

TRAINING AND MENTORING FOR ONLINE-BASED TRANSACTION RECORDING (ONLINE TRANSACTION PROCESSING SYSTEMS-OLTP)

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ABSTRACT

Virageawie is a company that consists of bamboo craftsmen. We see that there is a need for support for increasing partner empowerment, especially in improving partner management capabilities. The problem is, in its activities/operations the use of digital media for transactions made has not provided convenience and speed in the process of transactional reporting and financial reports. There are obstacles including technical capabilities in the use of information technology, the process of correction and reconciliation of data received from each provider, and conversion to a format that is following the habits of business actors, besides that in terms of understanding the procedures and processes for preparing financial reports by Accounting Standards Finance (SAK). The solution that will be provided is in the form of establishing a transaction recording system and preparing digital-based financial reports, training regarding the use of digital-based transaction recording and financial reporting tools, and assistance/assistance for 3 months until partner HR can be completely released and able to run the new system. Material/content related to formation, training, and mentoring is based on the results of previous research from service members, which had been carried out previously at the binongjati knitting center in Bandung City. The output target in this Community Service is that the partner's management ability (virageawie) increases, with evidence of a description of the results of the management ability test/score before and after the activity.

Keywords: Digital-Based Financial Report, Financial reporting SAK EMKM, Digital-Based Transaction Recording, Information Tecnology, Small Business.

A. Introduction

MSMEs are proven to have driven national economic growth sustainably. Data from the Ministry of Cooperatives and Small and Medium Enterprises for 2017 shows that 97% of employment is provided by MSMEs, thereby contributing significantly to reducing unemployment in Indonesia. Seeing

this important role, support from all parties is needed to develop and realize advanced, independent, and modern MSMEs. However, in preparing MSME financial reports they often experience problems in their preparation. MSME actors assume that compiling financial reports is difficult and need to be given special training or

assistance in preparing financial reports.

As stated by Sudjilah (2020:13), the strategic position of MSMEs in Indonesia can be attributed to four reasons: (1) they do not necessitate significant capital investment, (2) the workforce does not necessarily require formal education qualifications, (3) a considerable portion of MSMEs are situated in rural areas, thereby eliminating the need for extensive infrastructure like large corporations, and (4) MSMEs have demonstrated remarkable resilience during times of economic crises in Indonesia.

Based on Indonesian Law, several things need to be recorded in the books including data covering assets, liabilities, capital, income, costs, and the total acquisition cost of the delivery of goods or services, which is closed by compiling a financial report in the form of a balance sheet, as well as the income statement for the tax year period. The obligation to maintain good accounting records for small businesses has been recorded in the Small Business Law no. 9 of 1995 Article 22 concerning increasing Small Business access to financing and in the

tax law. With these regulations, MSME players are expected to benefit from the application of accounting, including: (1) as a planning tool; (2) as a tool to determine financial position; (3) knowing the amount of profit and loss; (4) makes it easier to obtain credit; (5) as decision making; and (6) as an evaluation tool.

User culture in Indonesia is still developing with usage mapping through Time Password (OTP) verification, Merchants with Near Field Communication (NFC), and QR Code through Scanning and application processes. This description shows the high development of e-Commerce, both online sales processes and online payments which affect the culture of online businesspeople. However, Indonesian products sold on e-commerce platforms are still below 10%, to encourage the acceleration of electronic-based national trade (e-Commerce), and electronic-based startups. Technology has made the process of preparing financial reports easier, such as Online Transaction Processing Systems-OLTP. The current online-based transaction recording process is generally a

separate part of the financial reporting process which is carried out periodically and there are constraints on the transaction data provided being inflexible, thus requiring time in the process including the complexity in combining transaction data from various providers. Reporting has changed with the use of Big Data, Data Communication between Devices (Machine to Machines Communications), emerging analytic tools, and increasing symbiosis between humans and devices. The availability of special time in the process of adapting human resources to digital technology systems (Social-Technical System Adaptation) requires special attention because of the paradigm shift in processing and reporting based on digital technology (Liu & Vasarhelyi, 2014).

When viewed from the development of independence, Virageawie, or the Indonesian Bamboo Community, has entered the empowerment stage, in this case, they have been released from the dependency stage where personal and social partners have been able to become the foundation for building

something sustainable. Besides that, environmental factors have also been proven to support partner businesses to be successful in their business.

As stated by Kasmir (2018: 7), financial statements exhibit the financial state of a company either presently or during a specific timeframe. The business goes well if it manages finances well (Mulyanti, 2017). The social dimension of financial management is a factor that influence business success (Kiptiah, 2021). The quality of financial reports is the key to the success of MSMEs because the main cause of business failure is poor financial management, you can be sure that 80% of businesses that close in the fifth year are due to unhealthy finances in the company (Samukri, 2020)

Arianti (2019: 1), MSME actors who have insight related to financial literacy have the potential to be more productive, thereby forming MSMEs that have higher competitiveness in running and developing businesses to be even better. Virageawie or the Indonesian Bamboo Community has been growing since 2012, but production capacity and business

management are still the main problems. Fostered partners have superior products that have reached foreign markets, but partners often fail to meet demand, due to their limited working capital, so their financial liquidity is very low. Low financial liquidity is caused by the absence of control tools in the form of complete financial reports, which partners can use to evaluate their business performance and prepare working capital that needs to be prepared. In terms of managing business finances, partners are reluctant to save funds in cash for fear of running out for unimportant needs, therefore so far the funds owned by partners have always been used as investments in the form of land/buildings/machinery. This shows the lack of accounting records which results in partners' unpreparedness to deal with requests. Therefore Virageawie or Indonesian Bamboo Community needs a program that aims to empower human resources, especially regarding recording transactions and accounting and preparing financial reports following SAK EMKM which the proposing team will do.

Potency

Bamboo is a type of plant that is easy to obtain and many are in Indonesia, especially Bandung and its surroundings. Secretary of the Ministry of Cooperatives and SMEs Arif Rahman Hakim emphasized that his party has attention to MSMEs that have export potential to be able to produce MSME upgrades. "And bamboo products have good market potential, both at home and abroad," said Arif, during a dialogue with members of the Sukabumi Bamboo World Association. However, not many businesses in Indonesia use bamboo as a raw material for their products. Our partners have superior products made from bamboo which have been recognized by foreign countries as proven by their always being included in exhibitions of art/works abroad and the resulting patents. So the main potential of virageawie is that there is an opportunity to increase the business scale of the business by expanding its market reach. So that export sales can be better, easier, and more controlled.

Strategic value

The group of bamboo craftsmen in the fostered partners is generally

segregated into men's jobs and women's jobs. The bamboo crafts produced are a variety of innovative products that have an international market share. Bamboo crafts are a component of the creative economy in boosting the community's economy. If the fostered partners can improve their management capabilities, they will be able to grow a new bamboo-based processing industry. Then, partners can develop their businesses and open export markets more aggressively, so that bamboo craftsmen and businesses are made from bamboo. The Processing Industry as one of the components in the regional industry, Micro, Small, and Medium Enterprises (MSMEs) can play an even more massive role in the economy, especially in Greater Bandung, as well as solving other social problems such as employment, equitable distribution of development results, and poverty alleviation.

Social or economic conditions

There are not many people involved in this raw material business, the total number of people involved directly or indirectly is 180 people, consisting of bamboo farmers, bamboo

craftsmen, bamboo entrepreneurs, researchers, local government, and researchers of the surrounding community. Economically, this bamboo raw material is very easy to obtain and has a very high value-added product. Therefore, with the support of good management, the ability of the community (virageawie or Indonesian Bamboo Community) to sell products and generate income will increase.

The problems that exist and need immediate handling

our support in terms of recording transactions and preparing financial reports by SAK EMKM. MSMEs face several challenges due to low financial literacy. This challenge was exacerbated by the pandemic situation which triggered a decrease in demand for goods and services, resulting in a decrease in sales, which resulted in a decrease in MSME income. So, to survive and be successful in business, fostered partners need to prepare strong financial capabilities. From the results of a direct interview conducted in October 2021, partners stated that these MSME actors often experience difficulties in compiling financial

reports so applying for loan funds in the form of credit from banks as additional capital to develop their business becomes difficult because they do not pass the audit process.

Other issues that are relevant

West Bandung District still needs support in business management. Our initial mission is to help solve the problems that exist in fostered partners, namely virageawie or Indonesian Bamboo Communities. Apart from that, our other mission is to be able to provide education and training for communities/MSMEs around the fostered partner areas who are welcome to participate in this program. there are still many MSME owners who have not mastered basic financial management knowledge, have not been able to compare the benefits of offers provided by financial services, and have not been able to talk about financial concepts.

B. Method of Implementation

A more comprehensive analysis is required to examine the technology and social engineering that will be implemented, specifically focusing on the computerized transaction recording model and the formulation of financial

reports for micro, small, and medium enterprises (MSMEs) as per SAK EMKM guidelines. This transaction and accounting recording model. This form of Community Service activity is a product of technology for MSMEs so that changes in the level of people's lives occur so that prosperity and independence are achieved. A good transaction recording system will produce the right management and financial decisions to improve business performance and sustainability.

Numerous entrepreneurs and small and medium-sized enterprises (SMEs) lack the necessary preparedness and resilience to navigate unexpected events or force majeure circumstances. Taking innovative measures and formulating a robust business strategy are crucial elements in ensuring business continuity, as emphasized by Herlinawati et al. (2019). However, in reality, there are not a few MSMEs, especially in the small industry sector, which fail in their business due to various factors, such as weak capital, not yet implementing a good financial management system by financial accounting system standards, lack of innovation or marketing and still weak

knowledge of technology (Lestari & Dewi, 2021).

The phenomenon encountered is related to competency in MSMEs, namely that every year the Cooperative Office conducts financial training for MSMEs which includes training on:

1. Financial training (how to manage finances and use applications to manage finances)
2. Exploring business ideas
3. Calculating assets, profit, or turnover
4. How to make Production SOP
5. How to create market

However, the low quality of business actors' human resources, lack of knowledge regarding record-keeping, and managerial skills of business actors cause not all indicators to be optimally implemented in the implementation of their business activities. So in practice, MSME actors are reluctant to switch to applying the results of the training they get.

To empower partners, the object of empowerment is human resources so that they have better competence than before, the ability to be achieved is ability in terms of financial management. The most valuable asset

within an organization is its human resources. When managed effectively and appropriately, employees have the potential to contribute significantly. However, if mismanaged, they can become a liability, as highlighted by Mangkunegara (2012).

Financial accounting has the main function of providing information related to the financial condition of a company. The company's financial condition can be seen through the financial reports that are prepared it will bring up every change in every transaction that occurs in the company.

Each primary accounting system performs five fundamental functions, which include:

1. Gathering and retaining data from all company activities and transactions.
2. Processing data into valuable information for management purposes.
3. Organizing data into predefined categories established by the company.
4. Maintaining adequate data control to ensure the preservation of an organization's or company's assets.

5. Generating information that equips management with the necessary data to plan, implement plans, and monitor activities effectively.

The primary issue being addressed is the capability to record transactions using computer-based systems and generate financial reports in accordance with SAK EMKM guidelines. To achieve the most effective empowerment efforts, four problem solutions have been implemented through various activities that have specific output targets. The details of these activities and their corresponding output targets are provided in the table.

C. Result and Discussion

Evaluation of the program uses pre-test and post-test procedures. This assessment is related to an assessment of partners' knowledge regarding financial records, partners' implementation of financial records, partners' understanding of SAK EMKM, and partners' application of SAK EMKM rules. Collaboration with Foster Partners continues as long as partners still need assistance in terms of

improving their business performance. As in the field of purchasing, selling and inventory system development, and others.

	Pre-test	Post-test
How To Manage Finances and use applications to Manage Finance	Fair	Good
Develop Business Ideas - Revenue Stream	Good	Very Good
Calculating Assets, Profit, Turnover	Bad	Good
How to make Production SOP	Bad	Fair
How to Create Market	Good	Good

Based on the results of the pre-post-test assessment, training participants experienced an increase in the field of financial management using a financial recording application, besides that the participants also experienced an increase in the ability to develop business ideas in terms of finding revenue channels, as well as an increase in the calculation of assets, profits, and business turnover.

Financial reports serve as a tool to assist companies in assessing general financial conditions. Some of its functions are as follows:

- a. As a review material, financial reports contain data and information about the state of the company's financial position, and from there they can already describe the overall condition of the company, especially the financial condition (assets, debt, operational costs, etc.).

- b. As a Guide to Making Decisions, financial reports are a description of the financial condition of a company, and one of the important functions of making financial reports regarding the company's financial condition
- c. Assisting in the formulation of novel strategies, as well as facilitating the decision-making process, financial reports are also one of the important things that can be used to create new strategies by companies to improve their business performance.
- d. Improving Company Credibility, companies that make financial reports show that the company has implemented a data recording system that is reliable, accurate, and not arbitrary in making decisions. Shareholders certainly have more confidence in investing their money in companies that are trusted and have good credibility.

D. Conclusion

Human resource competencies encompass a range of knowledge, skills, abilities, and personal traits that directly influence an individual's performance. The objective of human resource competence is to perform a

job or task utilizing skills and knowledge while exhibiting the required work attitude. Competence, therefore, represents the expertise and professionalism within a specific field, highlighting its significance as a primary advantage in that domain. In this case, skills are characterized by how much the partner understands the recording of computer-based transactions and understands financial reports by SAK EMKM.

The low implementation of SAK EMKM is influenced by many things. Two of them are the level of understanding of accounting science and the level of readiness of MSME players in implementing SAK EMKM. The results of previous research found that understanding accounting and the level of readiness had a positive and significant effect on the implementation of SAK EMKM. Understanding accounting is a person's ability to measure, classify (distinguish), and summarize the proper recording, classification, summarizing, and expressed in units of currency, transactions, and events that are at least financial in nature and interpretation of the results. The

perception of MSME actors regarding accounting can be described as their evaluation or attitude towards the role of accounting in business operations. It is viewed as a tool that facilitates the provision of information and aids in decision-making processes.

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