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Financial Management Extension And Training For MSMEs In Saparua District, Central Maluku Regency

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Abstract

Purpose: To improve the financial literacy and management skills of Micro, Small, and Medium Enterprises (MSMEs) in Saparua District, focusing on transaction recording, cash flow management, and separating business from household finances.

Method: Conducted on August 13–15, 2026, involving 30 MSME participants. Activities included socialization, instructional sessions, practical exercises, and smartphone-based training using the “Buku Kas” application, evaluated descriptively.

Practical Applications: Participants demonstrated increased awareness and skills in recording transactions, monitoring cash flows, and managing capital. The “Buku Kas” application provided a simple digital tool for systematic financial management.

Conclusion: The program strengthened foundational financial management knowledge and provided practical digital tools for sustainable MSME management. Continued mentoring is recommended to ensure independent application use.

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Introduction

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in supporting community economic activities, particularly in archipelagic regions. The existence of MSMEs is not only related to production and trade activities but also serves as a source of family income and a driver of local economic circulation. In running their businesses, the ability of MSME actors to manage finances is a determining aspect of business sustainability. Good financial management enables business actors to track income and expenses, identify profits, control capital usage, and make measurable business decisions; this is closely related to the financial literacy of business actors (Is et al., 2025). Conversely, unorganized financial recording can cause business actors to experience difficulties in understanding the actual financial condition of their business.

This condition is highly relevant to MSME actors in Saparua District. The characteristics of the businesses run by the community are quite diverse, ranging from food businesses to butchered meat businesses, meaning the needs and financial management patterns of each business actor are not entirely the same. On the other hand, based on the initial observation during the community service activities, it was found that some participants still use conventional financial recording and have not separated business finances from household finances. This condition indicates that financial management issues are not only related to the ability to record transactions but also involve a basic understanding of separating personal and business finances. This issue becomes even more critical for business actors who obtain capital through the People's Business Credit (KUR) scheme, as more orderly financial management is needed to monitor capital usage and business development (Oluoch & Alhassan, 2026), as well as ensure sustainability (Kurniasari et al., 2025).

These financial management problems then became a priority in the community service activities carried out. The determination of priorities was not only based on the need to introduce financial recording techniques but also considered its relevance to the sustainability of the businesses run by the community. The ability to manage finances is a fundamental part of business decision-making because information regarding income, expenses, capital, and business results becomes the basis for MSME actors to assess their business development. When household and business finances are still mixed, business actors will find it more difficult to get a clear picture of their business conditions. Likewise, if transaction recording is done simply and inconsistently, financial information that should be used as a basis for decision-making becomes less optimal. Therefore, strengthening knowledge and skills in financial management is viewed as a strategic need for MSME actors in Saparua District.

The selection of the extension and training program was also based on the consideration that knowledge transfer to MSME actors needs to be done conceptually and practically. Delivering material on financial management certainly does not answer the needs of business actors if it is not accompanied by the ability to apply it in daily business activities. Based on this description, this community service activity attempts to integrate extension on the basic principles of financial management with training on the utilization of digital technology through smartphone-based financial recording applications. This approach is expected to bridge the need for increased financial literacy with technological developments that can be used simply in business activities.

The utilization of digital technology in financial recording represents the application of science and technology (IPTEKS) adjusted to the conditions and needs of the target group. The "Buku Kas" application is used as an instrument to help MSME actors record business transactions through devices that are frequently used daily, namely smartphones. The use of the "Buku Kas" application is expected to be an alternative to conventional recording while helping business actors build the habit of financial recording more regularly. In its implementation, the training is not only directed at introducing the application but also at direct practice so that participants can understand the stages of its use and connect the digital recording to the business activities they run. Thus, technology is placed not as the ultimate

goal of the activity, but as an instrument to strengthen the ability of MSME actors to manage their business financial information.

A participatory approach is important in program implementation because MSME actors have different business characteristics, experiences, and levels of technology usage ability. This demands a learning process that is not only one-way but provides space for participants to convey the problems they face and obtain explanations based on their respective business contexts. In this activity, the involvement of participants through discussions, questions, and application practice becomes an important part of the knowledge transfer process. This kind of approach allows the material provided not to stop at theoretical understanding but is directed to answer the practical needs of the community in running their businesses.

This community service activity also views the improvement of financial management capacity as part of an effort to strengthen MSME sustainability. Better financial literacy is expected to help business actors make more careful decisions, manage capital more responsibly, and monitor business development based on existing records (Lestari et al., 2025). In a broader scope, this capacity improvement has the potential to support the continuity of community economic activities, strengthen local economic circulation, and increase the competitiveness of MSME products. Business capacity strengthening can also be developed through other supporting knowledge, including understanding the administration of halal labels as an aspect that can provide added value and open up marketing opportunities for products to wider areas (Widiastuti et al., 2024).

Based on these conditions, this community service activity aims to improve the knowledge and skills of MSME actors in Saparua District in managing business finances more orderly, specifically through an understanding of financial management and the separation of business finances from household finances. In addition, this activity aims to introduce and train the use of the "Buku Kas" application as a smartphone-based financial recording instrument that can be used in daily activities. This program is expected to provide practical benefits for MSME actors in the form of increased ability to record and manage business finances, as well as encourage the formation of more regular financial management habits. Ultimately, this capacity improvement is expected to be an entry point or foundation for business sustainability, community economic strengthening, and MSME development in Saparua District (Kementerian UMKM, 2025).

Method

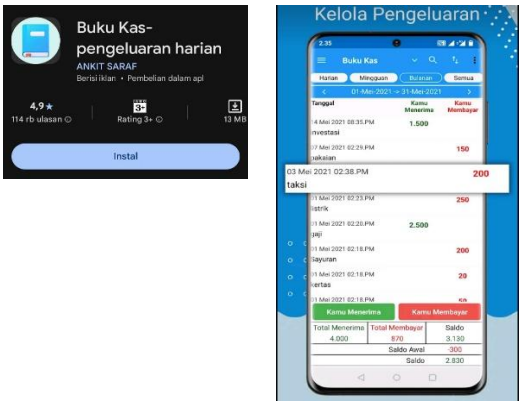
This community service activity was carried out in Saparua District, Central Maluku Regency, from August 13 to 15, 2026, involving 30 Micro, Small, and Medium Enterprise (MSME) actors representing various villages and having diverse business characteristics, such as food and butchered meat businesses. The selection of targets was based on the need to improve capacity in financial management and the utilization of technology in business activities. The implementation of the activity used an educative, participatory, direct practice, mentoring, and evaluation approach, considering that MSME capacity building requires not only theoretical understanding but also the ability to apply it in daily business activities. Capacity strengthening and adaptation capabilities are important aspects in increasing MSME resilience and sustainability (Mohanty & Mohanty, 2025), while technology adoption is influenced by the readiness, trust, and ability of business actors to utilize it effectively (Juita et al., 2026). The activity began with socialization and coordination with the Saparua District to determine the location, time, and participants, as well as to identify the conditions and needs of MSME actors, specifically related to financial management, transaction recording, capital usage, and marketing practices.

The next stage included financial management training and the application of science and technology (IPTEKS). Training was provided through material delivery, discussions, Q&A, and practice regarding the separation of business and household finances, recording income and expenses, cash flow management, profit calculation, capital management planning

(Mwita, 2026), as well as productive and responsible management of the People's Business Credit (KUR) (Az-zahra et al., 2025; Khan et al., 2026). The application of IPTEKS was carried out by utilizing a smartphone-based financial recording application, namely "Buku Kas", through demonstrations and direct practice starting from downloading the application, introducing features, inputting transactions, monitoring balances, to saving and printing reports. The utilization of technology was placed as a means to improve business management efficiency and quality, as well as to support MSME adaptation capabilities and competitiveness against business environment changes (Indah Nur Amalia, 2024; Rahman et al., 2025). Its implementation remained adjusted to the readiness and digital capabilities of the participants, considering the benefits of digitalization are highly influenced by individual capacity and the available supporting environment (Clemente-almendros et al., 2025; Juita et al., 2026; Lam et al., 2025).

The final stage was mentoring and evaluation. Mentoring was conducted during the practice of using the application, in the form of feature introduction, data input, profit calculation, to printing financial reports. The following is a visualization of the IPTEKS applied in the service activity:

Picture 1. Visualization of IPTEKS Applied



Source: Google Playstore, 2026.

Mentoring was carried out through discussions related to the problems faced by business actors. This includes capital, income, expenses, profits, marketing, and household financial management. Evaluation was directed to identify barriers in technology implementation, specifically those related to digital capabilities, technology trust, and the supporting environment, so that the evaluation results can be the basis for determining further mentoring needs. Furthermore, a sustainability strategy was carried out by encouraging participants to use the "Buku Kas" application regularly and accustoming the separation of business and household finances. Overall, the activity was carried out through the stages of needs identification, socialization, knowledge transfer, IPTEKS application practice, mentoring, evaluation, and sustainability strengthening to ensure that the knowledge and skills obtained can be applied sustainably in business activities.

Result

The community service activity was carried out as an effort to address the financial management problems faced by MSME actors in Saparua District. The main problems of concern are conventional transaction recording practices, suboptimal separation between business and household finances, and some participants who have not utilized digital technology to support business financial management. These conditions became the basis for determining the material and forms of intervention given to the target community.

The program was implemented through a combination of extension and training. The extension was directed to provide an understanding of the basic concepts of business financial management, the importance of transaction recording, and the separation of financial

information as a basis for decision-making. Furthermore, participants were given training on using the "Buku Kas" application via smartphones. The combination of material delivery and direct practice was chosen so that the knowledge gained by participants does not stop at conceptual understanding but can be applied in daily business activities.

The implementation of the activity showed that the issue of financial management in MSMEs cannot be separated from the internal capacity of business actors. More orderly resource management becomes one of the most important parts in building MSME resilience and sustainability, especially when businesses face environmental changes and external pressures (Mohanty & Mohanty, 2025). These findings are in line with the experience of MSMEs during the economic downturn during the pandemic. This means it shows the importance of adaptive capacity in dealing with disruptions to economic activities (Chen et al., 2023).

Discussion

The community service activity was carried out as an effort to address the financial management problems faced by MSME actors in Saparua District. The main problems of concern are conventional transaction recording practices, suboptimal separation between business and household finances, and some participants who have not utilized digital technology to support business financial management. These conditions became the basis for determining the material and forms of intervention given to the target community.

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The results of the activity showed a fairly strong need for basic financial management material. Previously, some participants had done transaction recording, but the recording was still done simply and had not been fully directed to produce information that could be used to evaluate business development. This condition explains that the ability to record transactions is not always followed by an understanding of the function of finance in business management.

The extension material provides an understanding that financial recording is not just an administrative activity, but an instrument to know the condition of the business. Through regular recording of income and expenses, business actors can get an overview of capital turnover, business results, and the use of funds. This understanding is important because internal capacity in managing resources is part of the capacity that supports MSME resilience and sustainability.

Another problem found is the mixing of business finances and household finances. In these conditions, money obtained from business activities can be used for household needs without recording or clear limits of use. Conversely, business needs can also be met using household funds. This practice has the potential to make it difficult for business actors to know the actual amount of capital, business profits, and the development of business assets. Through the extension, participants are directed to understand that the separation of business

and household finances is a basic step in building more orderly financial governance. This separation does not have to start with a complex accounting system, but can be done through simple habituation, such as differentiating the sources and use of business results in a more planned manner. Thus, the material provided is adjusted to the level of need and ability of the target group.

Training in using the "Buku Kas" application became an important part of the activity because it was directed as a practical solution to the limitations of conventional financial recording. The application is used via smartphones so that participants do not need special devices to start recording transactions. Participants were introduced to the stages of using the application, from entering income and expenditure transactions to understanding the financial information generated from the recording.

The training process was carried out in practice so that participants not only received an explanation of the functions of the application but also tried to enter transactions based on the business activities they knew. This approach allows participants to connect technology with their respective business conditions. For business actors engaged in the food sector, for example, transactions for purchasing raw materials, selling products, and operational expenses can be used as examples of recording. Likewise, in the butchered meat business, transactions for purchasing materials, sales, and operational costs can be used as examples that are more appropriate for participant activities.

The use of digital technology in this activity is relevant to the development of MSME digitalization. Digitalization can help business actors improve efficiency and support business growth, including MSMEs in rural areas (Indah Nur Amalia, 2024). In addition, digital capabilities can be one of the factors that support the formation of MSME competitive advantages if accompanied by creativity and digital culture in running a business (Rahman et al., 2025).

However, the implementation of the training also showed that the use of technology needs to consider the initial abilities of the participants. Not all MSME actors have the same level of experience in using digital applications. Therefore, the method of direct practice, mentoring, and providing examples based on real transactions is crucial. These findings are in line with the view that the success of digital technology implementation is influenced by the readiness and ability of business actors in using technology. Thus, the "Buku Kas" application is placed as a simple tool and not as the ultimate goal of the program.

The participation of the target community is one of the important components in the implementation of the activity. The involvement of participants is not only seen in attendance during the activity but also through the process of discussion, sharing experiences, asking questions, and direct practice using the financial recording application. At the extension stage, participants had the opportunity to convey the problems they faced in managing their business. The discussion helped the service team understand that the needs of each participant were not entirely the same. At the training stage, participant participation was realized through the practice of using the "Buku Kas" application. Participants actively tried to use the application, assisted by the mentoring team. This process provides a more applicable learning experience compared to oral material delivery. This approach also emphasizes that the application of technology must be accompanied by practice by the target group so that it can be utilized in business activities. Thus, community participation in the activity does not only function as a recipient of information but also as a source of information for the service team to adjust relevant material according to the objectives of the service.

The implementation of the activity produced several forms of output directly related to the problems of the target community. The main output of the activity is in the form of increased knowledge and skills of participants in business financial management, especially the understanding of the importance of transaction recording and the separation of business and household finances. The next output is the initial skills in utilizing the "Buku Kas" application as a smartphone-based financial recording medium. Participants gained experience in

recording transactions digitally so that they have an alternative to the conventional recording methods previously used. Substantively, these outputs can be grouped as shown in the following table:

Table 1. Community Service Activity Outputs

No.	Aspect	Conditions Faced	Activity Output
1	Financial management knowledge	Understanding of financial management is still limited	Participants understand the basic principles of business management
2	Transaction recording	Recording is still done conventionally	Participants understand the importance of regular transaction recording
3	Financial separation	Business and household finances are often combined	Participants understand the importance of separating business and household finances
4	Technology utilization	Utilization of digital applications for recording	Participants understand and can operate the "Buku Kas" application
5	Business capacity	Financial information has not been optimized for decision-making purposes	Participants have a basis for using financial recording to monitor the business

Source: Author's Work, 2026.

These outputs show that the activity not only produces theoretical knowledge transfer but also provides practical skills that can be used after the activity is completed. This is important because MSME digitalization basically needs to be directed towards the utilization of technology that is relevant to business needs (Clemente-almendros et al., 2025).

Conclusion

The community service activity in Saparua District involving 30 MSME actors has succeeded in answering the needs of the target group in terms of business financial management and the utilization of digital technology. Through an educative, participatory, direct practice, mentoring, and evaluation approach, participants gained a better understanding of the basic principles of financial management, the importance of regular transaction recording, and the separation of business and household finances. The application of the "Buku Kas" application via smartphones also provides a practical recording alternative while improving participants' skills in carrying out digital financial recording according to their respective business characteristics. The results of the activity show that knowledge transfer accompanied by practice and mentoring can help participants understand the use of financial information to monitor capital, income, expenses, profits, and business development. Thus, this activity not only produces an increase in basic knowledge and skills related to financial management and technology utilization but also becomes a foothold for building more orderly recording habits, increasing business capacity and resilience, and supporting MSME sustainability in Saparua District.

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