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Basic Financial Recording Training for Batik Pringmas MSMEs in Banyumas Regency

Kurnia Indah Sumunar[1*], Chusnul Maulidina Hidayat[2], Muhammad Eka Purbaya[3],Joseph Alfred M. Reyroso[4]

[123]*Business Digital Study Program, Telkom University, Purwokerto Campus, Jl. DI Panjaitan No.128, Purwokerto 53147, Central Java, Indonesia*
[4]*San Pablo Colleges Philippines, San Pablo City, Laguna, Philippines*

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play an important role in supporting local economic growth and preserving regional cultural heritage. One of the MSMEs with significant cultural and economic potential is KUB Batik Pringmas in Banyumas Regency. However, the business group still faces challenges in financial management, especially in preparing systematic financial records and financial statements. This community service activity aimed to improve the participants' understanding of basic financial recording and financial management. The activity was conducted through observation, lectures, discussions, and question-and-answer sessions. The training involved 20 batik artisans from KUB Batik Pringmas. The materials included basic accounting equations, financial statement components, cash flow management, and basic bookkeeping practices. The results showed that participants gained improved knowledge of basic financial management, improved skill to make basic financial statement, and improved motivation to record the transaction, with the average evaluation score increasing from 64.0% in the pretest to 83.6% in the posttest. Participants also demonstrated high enthusiasm during the activity despite language barriers because the material was delivered bilingually in Indonesian and English. Overall, the program contributed positively to improving financial literacy and strengthening financial management awareness among Batik Pringmas MSMEs.

*Corresponding author: **kurniaindahsumunar@telkomuniversity.ac.id**
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1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) have become one of the main pillars of Indonesia's economy [1].MSMEs contribute significantly to employment opportunities, regional economic growth, and community empowerment [2]. In addition, MSMEs also support the preservation of local cultural heritage through traditional products and creative industries [3].

One of the MSMEs that actively preserves local culture is Batik Pringmas, a local batik MSME group located in Banyumas Regency that produces Banyumasan batik products and contributes to regional economic activities.

Batik Pringmas consists of approximately 20 active members engaged in batik production and marketing activities. However, the business group still experiences several managerial challenges, particularly in financial recording and financial reporting. Most members still rely on manual financial management practices without standardized bookkeeping systems. Preliminary observations indicated that more than 70% of members had not prepared structured financial statements and still combined personal and business finances. Daily operational transactions were recorded manually and inconsistently, resulting in difficulties in monitoring cash flow, calculating profits, planning business development strategies, and evaluating business performance.

Previous studies support this condition. [4] reported that 77.5% of MSMEs in Indonesia did not have financial statements, while only 22.5% had prepared financial reports. In the batik MSME context, [5] found that *MSMEs* owners and policymakers should apply financial reporting and financial literacy on business, indicating the need for financial management training. Financial literacy and financial recording have also been found to positively affect MSME performance and profitability [6].

However, most previous studies mainly focused on identifying financial management problems and measuring the influence of financial literacy on MSME performance [7]. Limited studies and community service programs have specifically addressed practical financial recording assistance for local batik MSMEs in Banyumas, particularly through bilingual training approaches involving international academic collaboration. Therefore, practical training activities are still needed to improve the financial recording capabilities of Batik Pringmas MSMEs.

Based on these conditions, the Digital Business Study Program of Telkom University Purwokerto collaborated with San Pablo University Philippines to conduct a community service program focusing on basic financial statement training for MSMEs. Previous studies explain that financial literacy and accounting knowledge are important factors in improving MSME financial behavior and business performance. MSME actors often face difficulties in preparing financial reports due to limited accounting knowledge and weak bookkeeping skills. Therefore, financial recording training is relevant because it can help MSME actors understand income, expenses, assets, liabilities, capital, and cash flow as the basis for business decision-making. The activity aimed to improve participants' knowledge and awareness regarding transparent, accountable, and sustainable financial management.

The implementation of this activity was expected to help Batik Pringmas MSMEs develop better financial recording systems and improve their business sustainability and competitiveness.

2. Method

2.1 Design and Approach

This community service activity used a participatory and educational approach to improve the financial recording capabilities of Batik Pringmas MSMEs [8]. The activity focused on providing practical understanding and direct assistance related to basic financial statement preparation for small business actors.

The program design consisted of three main stages: problem identification, training implementation, and evaluation [9]. The first stage involved preliminary observation and interviews with Batik Pringmas members to identify financial management problems faced by participants. This stage revealed that most participants still conducted manual financial recording without standardized bookkeeping practices.

2.2 Location and Participants

The community service activity was conducted at Batik Pringmas located in Banyumas Regency, Central Java, Indonesia, on July 21, 2025. Batik Pringmas is a local batik MSME group that produces Banyumasan batik products and contributes to cultural preservation and regional economic activities.

The participants of this activity consisted of approximately 20 active members of Batik Pringmas involved in batik production, marketing, and business operations. Most participants were small-scale batik entrepreneurs who still implemented conventional financial management practices without standardized bookkeeping systems.

2.3 Procedures

The implementation of community service is carried out through three systematic stages as follows:

2.3.1 Problem Identification

The first stage of the community service activity involved problem identification through preliminary observation and informal interviews with members of Batik Pringmas. The implementation team collected information regarding participants' financial management practices, bookkeeping methods, and operational challenges. The observation results indicated that most participants still used manual and inconsistent financial recording systems. Many participants had not prepared structured financial statements and still combined personal and business finances. These conditions caused difficulties in monitoring cash flow, calculating business profits, and evaluating financial performance. Based on these findings, the team identified the need for practical financial recording training for Batik Pringmas MSMEs.

2.3.2 Training Implementation

The second stage involved the implementation of financial recording training activities for Batik Pringmas MSMEs. The training used lecture, discussion, and question-and-answer methods to improve participant understanding regarding basic accounting and financial management. The lecture method was used to deliver both theoretical and practical materials related to simple financial statements for MSMEs. The presented materials included accounting equations, financial statement components, assets, liabilities, capital, income, expenses, financial planning, and cash flow management. The presentation was delivered bilingually in Indonesian and English through collaboration between lecturers from Telkom University Purwokerto and San Pablo University Philippines.

The discussion and question-and-answer sessions allowed participants to ask questions regarding financial management problems encountered in their businesses. During these sessions, participants shared their experiences and challenges related to bookkeeping and financial management practices. The facilitators provided practical explanations and examples of simple bookkeeping methods that could be directly implemented in daily business activities. This interactive approach encouraged participant involvement, strengthened communication between participants and speakers, and improved the effectiveness of the learning process regarding financial recording practices.

2.3.3 Evaluation

The final stage involved evaluating the effectiveness of the training activities using pre-test and post-test methods. The pre-test was conducted before the training session to measure participants' initial understanding of financial recording, bookkeeping practices, and basic accounting concepts. The post-test was conducted after the training session to assess participant comprehension regarding the delivered materials.

The evaluation instruments focused on several topics, including accounting equations, financial statement components, assets, liabilities, capital, income, expenses, and cash flow management. In addition to written evaluations, the implementation team also conducted direct observation during lectures, discussions, and question-and-answer sessions to assess participant engagement and participation throughout the activity.

This evaluation approach was designed to measure participant understanding and determine the effectiveness of the training methods used during the community service activity. The method of implementing community service activities.

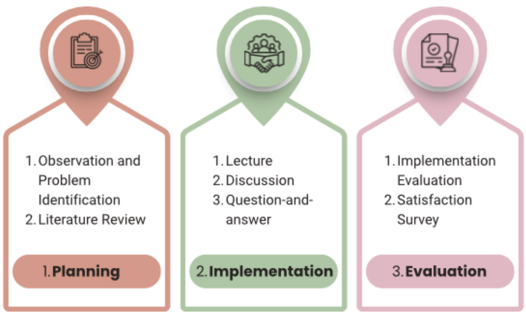

Fig. 1 – Systematic stages.

3. Result and Discussion

The community service activity was attended by 20 active members of Batik Pringmas who were involved in batik production and marketing activities. The implementation of the training program ran effectively through lecture, discussion, and question-and-answer methods. The bilingual delivery approach in Indonesian and English also supported interaction between participants and speakers from Telkom University Purwokerto and San Pablo University Philippines.

During the training implementation stage, participants actively attended the lecture sessions covering accounting equations, financial statement components, financial planning, and cash flow management. They showed strong interest in understanding practical bookkeeping methods that could be applied to their daily business activities. The discussion and question-and-answer sessions encouraged participants to share their experiences and financial management challenges, particularly related to manual bookkeeping practices and difficulties in separating personal and business finances. The interactive discussions and practical explanations contributed positively to participant comprehension [10]. The direct interaction between facilitators and participants enabled the training materials to be delivered more effectively and encouraged participants to ask questions regarding financial management problems encountered in their businesses.

Fig. 2 – Lecture Session.

The training activity also demonstrated that practical financial literacy programs are crucial for improving financial management awareness among MSME actors [11]. Many participants previously relied on manual and inconsistent bookkeeping systems. Through this activity, participants gained a clearer understanding of the importance of structured financial recording for monitoring business performance, managing operational cash flow, and supporting future business planning. The combined approach of lectures, interactive discussions, and practical examples proved effective in enhancing knowledge, skills, and motivation for proper financial management practices [12].

Fig. 3 – Interactive Discussion

The evaluation process was conducted using pre-test and post-test methods to assess participant understanding before and after the training activities [13]. The evaluation instruments focused on basic accounting concepts, financial recording practices, and simple financial statement preparation for MSMEs. Based on the evaluation results, participants demonstrated improved understanding regarding assets, liabilities, capital, income, expenses, and cash flow recording after participating in the training sessions. The following are the results of the basic financial recording training:

Table. 1 Pre Test and Post Test Results

No	Aspect	Pre-Test	Post Test	Variance
1	Knowledge	60%	80%	20%
2	Skill	62%	85%	23%
3	Motivation	70%	86%	16%

The participants, consisting of members of KUB Batik Pringmas, demonstrated an increase in understanding of basic financial recording and financial management concepts. They were able to recognize the importance of structured bookkeeping, including recording income, expenses, assets, liabilities, and capital. Based on the pre-test and post-test questionnaires, participants showed significant improvements in knowledge, skills, and motivation. Before the training, the average level of knowledge and skills was in the moderate category (Knowledge: 60%, Skill: 62%), while motivation was relatively high (70%). After the training, knowledge increased to 80%, skills to 85%, and motivation to 86%. This improvement indicates that the participatory and hands-on training methods effectively enhanced the participants' comprehension, practical ability, and motivation to apply structured financial recording in their batik businesses.

Fig. 4 – Group photo.

The impact of the program was reflected not only in the improvement of participants' evaluation scores but also in their initial application of basic financial record-keeping practices. During and after the training, participants began recording business income and expenses using the simple bookkeeping format provided by the community service team. Participants were also able to classify basic financial transactions and prepare simple cash records. These outcomes indicate that the program supported the initial adoption of more systematic financial management practices among KUB Batik Pringmas members. To maintain the sustainability of the program, further mentoring and periodic evaluation are recommended to assist participants in preparing more complete financial statements[14] .

Overall, the community service activity contributed positively to improving financial literacy and financial management awareness among Batik Pringmas MSMEs. The combination of lecture methods, interactive discussions, and evaluation through pre-test and post-test provided an effective learning approach for community-based financial management training programs [15].

4. Conclusion

The community service program on basic financial recording for Batik Pringmas MSMEs was successfully implemented and received positive participation from the participants. The training activities improved participant understanding regarding accounting equations, financial statement components, cash flow management, and simple bookkeeping practices for MSMEs. The implementation of lecture, discussion, and question-and-answer methods also supported interactive learning and encouraged participant engagement throughout the activity.

The evaluation process using pre-test and post-test methods indicated that the training activities contributed to improving participant comprehension regarding financial recording and financial management practices. The activity also increased participant awareness regarding the importance of structured financial reporting to support business sustainability, operational planning, and business performance evaluation.

Based on the findings and critical reflections from this community service activity, several strategic recommendations are proposed for various stakeholders. Batik Pringmas MSMEs are encouraged to implement consistent and structured financial recording practices in daily business operations. Educational institutions are expected to continue providing mentoring and financial literacy assistance programs for MSMEs to strengthen community empowerment and business sustainability. Local government institutions and related agencies are also encouraged to support MSMEs through financial management training programs, digital bookkeeping assistance, and collaborative business development initiatives. Continuous collaboration between universities, MSMEs, and external partners is expected to improve the competitiveness and sustainability of local creative industries in Banyumas Regency.

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