Pelatihan Penyusunan Pencatatan Keuangan secara Konvensional dan Digital pada Kelompok Masyarakat Kelurahan Tebon Kecamatan Barat Kabupaten Magetan Provinsi Jawa Timur

Training on Preparing Conventional and Digital Financial Records for Community Groups in Tebon Village, West District, Magetan Regency, East Java Province

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Abstract

Lack of knowledge regarding financial recording is a particular obstacle for the Community Group (POKMAS) of Tebon Village, especially in managing trader contributions. Sometimes financial reporting is only done verbally without any evidence through financial records or in a makeshift manner. This results in losses for traders due to double billing, and the POKMAS itself often covers up the shortfall in these contributions. Therefore, the purpose of this activity is to train POKMAS members in preparing financial records conventionally, namely by creating financial administration books, and digitally, namely through the RT PINTAR application, to assist POKMAS in recording and reporting trader contribution management. The method used consists of three stages: Pre- implementation, Implementation, and Evaluation. The results obtained from this activity were 12 participants (86%) of 14 participants who concluded that this activity was effective and efficient in supporting their activities, especially in managing trade contributions. However, there were 2 participants (14%) who were unable to follow it properly, especially in digital financial recording due to age factors. Overall, this training activity, both conventional and digital, had a positive impact on the community and is expected to be widely implemented.

Keywords

Training; Financial Recording; Conventional; Digital; Community Groups.

Abstrak

Kurangnya pengetahuan terkait pencatatan keuangan menjadi suatu kendala tersendiri bagi Kelompok Masyarakat (POKMAS) Kelurahan Tebon khususnya dalam pengelolaan iuran pedagang, di mana terkadang pelaporan keuangan hanya dilakukan secara lisan tanpa adanya bukti melalui pencatatan keuangan atau dengan cara yang seadanya. Akibatnya menimbulkan kerugian pada pihak pedagang karena double penagihan maupun pihak POKMAS sendiri sering menutupi dana kekurangan dari iuran tersebut. Oleh karena itu tujuan dari kegiatan ini yaitu untuk melatih para anggota POKMAS dalam Penyusunan Pencatatan Keuangan secara Konvensional yaitu dengan pembuatan buku administrasi keuangan maupun secara digital yaitu melalui Aplikasi RT PINTAR agar dapat membantu POKMAS dalam pencatatan dan pelaporan pengelolaan iuran pedagang. Metode yang digunakan terdiri dari tiga tahapan yaitu Prapelaksanaan, Pelaksanaan, dan Evaluasi. Hasil yang diperoleh dari kegiatan ini yaitu 12 peserta (86%) dari 14 peserta menyimpulkan kegiatan ini efektif dan efisien dalam mendukung kegiatan mereka terutama dalam pengelolaan iuran pedagang, namun terdapat 2 peserta (14%) belum bisa mengikutinya dengan baik khususnya pada pencatatan keuangan secara digital disebabkan oleh faktor usia. Secara keseluruhan kegiatan pelatihan ini baik secara konvensional maupun digital membawa pengaruh positif pada masyarakat untuk itu diharapkan dapat diterapkan secara luas.

Kata Kunci

Pelatihan; Pencatatan Keuangan; Konvensional; Digital; Kelompok Masyarakat.

1. Introduction

Poorly organized financial recording can lead to serious consequences, both internally and externally. This issue is faced by the Community Group (POKMAS) of Tebon Village, West District, particularly in managing trader contributions within the Pujasera Trading Area and Pancasila Park. The Tebon Village Community Group (POKMAS) serves as a voluntary organization established by the village administration and is responsible for managing trading activities within Tebon Village. Its formation was formally authorized through the Decree of the Head of Tebon Village No. 8 of 2019 concerning the Establishment of the Tebon Maju Community Group Management.

The scope of financial grants allocated to POKMAS includes financial assistance provided to village residents, managed by POKMAS, including the collection of trader contributions used for simple construction projects, rehabilitation of facilities and infrastructure, and maintenance of public and social facilities within the village area (Fadhli & Yuliani, 2014).

In carrying out these activities, POKMAS is required to be accountable to the Village Head regarding the management of trader contributions. However, the lack of knowledge in financial recording has become a major challenge. In many cases, financial reporting is done verbally without any supporting records, and contribution collections are often managed informally by POKMAS — for example, written on scraps of paper or whatever is available, without any structured mechanism. Sometimes, records are forgotten altogether, resulting in losses for traders due to double billing and forcing POKMAS to cover the shortfall from their own funds. As highlighted by Hapsari et al. (2019), financial transactions heavily rely on accurate financial reports.

Effective financial management requires well-structured and organized financial records, as the progress and development of a business can be assessed through its financial statements (Fitriani, 2021). Furthermore, strategic business decisions are often based on insights derived from accurate financial recording (Restiana & Paramitalaksmi, 2023).

Similar community service

initiatives related to this activity have previously been carried out by Wulandari et al. (2022), who conducted administrative management training for the Fish Farming Community Group. The results showed that the group successfully developed well-organized administrative records, including minutes books, member and committee registries, correspondence logs, guest books, cash books, inventory records, and simple financial reports. In addition, Oktoriza and Puspitasari (2023) conducted a Basic Financial Management Training for the micro, small, and medium enterprise (MSME) "Reza Laundry." Their program focused on educating participants about the importance of simple bookkeeping, the benefits of accurate financial records, and the necessity of separating personal and business finances. The training concluded with practical sessions on preparing and managing simple financial records. Another similar activity was Assistance for Proper Financial Administration to Improve the Financial Performance of Snack-Processing MSMEs in Padukuhan Mertosanan Kulon, conducted by Harum and Paramitalaksmi (2023). The assistance focused on mentoring in recording financial transactions and preparing financial statements through outreach and training sessions.

From these previous community service activities, it can be seen that the focus has primarily been on conventional financial recording, particularly through manual financial administration books. In contrast, this activity aims to introduce digital financial recording using the RT PINTAR application in addition to conventional methods. Digital recording through applications offers more practicality and accessibility compared to earlier digital systems, such as desktop-based software, which tends to have limited scalability and device dependency, though it requires only a one-time licensing fee. Cloud-based systems are another alternative, but considering POKMAS's relatively small-scale operations, a simpler yet comprehensive application like RT PINTAR is considered more suitable (Pangestika, 2024).

Previous research on the RT PINTAR application by Widjaja (2021) primarily discussed its database design, whereas this activity focuses on practical training in using the application to meet the specific needs of POKMAS, particularly in recording trader contributions and reporting to the village administration.

Therefore, the main objective of this community service activity is to train POKMAS members in preparing financial records conventionally, by creating simple financial administration books, and digitally, by utilizing the RT PINTAR application. This training is expected to enhance participants’ knowledge and skills not only in recording trader contributions but also in preparing reports submited to the village administration.

2. Method

The method used in this community service activity consists of three stages:

2.1. Pre-Implementation Stage

This stage consists of Observation, Coordination, and Consolidation. The authors conducted thorough observations of the Community Group (POKMAS) activities, particularly regarding the management of trader contributions. This allowed the authors to gain a detailed understanding of the challenges faced by the POKMAS administrators. Coordination and consolidation were carried out with the Village Head, Village Officials, traders or MSME actors, and the POKMAS administrators to ensure that both traders and, in particular, the POKMAS administrators were informed about the planned activities and agreed to participate.

2.2. Implementation Stage

This stage represents the execution of the activity based on the previously designed plan, aiming to provide training for the Community Group (POKMAS) of Tebon Village in achieving proper financial administration as an extension of the village’s role in managing community contribution funds for the development of the Pujasera area and Taman Pancasila.

The implementation stage consisted of the following activities:

a. Providing training on preparing financial records, including hands-on practice in creating and maintaining financial administration books;

b. Providing training on digital financial recording, including practical guidance on using the RT Pintar application, such as how to do data entry and understanding the functions of the features available in the application.

2.3.Evaluation Stage

In this stage, the outcomes of the community service activity were assessed through interviews with the participants, namely the 14 members of the Community Group (POKMAS).

3. Results and Discussion

n the Pre-Implementation Stage, the authors conducted coordination and interviews with the Head of Tebon Village and the village officials to obtain information regarding issues faced by the community, particularly in Tebon Village, West District. From the interview with the Village Head, it was found that there were problems within the Community Group (POKMAS) related to the financial recording process for trader and Micro, Small, and Medium Enterprise (MSME) contributions.

Source: Author's Documentation

Figure 1. Coordination and Preparation Stage with the Head of Tebon Village

Following the interview, a direct field assessment was conducted by observing the traders located in the Pujasera and Taman Pancasila areas, accompanied by the Village Head.

Based on the results of the observations and interviews, it was revealed that Tebon Village has an economic area managed directly by the Community Group (POKMAS) as an extension of the village administration. The economic area consists of Pujasera and Taman Pancasila, where there are approximately 70 traders operating as MSMEs in the area, with details as follows:

Tabel 1
Data Pedagang Pujasera dan Taman Pancasila

Data of Traders in Pujasera and Taman Pancasila		
Number of Traders	Type and Number of Buildings	
	Shop Houses (Ruko)	Kiosks
70	40	40

Source: Compiled by the Authors

According to the available information, each trader in the area is required to pay a monthly contribution. The contribution rates are Rp30,000.00 for traders operating in shop houses (Ruko) and Rp50,000.00 for traders operating in kiosks (Kios). These contribution fees are based on an agreement established for the Pujasera and Taman Pancasila areas.

Source: Author’s Documentation

Figure 2. Field Observation of Pujasera and Taman Pancasila

The funds collected from these contributions are managed directly by the Community Group (POKMAS) and are allocated for the maintenance of the Pujasera and Taman Pancasila areas. This includes activities such as cleaning, replacing damaged facilities and infrastructure, producing banners, and other operational needs. The POKMAS has the primary goal of improving the traders’ economic conditions within the area by maintaining the facilities and infrastructure. To achieve this, proper financial recording is essential, both for reporting to the Village Head regarding ongoing activities and to provide traders with documented proof of their payments. However, in practice, reporting often becomes problematic because the Village Head is not fully informed about the activities carried out. This occurs because the financial recording system is still poorly organized, leading to frequent issues in managing activities. A lack of understanding of financial recording practices, low financial literacy, and limited access to financial products are among the main factors contributing to these problems (Rohmani & Paramitalaksmi, 2024).

After conducting coordination, consolidation, and observation, the activity to be implemented was determined, namely training on preparing financial records both conventionally and digitally. The conventional approach involved creating financial administration record books for trader contributions to serve as archives and references for the Community Group (POKMAS), while the digital approach involved training on the use of the RT PINTAR application. This program was designed as a practical solution for POKMAS, with the expectation that it would improve financial recording practices, particularly in the area of contribution management, which in turn would support efforts to strengthen the community’s economy through Micro, Small, and Medium Enterprises (MSMEs) in the post-pandemic era. The program activities were conducted by visiting the homes of POKMAS members responsible for collecting trader contributions in the Pujasera and Taman Pancasila areas of Tebon Village, West District.

Following the pre-implementation stage, the implementation stage began, consisting of the activities outlined in the initial plan. The objective was to train Tebon Village’s POKMAS members in preparing financial records.

The activities carried out included:

a. Preparation of materials and tools, such as financial record books, stationery, and PowerPoint presentations/virtual tutorials to be used as educational media for the Community Group (POKMAS);

b. The next activity involved delivering training through lectures and hands-on practice on how to prepare and record financial administration books, as well as how to use the RT PINTAR application, as follows:

   i. Preparation and recording of financial administration books.

   The process of preparing and recording financial administration books began with entering transactions into special journals and general journals. A special journal is used for a single type of transaction, while a general journal is used to record all transaction events chronologically (Susanto et al., 2022) based on the dates of transactions. The second step involved posting journal entries into the general ledger, which serves to record financial transaction changes during a given period (Suwandi & Sari, 2023). The third step is processing the general ledger into a trial balance worksheet. The trial balance worksheet is needed when preparing financial statements in an organized manner, as it serves as a working paper consisting of columns to compile accounting data systematically. However, its use is not mandatory and depends on each organization's policy. The final step is to prepare the financial statements (income statement, statement of changes in equity, and statement of financial position).

Source: Author's Documentation

Figure 3. Training for POKMAS on Financial Administration Record Books

ii. Utilization of the RT PINTAR application

The introduction of the RT PINTAR application was intended to align with modern digital developments and ensure more organized and secure storage of administrative records through digital financial recording. In general, community empowerment training programs often emphasize financial management as a core topic (Azizah et al., 2023). RT PINTAR is a free mobile application that can be downloaded on smartphones, reflecting the increasing sophistication of smartphones and its mobile-based applications (Yusril et al., 2021). The application allows users to record and report directly to designated recipients. Its features, particularly those related to payment of contributions and financial administration/cashbook management, enable communities to manage payments of trader contributions, donations, and fundraising activities via digital payment methods such as bank transfers (VA BCA, VA Mandiri, VA BNI, VA Permata, VA BRI). With this application, financial administration/records can be managed more easily and transparently, particularly for contribution payments

(Fadwa, 2025.

The training on RT PINTAR usage was delivered to POKMAS administrators using PowerPoint presentations and virtual tutorials.

Source: Processed by the Authors

Figure 4. PowerPoint Slides on RT PINTAR Application Usage

The features of the RT Pintar application are as follows:

- Management of RT (Neighbourhood Unit) / RW (Community Unit) / Cluster / Residential / Apartement / Community Association

  This feature supports automatic document creation and correspondence, resident data management, cash management, and resident records, starting from registration and validation to maintaining the history of those who move out or remain.

- Document Digitalization

  Through this feature, residents can manage correspondence and download available documents.

- Digital Payment

  As explained earlier, this application allows donations and contribution payments to be made online by transferring to banks such as VA BRI, VA BNI, VA Permata, VA Mandiri, VA BCA, and all other banks in Indonesia. Payments can also be made through Alfamart, Gopay, OVO, and Indomaret, which is still under development.

- Financial/ Cash Bookkeeping

  This feature is particularly useful for community groups and traders in micro, small, and medium enterprises (MSMEs). It enables contribution payments to be carried out automatically and transparently, in addition to other administrative functions.

- Information Broadcast

  This feature allows images and text messages to be distributed as an information medium within the neighborhood, based on recipient preferences.

- Report and Panic Button

  This security-related feature can be accessed when residents are in danger (e.g., theft, fire). Pressing the panic button will trigger a notification or alarm directly connected to administrators and security officers who have installed the RT Pintar application.

- 24-Hour Reminder Notifications

  These notifications serve as various reminders, such as to notify residents about regular payments, donations, or routine community activities agreed upon, such as communal work (gotong royong) and other events.

- *Payroll*

  This feature supports automated payroll bookkeeping for employees working within the neighborhood community, for example, security personnel.

- Integrated CCTV

  All residents, not only neighborhood administrators or security personnel, can access CCTV installed in the surrounding area.

- Billing Chatbot

  WhatsApp can be used to process contribution and bill payments.

- Integrated Community Management

  This feature allows for the management of large-scale resident data, such as multiple clusters within one housing complex or multiple RTs within one RW, in an integrated manner.

- Resident Chat

  Still under development, this feature aims to help residents communicate and integrate with one another on neighborhood matters (Fadwa, 2025).

Source: Author's Documentation

Figure 5. Training with the Community Group (POKMAS) on the RT Pintar Application

The final stage was the evaluation stage. At this stage, interviews were conducted to assess the success of the program based on several indicators: clarity of material delivery, relevance of the training to participants' needs, adequacy of required tools, ease of access and practice (both conventional and digital), benefits of the program, and challenges encountered.

Interviews were conducted with 14 participants, all of whom were members of POKMAS.

From the interviews, 12 participants (86%) reported that the material was delivered very clearly, the training was highly relevant to their needs, the required tools were very simple, and both conventional and digital financial recording methods were easy to access and practice. They also noted that challenges were minimal. One participant, Mr. NA, stated:

"I found this training very helpful because the delivery was very clear, and the tools needed were simple—whether conventional or digital—such as notebooks, stationery, and gadgets that participants generally already have. I did not experience any issues in following this training."

However, 2 participants (14%) still faced difficulties in accessing or practicing digital financial recording, mainly due to advanced age, limited digital literacy, and health constraints, which reduced the effectiveness of their participation. For example, Mr. MY commented:

"In my opinion, this training is overall very good. However, I faced difficulties related to my health, particularly eyesight due to age, so I was slower in accessing or understanding this training, particularly the digital training."

Similarly, Mr. PA shared:

"I found it somewhat difficult to understand digital financial recording, perhaps because of my age and lack of experience with technology. Yet, this activity is very relevant to what we usually do, namely financial recordkeeping."

Intrapersonal, structural, and functional barriers have been identified as obstacles for elderly participants in accessing digital media (Ashari, 2018). This has created a digital literacy gap between older and younger generations (Muljati et al., 2024).

Source: Author's Documentation

Figure 6. Coordination with the Tebon Village Head at the End of the Program

Considering these challenges, intensive assistance from the organizing team is needed, especially for elderly participants, which is understandable given the rapidly continuous advancement of technology.

4. Conclusion

Based on the evaluation stage conducted through interviews, the success rate of the Training Program on Preparing Financial Records reached 86%, with 12 out of 14 participants concluding that the program was effective and efficient in supporting their activities in managing traders' contributions. However, challenges remained, particularly in digital recordkeeping using the RT Pintar application, experienced by about 2 participants (14%) who were elderly. These difficulties stemmed from limited digital literacy, intrapersonal factors, and health conditions, all of which significantly affected their ability to understand the material presented. These challenges call for intensive assistance and motivational support. Considering that financial recordkeeping, whether conventional or digital through the RT Pintar application, is highly important and beneficial for community financial management, it is recommended that such practices be adopted more widely.

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participate in this activity. The close and cooperative partnership between the organizing team and participants was a key factor in the success of this program. It is our hope that this initiative will bring meaningful benefits, both for us as organizers and for the wider community.

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