BukuWarung offers features such as income and expense tracking, accounts receivable and payable management, inventory control, and daily to monthly financial reporting (Setyawan, 2022).

The mentoring activities aimed to improve the digital financial literacy of MSME actors and equip them with practical skills for using BukuWarung effectively. By integrating digital technology into their financial management practices, MSMEs are expected to achieve better business performance and adapt more readily to evolving market dynamics (Lima, 2024). This initiative contributes to the broader goal of empowering MSMEs through digital transformation and fostering sustainable economic growth.

Method

The assistance provided to Micro, Small, and Medium Enterprises (MSMEs) in Ciledug, Tangerang, regarding the use of the BukuWarung application was conducted through a structured four-stage approach: outreach, training, monitoring, and evaluation. This methodological framework was designed to generate practical insights into the financial reporting challenges faced by MSMEs (Dila Yahyasari & As'ari, 2024). In the outreach stage, MSME participants were introduced to the concept of digital financial management. This phase emphasized the importance of accurate and consistent financial records and introduced BukuWarung as a user-friendly digital solution tailored to small business needs. The goal was to build awareness and interest in adopting digital tools for financial practices.

The training stage involved practical sessions where participants were guided through the installation and use of the BukuWarung application. MSMEs learned how to record daily income and expenses, manage accounts receivable and payable, and generate digital financial reports. The training was designed to be interactive, allowing participants to directly engage with the application's core features and functionalities (Barek et al., 2023). After training, the monitoring stage was implemented to observe the extent to which MSMEs applied digital financial recording in their daily operations. Mentors conducted periodic check-ins to assess progress and provided additional support when challenges arose.

Finally, the evaluation stage assessed the impact of the BukuWarung application on the financial management practices of the participating MSMEs. This included evaluating changes in bookkeeping habits, improvements in understanding financial reports, and the overall effectiveness of the application in enhancing financial administration. Feedback from participants was also collected to inform future improvements in mentoring strategies and digital literacy programs.

Result

The survey and observation phase was conducted on Tuesday, May 6, 2025, in the Ciledug District, Tangerang City. This activity aimed to gather firsthand information from Micro, Small, and Medium Enterprises (MSMEs) regarding the challenges and needs they encounter in their daily business operations. The survey was carried out through face-to-face interviews with several business owners, focusing on aspects such as financial recording systems, marketing strategies, inventory management, and perceived obstacles. The findings revealed that one of the most pressing issues faced by MSMEs in Ciledug is financial record keeping, which is still predominantly done manually using notebooks or paper (Aisyah et al., 2023).

Figure 1. BukuWarung Application



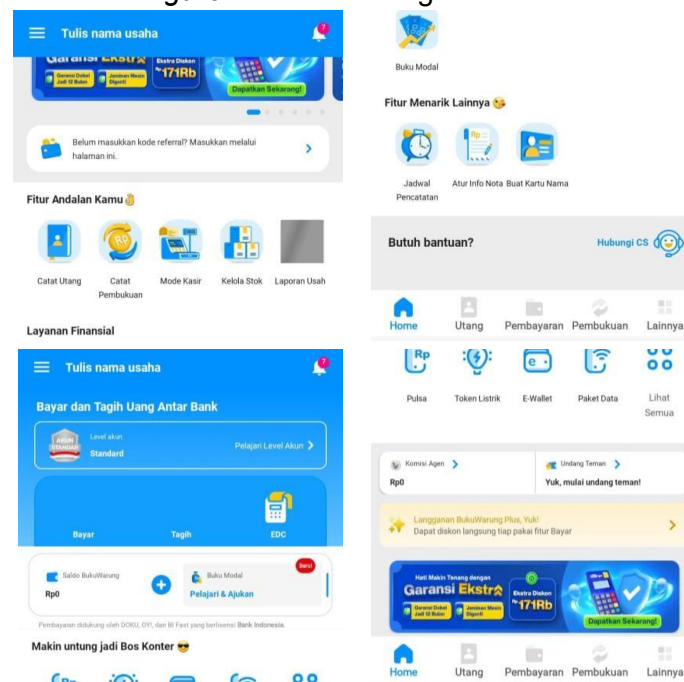
Source: Private Documentation, 2025.

Following the survey, the socialization and training phase took place on Tuesday, May 13, 2025, from 4:00 PM to 9:00 PM WIB. This session was designed as a response to the survey results, which highlighted the inefficiency and risk of errors associated with manual financial recording. During this phase, participants were introduced to the BukuWarung application—a digital financial recording tool specifically developed to assist MSMEs in managing their finances more practically, efficiently, and in real time (Yusanto, 2022). The application features several key functions, including accounts payable and receivable recording, income and expense tracking, financial reporting, payment integration, and stock management. While BukuWarung offers various advantages such as being free and accessible, it also has limitations, particularly concerning data security and occasional technical issues reported by users (Sholihah et al., 2022).

The monitoring phase was conducted over the two weeks following the training. This phase aimed to ensure that MSMEs could independently and sustainably implement the BukuWarung application in their business operations. Monitoring was carried out through direct visits and online mentoring via WhatsApp groups. During this period, participants were encouraged to share any technical or non-technical challenges they faced while using the application. The mentoring team provided guidance on recording daily transactions, managing customer data, preparing financial reports, and optimizing the use of other features.

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Figure 2. BukuWarung Features



Source: Private Documentation, 2025.

The final phase, evaluation, assessed the impact of the training and mentoring activities on the financial management practices of MSMEs (Riani et al., 2021). One of the key outcomes was the creation of digital financial reports that clearly displayed profit information derived from recorded sales transactions. Business owners responded positively, with many beginning to implement the application in their daily operations. Support was also provided through consultation sessions via WhatsApp to address any ongoing questions or difficulties. The evaluation revealed notable improvements in bookkeeping habits and financial transparency among the participants. For example, Rangkayo 2 transitioned from manual note-taking to structured digital recording, while Rangkayo 3 moved from relying solely on memory to maintaining visible and organized financial records. Rangkayo 4, a newly established business, began implementing digital bookkeeping from the outset, and 5758 PL, despite initial unfamiliarity, found the application easy to use and beneficial for financial tracking.

Picture 1. Socialization and Evaluation using the BukuWarung Application



Source: Private Documentation, 2025.

Overall, the mentoring program successfully enhanced the understanding and capabilities of MSMEs in the home fashion sector in Ciledug regarding digital financial recording. The BukuWarung application proved to be a practical tool for simplifying cash flow tracking and improving financial transparency. Although some challenges remain, such as user adaptation and technical limitations, the initiative marked a significant step toward digital transformation in MSME financial management. These findings align with previous research

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by Dinengsih (2019), which emphasized the importance of digital tools in helping business owners calculate daily cash balances and interpret profits using a cash basis approach. Among the four MSMEs assisted, one demonstrated particularly effective use of the application, highlighting its potential to support practical and efficient financial recording.

Discussion

The implementation of digital financial recording through the BukuWarung application among MSMEs in Ciledug demonstrates a significant shift in business management practices, particularly in financial literacy and operational efficiency. The mentoring program revealed that most MSMEs initially relied on manual methods or personal memory for financial tracking, which often led to inaccuracies and hindered strategic decision-making. By introducing BukuWarung, business owners were able to transition to a more structured and transparent system, allowing for real-time monitoring of income, expenses, and inventory (Yusanto, 2022; Sholihah et al., 2022). This aligns with previous findings that digital tools can empower MSMEs to better manage their finances and improve business sustainability (Dinengsih, 2019).

Picture 2. BukuWarung Financial Report Form

No	Tanggal	Catatan/Kategori	Produk	Pemasukan	Pengeluaran
1	20/5/2025	- Penjualan	kemeja 65(1) kemeja 75(1)	Rp. 230.550	Rp. 110.000
2	21/5/2025	- Penjualan	kemeja 100(1)	Rp. 87.000	Rp. 50.000
3	22/5/2025	- Penjualan	kemeja harga 55(1) kemeja 65(3)	Rp. 282.750	Rp. 135.000
4	22/5/2025	- Penjualan	kemeja harga 35(2)	Rp. 60.900	Rp. 42.000
5	24/5/2025	- Penjualan	kemeja harga 35(1) kemeja 65(1)	Rp. 87.000	Rp. 48.000
6	25/5/2025	- Penjualan	kemeja harga 35(4)	Rp. 121.800	Rp. 64.000
7	27/5/2025	- Penjualan	kemeja harga 35(6) kemeja 65(2) kemeja 75(8)	Rp. 817.800	Rp. 456.000

Source: Private Documentation, 2025.

The training and mentoring phases were crucial in overcoming initial resistance and technical challenges. Participants reported increased confidence in using the application, and some began to adopt regular recording habits, which had previously been neglected due to time constraints or lack of awareness. The positive response from MSMEs indicates that digital financial applications like BukuWarung are not only accessible but also adaptable to the needs of small-scale businesses (Riani et al., 2021). However, limitations such as data security concerns and occasional system errors must be addressed to ensure long-term adoption and trust in the platform (Sholihah et al., 2022).

Moreover, the mentoring approach—combining face-to-face interaction with online support—proved effective in maintaining engagement and providing timely assistance. This hybrid model can serve as a blueprint for future digital literacy programs targeting MSMEs. The findings also highlight the importance of continuous support and evaluation to ensure that digital tools are not only introduced but also integrated into daily business operations. Overall, the study underscores the transformative potential of digital financial applications in enhancing MSME performance and contributing to broader economic development in the context of Society 5.0 (Kanedi et al., 2022).

Table 1. Before & After Implementation of BukuWarung

No.	Business Actor	Type of Business	Before Implementation	After Implementation
1	Rangkayo 2	Shirt	Relied on manual notes using a notebook and created tables manually.	Financial tracking became easier and more transparent, covering income, expenses, and inventory. The owner is now accustomed to using BukuWarung for bookkeeping.
2	Rangkayo 3	Trousers	Did not keep financial records; relied solely on memory for income and expenses.	Financial bookkeeping became visible and transparent, enabling better financial management.
3	Rangkayo 4	Hoodie	Did not record financial transactions due to being a newly established business.	Started implementing financial bookkeeping, making it easier to track income, expenses, and stock availability.
4	5758 PL	Shirt	Did not record finances due to time constraints and other responsibilities.	Found BukuWarung easy and simple to use for financial recording, though not yet accustomed to regular usage.

Source: Author's Work, 2025.

Conclusion

The use of the BukuWarung application has proven to be an effective solution in enhancing the quality of financial records among fashion MSMEs in the Ciledug area, particularly for four businesses: Rangkayo 2, Rangkayo 3, Rangkayo 4, and 5758 PL. Through a structured process involving socialization, training, monitoring, and evaluation, MSME actors experienced significant improvements in their understanding and skills related to digital financial management. Participants who previously relied on manual methods—or did not record finances at all—were able to adopt the BukuWarung application to manage income, expenses, accounts receivable, and inventory more efficiently.

This digital transformation has contributed positively to the transparency and accuracy of financial reporting, enabling better decision-making and operational control. Despite encountering technical challenges, such as limited user habits in regular recording and occasional system limitations, the overall impact of the mentoring program was substantial. It successfully increased digital financial literacy and demonstrated that simple, accessible digital tools like BukuWarung can play a vital role in strengthening the sustainability and resilience of small businesses. The findings affirm that empowering MSMEs through digital solutions is a strategic step toward inclusive economic growth in the era of Society 5.0.

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