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Improving MSME Financial Governance Through SIAPIK And BukuWarung Education During Industrial Visit

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Abstract

Purpose: This study aims to improve MSME financial governance by educating participants on digital recording applications (SIAPIK and BukuWarung), addressing the prevalent issue of manual and unstructured financial management in MSMEs.

Method: This community service employed an educational approach via an industrial visit to PT. Bakpia Juwara Satoe. Methods included field observation, interactive material delivery, application demonstrations, and participatory evaluation.

Practical Applications: The initiative provides MSMEs with accessible digital tools for real-time transaction recording and automated financial reporting, enhancing operational efficiency, business decision-making, and access to formal financing.

Conclusion: The activity successfully enhanced participants' digital accounting literacy. Integrating industrial visits with practical application training effectively equips MSMEs to adopt systematic, accurate, and accountable financial management practices.

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Introduction

Micro, Small, and Medium Enterprises (MSMEs) represent a sector that makes a significant contribution to Indonesia's economic growth. Based on data from the Ministry of Cooperatives and SMEs, the number of MSMEs exceeds 66 million business units, contributing approximately 61% to the national Gross Domestic Product (GDP) and absorbing the majority of the workforce in Indonesia. This contribution demonstrates that MSMEs are one of the main pillars of national economic development, thus requiring support through the improvement of business governance quality, particularly in aspects of administration and financial management.

Despite their crucial role, most MSMEs still face various constraints in preparing financial statements. Many business owners still record transactions manually using notebooks, and quite a few have not implemented any recording system at all. This condition causes business financial information to be poorly documented, making it difficult for business owners to evaluate business progress, calculate profits, manage cash flow, or meet administrative requirements when applying for financing from financial institutions.

The development of information technology provides opportunities for MSME actors to improve the quality of financial management through the utilization of digital financial recording applications. The digitalization of financial recording not only simplifies administrative processes but also enhances data accuracy, accelerates the preparation of financial reports, and supports more precise decision-making. Therefore, improving digital literacy in accounting has become a crucial need for MSME actors to adapt to technological advancements and increasingly competitive business environments.

One of the applications that can be utilized by MSME actors is the Financial Recording Information Application System (SIAPIK), developed by Bank Indonesia in collaboration with the Indonesian Institute of Accountants (IAI). This application is designed to help business owners record transactions simply and generate financial statements, including income statements, balance sheets, and cash flow statements, in accordance with applicable standards. Besides SIAPIK, the BukuWarung application has also become a widely used alternative among micro-business owners because it provides various features such as recording income and expenses, managing receivables and payables, recording inventory, and automatically generating sales reports via smartphones.

As an effort to enhance understanding of financial recording digitalization, the Accounting Study Program at the Faculty of Economics and Business, Universitas Prof. Dr. Hazairin, SH Bengkulu, conducted a community service activity through an industrial visit approach at PT. Bakpia Juwara Satoe, Sleman Regency, Special Region of Yogyakarta. This activity not only provided participants with the opportunity to learn about the business governance practices implemented by the company but also served as an educational medium regarding the importance of using digital-based accounting information systems to support MSME financial management.

During the activity, participants received materials on the basic concepts of accounting information systems, the benefits of financial recording digitalization, and demonstrations of using the SIAPIK and BukuWarung applications as business transaction recording media. The material delivery was conducted interactively through presentation sessions, demonstrations, discussions, and question-and-answer segments, enabling participants to understand how to input transactions, classify accounts, prepare financial reports, and utilize financial information for business decision-making.

In addition to receiving education on accounting information systems, participants also observed the production processes, quality control, digital marketing strategies, and operational management implemented by PT. Bakpia Juwara Satoe. This experience provided a real picture of the importance of implementing good business governance as a supporting factor for MSME success in facing business competition.

Based on the description above, this community service activity aims to improve participants' understanding of the implementation of SIAPIK and BukuWarung-based accounting information systems as an alternative for the digitalization of MSME financial report recording through an industrial visit at PT. Bakpia Juwara Satoe. Furthermore, this activity is expected to enhance digital accounting literacy, encourage the implementation of more systematic financial recording, and strengthen business management capacity, thereby increasing MSME competitiveness in the digital transformation era.

Picture 1. SIAPIK Application Interface



Source: Private Documentation, 2026.

Technically, SIAPIK operates through a recording workflow designed to be used by MSME actors without an accounting background. Users first register and fill in their business profile (type of business, initial capital, and assets). Subsequently, every daily transaction is recorded through a simple menu with "Money In" or "Money Out" options, which the system then automatically categorizes into standard accounting posts, such as sales, raw material purchases, operational expenses, and personal withdrawals (drawings). Based on these daily inputs, the application automatically generates three standard financial statements: (1) an income statement, which depicts revenue minus expenses over a specific period; (2) a cash flow statement, which maps the movement of cash in and out; and (3) a balance sheet, which presents the position of assets, liabilities, and business capital. These reports can be downloaded in PDF format at any time, allowing them to be used directly as administrative requirements for business credit applications to formal financial institutions. SIAPIK is free of charge and requires no subscription, as it is a collaboration between Bank Indonesia and the Indonesian Institute of Accountants (IAI) as part of the national financial inclusion program (Bank Indonesia, 2023).

Picture 2. BukuWarung Application



Source: Private Documentation, 2026.

Unlike SIAPIK, which focuses on standard accounting reports, BukuWarung is designed to be more oriented towards the daily operations of micro-businesses. Its main features include real-time recording of cash in and out transactions, recording of customer and supplier receivables and payables complete with payment due date reminders via automatic

notifications, inventory management that updates stock levels every time a sales or purchase transaction is recorded, and the creation of digital receipts or invoices that can be shared directly with customers. Because it is cloud-based, all data is stored automatically and can be accessed again even if the user changes devices, while summaries of daily, weekly, and monthly sales reports are presented in simple graphs that are easy for business owners to read (Sari & Wahyudi, 2023).

The 2026 Field Work Practice (KKL) of FEB Unihaz was held from February 2–7, 2026, covering visits to various institutions and MSMEs in the DKI Jakarta, West Java, Central Java, and Special Region of Yogyakarta regions. One of the main agendas in this series of activities was an industrial visit to PT Bakpia Juara Satoe, participated in by a team of students accompanied by Field Supervising Lecturers (DPL). This visit was utilized as a comparative study-based learning medium to identify superior practices in business management, marketing strategies, product innovation, and business governance implemented by PT Bakpia Juara Satoe.

The results of observations and documentation during the visit were subsequently processed into educational materials that can serve as a reference for MSME actors in improving their business capacity. Thus, this article adopts a community service approach through the dissemination of knowledge and learning from the best practices of PT Bakpia Juara Satoe. This industrial visit approach is expected to provide insights, inspiration, and applicable recommendations for MSME development, particularly in aspects of innovation, competitiveness, and business sustainability.

Method

This community service activity was conducted using an educational approach, leveraging an industrial visit to PT. Bakpia Juwara Satoe in Sleman Regency, Special Region of Yogyakarta. The activity was part of the Field Work Practice (Kuliah Kerja Lapangan / KKL) program organized by the Faculty of Economics and Business, Universitas Prof. Dr. Hazairin, SH Bengkulu, held from February 2 to 7, 2026. Through this activity, participants not only gained field experience regarding business governance but also received education on the implementation of digital-based accounting information systems using the SIAPIK and BukuWarung applications as alternatives for MSME financial reporting.

The participants of this activity were students from the Faculty of Economics and Business, Universitas Prof. Dr. Hazairin, SH Bengkulu, who participated in the KKL program. Meanwhile, PT. Bakpia Juwara Satoe served as the industrial visit partner, providing insights into business governance practices, production processes, quality control, and digital marketing strategies. Education regarding the SIAPIK and BukuWarung applications was delivered by the community service team as a form of knowledge transfer on financial recording digitalization applicable to MSMEs.

The implementation of the activity was carried out through the following stages:

1. Preparation Stage: This stage began with coordination between the field supervising lecturers and the implementation team regarding the activity's objectives, the development of educational materials, and the scheduling of the industrial visit. During this stage, presentation materials on MSME digitalization, accounting information systems, and the SIAPIK and BukuWarung applications were also prepared for the educational sessions.
2. Field Observation Stage: Participants conducted direct observations of PT. Bakpia Juwara Satoe's operational activities. The observations covered the production process, product quality control, packaging systems, distribution, customer service, and the digital marketing strategies implemented by the company. In addition to observing, participants documented the activities and engaged in discussions with company representatives to gain insights into their applied business management practices.

3. Accounting Information System Education Stage: Following the field observation, an educational session was conducted on the importance of accounting information systems in supporting MSME financial governance. The material covered the importance of separating personal and business finances, the benefits of routine transaction recording, the preparation of simple financial statements, and the utilization of digital technology to enhance financial administration efficiency.
4. SIAPIK Application Demonstration: During this stage, participants were introduced to the main features of the SIAPIK application, including the business registration process, recording of cash inflows and outflows, account categorization, and the automated generation of income statements, balance sheets, and cash flow statements. The demonstration utilized simple transaction examples to help participants understand the application's workflow.
5. BukuWarung Application Demonstration: Subsequently, participants received training on using the BukuWarung application for daily financial recording. The material covered how to record sales, purchases, operational expenses, manage customer receivables and payables, track inventory, and automatically generate sales reports. Participants were also introduced to various supporting features designed to help MSMEs manage their business administration more effectively.
6. Discussion and Q&A Session: Following the material delivery and application demonstrations, an interactive discussion session was held between the resource persons and the participants. Participants were given the opportunity to ask questions regarding the use of the SIAPIK and BukuWarung applications, as well as common obstacles faced in MSME financial recording. The discussion was highly active, fostering a more comprehensive understanding of digital-based accounting information systems.
7. Activity Evaluation: The evaluation was conducted descriptively by observing participant engagement during the activity, their activeness in the discussion sessions, their comprehension of the delivered material, and their feedback on the benefits of using the SIAPIK and BukuWarung applications. The evaluation results indicated that participants gained valuable insights into the importance of financial recording digitalization as a key effort to improve MSME governance quality.

Result

The community service program was implemented through an educational industrial visit to PT. Bakpia Juwara Satoe, located in Sleman Regency, Special Region of Yogyakarta, conducted from February 2 to 7, 2026. The program directly involved all students from the Faculty of Economics and Business, Universitas Prof. Dr. Hazairin, SH Bengkulu, who were participating in the Field Work Practice (KKL) cohort. The implementation comprised a structured sequence of activities, beginning with direct field observations of the partner MSME's production, quality control, and digital marketing operations. This was followed by tangible educational outputs, specifically two intensive training and demonstration sessions: one dedicated to the SIAPIK application and the other to the BukuWarung application. These sessions were designed to transfer practical knowledge regarding the digitalization of financial recording for MSMEs.

The intervention yielded a measurable impact on the participants' knowledge and behavioral readiness to manage MSME finances. Evaluation results indicated a significant enhancement in the participants' understanding of fundamental accounting principles, particularly the critical necessity of separating personal and business finances. Through the hands-on demonstrations, participants exhibited a behavioral shift from viewing financial recording as a tedious manual task to recognizing it as a streamlined, automated process. They successfully learned how to input daily transactions, categorize accounts, and automatically generate standard financial statements, such as income statements and cash

flow reports. This increased digital accounting literacy empowers the participants to act as future consultants or agents of change, capable of assisting local MSMEs in transitioning toward more accountable and transparent financial management practices.

The outcomes and impacts of the program are further validated by qualitative evidence and observational data. The high level of active participation during the interactive Q&A sessions, where participants raised specific inquiries regarding initial capital recording and inventory management, serves as a strong indicator of their comprehension and engagement. Additionally, photographic documentation of the field activities (presented in Figures 7 to 12) provides visual evidence of the direct knowledge exchange between the participants and the MSME practitioners, as well as the practical application of the digital tools. Analytically, the program's success demonstrates that integrating experiential learning—observing the best practices of an established MSME like PT. Bakpia Juwara Satoe—with practical technological training effectively bridges the gap between theoretical accounting concepts and real-world digital application, thereby accelerating the adoption of financial technology among the target demographic.

Discussion

The educational activities conducted demonstrate that the digitalization of financial recording has become a primary need for MSMEs in facing the development of information technology. Through the introduction of the SIAPIK and BukuWarung applications, participants gained the understanding that the transaction recording process no longer needs to be done manually; instead, they can utilize digital applications capable of automatically generating financial reports. The results of this activity align with the research by Hermanto and Widiastuti (2023), which states that the implementation of financial recording digitalization can improve business administration effectiveness and assist MSME actors in preparing more accurate financial reports. This finding is also supported by the research of Widodo and Anggara (2024), which explains that the SIAPIK and BukuWarung applications are easy-to-use alternatives for MSME actors because they feature simple functionalities yet can produce the financial information needed for business decision-making.

Figure 1. Group Photo of Students from the Faculty of Economics and Business, UNIHAZ



Source: Private Documentation

In addition to receiving education on accounting information systems, participants also gained firsthand experience regarding the implementation of business governance at PT. Bakpia Juwara Satoe. The company's practices in quality control, production management, and digital marketing strategies provided a real picture of the importance of integrating operational management and financial management in enhancing MSME competitiveness. Thus, the industrial visit approach combined with accounting information system education is capable of providing a more comprehensive learning experience because participants not only acquire theoretical material but also witness firsthand the implementation of business

governance in established MSMEs. This approach is expected to encourage an increase in digital accounting literacy while motivating participants to implement more orderly and accountable financial recording in MSMEs in their respective regions.

Table 2. Potential Benefits of Financial Recording Digitalization for Traditional Culinary MSMEs

Aspect	Before Digitalization	Potential After Adoption
Financial Recording	Generally manual (notebooks/paper), prone to loss and recording errors.	Potentially more structured and automated through applications.
Income Statement	Generally unavailable or irregular.	Potentially available automatically at the end of each day/month.
Inventory Management	Generally based on rough estimates, often discrepant.	Potentially more accurately inputted and monitored.
Capital Access	Generally difficult due to the lack of formal financial reports.	Potentially easier with verified digital reports.
Management Time	Generally 2-3 hours/day for manual recording.	Potentially more efficient with application automation.

Source: Author's Work, 2026.

In the process of disseminating knowledge to MSME actors, one of the challenges often faced is the low utilization of digital financial recording, influenced by the habit of using manual recording systems and limited digital literacy (Setiawan & Kurniawan, 2022). Therefore, the results of this industrial visit recommend that future community service activities focus on education and mentoring for the implementation of digital financial recording through the use of easily operated applications, such as SIAPIK or BukuWarung. These activities can be developed in the form of socialization, training, and continuous mentoring tailored to the needs of MSME actors, so that the digital technology adoption process can occur gradually and provide tangible benefits in improving the quality of financial management and business competitiveness.

Figure 2. Documentation of Community Service



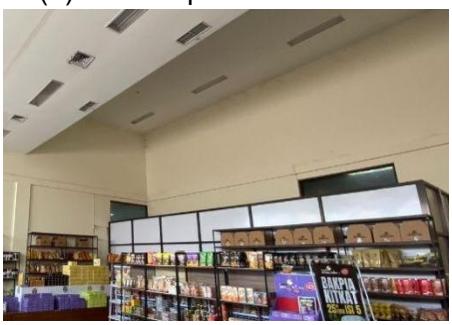
(a) UNIHAZ Students



(b) PT. Bakpia Juwara Satoe



(c) Display Shelf of Various Bakpia



(d) Outlet Area of PT. Bakpia Juwara Satoe



(e) Bakpia Production Process



(f) Bakpia Dough

Source: Private Documentation, 2026.

Conclusion

The community service activity through an industrial visit approach at PT. Bakpia Juwara Satoe has provided a comprehensive learning experience regarding business governance and the utilization of digital-based accounting information systems for MSMEs. Through field observations, participants gained an understanding of the implementation of production management, quality control, digital marketing strategies, and the importance of financial administration management in supporting business sustainability.

The implementation of education regarding the SIAPIK and BukuWarung applications provided participants with additional knowledge on the importance of financial transaction recording conducted systematically, accurately, and properly documented. The demonstration of the use of both applications showed that the digitalization of financial recording can be an easily implemented alternative for MSME actors to improve the quality of financial reports, facilitate cash flow monitoring, and support more precise business decision-making.

Based on the results of the activity, the industrial visit approach combined with accounting information system education is capable of improving participants' understanding of the digitalization of MSME financial management while providing a real picture of good business governance practices. Therefore, similar activities need to be developed sustainably through training programs, mentoring, and the implementation of digital financial recording applications in MSMEs across various regions so that the benefits of digitalization can be felt more broadly.

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