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Enhancing Digital Financial Literacy among Bamboo MSME's Training on the SIAPIK Application in Lamongan

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ABSTRACT

East Java is a region rich in MSMEs in the food, beverage, craft, and other handmade goods sectors. One such area is Sukolilo Village, Lamongan, which is a renowned center for the bamboo craftsmen industry in Lamongan, participants were 10 bamboo craftsmen in Sukolilo Village. One of the reasons behind this initiative is the importance of financial literacy in the MSME sector, which is considered low and focuses only on profit/loss from a sales value. One thing that needs to be considered is the importance of determining the costs of the production process and determining the selling price, thus creating simple bookkeeping for MSMEs to increase financial literacy. One of the effective strategies in implementing community service activities in Sukolilo Village, Lamongan is to implement three stages of implementation, namely identification, training and mentoring, monitoring and evaluation. Based on the community service activities carried out in Sukolilo Village, which were attended by bamboo craftsmen in Sukolilo Village, Lamongan, it can be concluded that bamboo craftsmen in Sukolilo Village, Lamongan, started downloading the SIAPIK Bank Indonesia application from their respective cellphones via the Play Store and started using the SIAPIK application starting from registration, filling in business information, initial application settings, to entering financial data. The results of monitoring and evaluation indicate that bamboo craftsmen in Sukolilo Village require dedicated time and thought to prepare financial reports. Most bamboo craftsmen are housewives, so they require dedicated time to record their finances due to their busy daily schedules. This activity has clear outcomes is qualitative improvement. Implication this activity is to improve the quality of human resources, including in terms of expanding insight, knowledge, and improving skills.

Keywords: bamboo craftsmen, MSMEs, SIAPIK application

INTRODUCTION

East Java is a region rich in MSMEs in the food, beverage, craft, and other handmade goods sectors. One such area is Sukolilo Village, Sukodadi District, Lamongan Regency, which is a renowned center for the bamboo weaving industry in Lamongan Regency. Most of the bamboo crafts produced include hand-woven fans, jaranan, kalo/rice strainers, steamers, and other bamboo crafts. According to Mr. Lasmiran, the Head of Sukolilo Village, nearly 70% of Sukolilo villagers earn their living as bamboo craftsmen. History of the village and regulation ini Lamongan about Sukolio village is known for its bamboo crafts with the first production of caping in 1940-1950, so the village is famous for its woven crafts. Improving financial literacy and the use of the SIAPIK application needs to be developed in MSMEs to improve basic understanding of finance, help neat financial

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recording and towards digitalization, facilitate access to costs, and support decision-making.

According to Jafari-Sadeghi et al. (2022), the existence of a solid MSME sector is very important in strengthening the national industrial structure. Thus, the efficiency of MSME activities contributes significantly to sustainable economic growth. This study explores the synergies between financial literacy and technology adoption as pivotal elements that can drive the sustainability of MSMEs, drawing on evidence from recent studies and data from Indonesia and Malaysia (Yusoff et al., 2018)

Among these challenges, the lack of financial literacy and slow technology adoption have been identified as key barriers that limit their potential for development and contribution to the economic. However, they continue to use old methods and lack understanding of the use of technology. This is the main indicator to be able to use the application and improve financial literacy through the SIAPIK application.

The products produced are not only sent to the island of Java but also to outside Java such as Sumatra, Kalimantan, and even Papua. Some bamboo craftsmen have introduced their products to people not only in Indonesia, but also outside Indonesia to become export products. This village which has an area of 2.51 Km2 has become the focus of Lamongan residents because on August 5, 2016 the Lamongan Regency Trade and Industry Office held a comparative study to Magetan, East Java to develop bamboo woven products from Sukolilo village. Moch. Lasmiran as the Head of Sukolilo Village explained that Sukolilo Village itself has 5 hamlets, including Sukolilo, Dukoh, Nogo, Kebon Agung, and Karang Rejo hamlets.

One of the reasons behind this initiative is the importance of financial literacy in the MSME sector, which is considered low and focuses only on profit/loss from a sales value. Many studies state that financial literacy has a significant influence on the performance and sustainability of MSMEs (Kasenda and Wijayangka, 2019; Aribawa, 2016; Rahayu, 2017; Ikhsanuddin et al., 2024; Harnida et al., 2024). One thing that needs to be considered is the importance of determining the costs of the production process and determining the selling price, thus creating simple bookkeeping for MSMEs to increase financial literacy. Financial literacy is a crucial competency that MSME entrepreneurs need in order to handle their finances effectively and attain strong business outcomes (Gunawan and Pulungan, 2023). According to Murhadi et al. (2023), this concept focuses on applying financial awareness and knowledge in planning to enable efficient financial decision-making and enhance the financial well-being of individuals and the broader community. Utomo et al. (2023) and Murhadi et al. (2023) explain that financial literacy involves knowledge of financial concepts and the capacity to interpret and understand financial-related communication. The government's goal in empowering MSMEs is to improve the position and role of MSMEs in various areas of life. Various MSME products are produced from the creativity of the community and their ability to utilize natural resources. Andarsari (2018) stated that, in general, MSME actors do not yet have the ability to manage accurate and orderly financial records, so awareness of the importance of record management for business sustainability is still very minimal.

Based on Government Regulation No. 55 of 2022, MSMEs are expected to be able to manage bookkeeping systems in their businesses. However, many MSMEs in various regions are unable to create simple bookkeeping in any form and in the reporting process. According to the Ikatan Akuntan Indonesia (2018), "Micro, small, and medium-sized entities (EMKM) are entities without significant public accountability, as defined in SAK ETAP, that meet the definition and criteria of micro, small, and medium enterprises as stipulated in applicable laws and regulations in Indonesia, for at least 2 consecutive years."

The initial meeting with MSMEs in Sukolilo Village, particularly bamboo craftsmen, included digital marketing training using the Shopee platform. Shopee's advantages, including ease of use, affordable prices, and clear features, make it a top choice for sellers and buyers in transactions. This training aims to provide MSMEs with a deeper understanding of digital marketing, use the Shopee platform as an effective tool to market their products, and ultimately increase sales. In addition to marketing, this activity continued with training related to finance and taxation to support the production process, making it more effective and efficient. To facilitate MSMEs in preparing financial and tax reports, this activity continued with training on understanding the SIAPIK application, previously introduced by Bank Indonesia.

The need for training and mentoring for MSMEs in the field of taxation must be carried out because in PP No. 23 it is stipulated that the PPh rate of 0.5% of turnover is only valid for 7 years for OP MSMEs and 3 years for corporate MSMEs. After that, the tax treatment for MSMEs with a turnover below Rp. 4.8 billion is the same as other entrepreneurs with a turnover above Rp. 4.8 billion. And in 2020, the government provided an incentive for tax relief for 6 months. Although it is known that there is a lot of tax potential, in reality it is still not maximally collected due to the lack of counseling and a lack of understanding of MSMEs regarding taxation. Many MSMEs have little understanding of taxation.

In 2017, Bank Indonesia introduced the SIAPIK Bank Indonesia application as a solution to support MSMEs in financial reporting. By using a technology-driven plan, companies can more easily reach their target market (Sasa et al. 2021). The SIAPIK Bank Indonesia application was designed to enable MSMEs to report financial data more efficiently and effectively. To support MSME financial reporting, Bank Indonesia's implementation of the SIAPIK application brings with it a number of changes and challenges, so some issues may arise during the implementation process.

The solution to this problem is to provide training and mentoring on bookkeeping and tax calculation techniques using Bank Indonesia's SIAPIK application. Implementation of the Bank Indonesia SIAPIK application is expected to improve the efficiency of MSME tax management processes through automation of calculations and reporting. This advantage is expected to improve tax compliance by reducing the possibility of tax calculation errors and late tax payments. Furthermore, the Bank Indonesia SIAPIK system can provide real-time visibility of tax obligations, enabling more efficient tax planning. By reducing the burden of tax administration, MSMEs are expected to be able to concentrate on their business growth. This research was conducted by emphasizing the important role of accounting information systems in improving operational efficiency, tax compliance, and economic growth of MSMEs.

METHOD

One of the effective strategies in implementing community service activities in Sukolilo Village, Sukodadi District, Lamongan Regency is to implement three stages of implementation, namely:

1. Identification (mapping); identifying simple bookkeeping and tax reporting problems in real time, this was done because it was felt that not many MSMEs in Sukolilo Village knew about bookkeeping or determining the selling price of a product or related to tax concepts from independent tax calculations to tax reporting.
2. Training and mentoring on MSME Financial Reporting Training Through Bank Indonesia's SIAPIK Application for MSME Bamboo Craftsmen in Sukolilo Village, Lamongan Regency. Training and mentoring were conducted for MSME Bamboo Craftsmen through both a direct approach and direct practice through the application available on the application. This aims to facilitate the absorption and delivery of the material. In-depth

material was delivered through a question-and-answer forum during the offline training and mentoring.

3. Monitoring and evaluation (monev) of the material through interviews and requested outputs after the mentoring phase, such as the development of bookkeeping and tax calculations using a suitable application for MSMEs using Bank Indonesia's SIAPIK. The results of this phase serve as evaluation material that can be used as a basis for further service delivery.

This process for participants 10 bamboo craftsmen, gender is women, age 40-50 years old with have usaha. Financial literacy improvement analysis is carried out using the Participatory Action Research (PAR) method or its variations, such as a participatory approach based on community empowerment. Participatory Action Research (PAR) is a participatory and action-based research method, in which researchers and the community (participants) actively work together to understand a problem and find practical solutions that can be applied directly. Actively involve the community in every activity process and aim to solve problems through real action and joint reflection.

RESULTS

This activity aims to assist certain communities in several activities. Community service activities are activities that include ways to improve the quality of human resources, including in terms of expanding insight, knowledge, and improving skills carried out by the academic community as a manifestation of dharma bakti and a form of concern to play an active role in improving the welfare and empowering the wider community, especially for those in the economically disadvantaged community. In general, this program was designed by the Sekolah Tinggi Ilmu Ekonomi Indonesia (STIESIA) Surabaya to make a real contribution to society, especially in developing the welfare and progress of Indonesian society. Community service activities are one part of the Tridharma of Higher Education that must be carried out by every lecturer. Consideration of the current conditions is a major factor in the defense of an MSME business to maintain income.

Almost 70% of participants were able to create an account on the SIAPIK application and apply SIAPIK specifically for MSMEs (7 participants out of 10 participants). For the sustainability of using SIAPIK with a monitoring and evaluation process, which is 60%, namely 4 participants out of 7 participants who successfully created a SIAPIK account. Obstacles experienced by participants after the interview process include not understanding the difference in capital, turnover and net profit; do not keep records of daily transactions, still mixed between personal finances and business finances; Not being used to using digital applications, concerns about data security, complicated administrative requirements, lack of confidence in banking procedures; limited time of housewife.

1. Identification

Problem identification is a process, and problem recognition, in other words, is a process that can be considered a crucial step among other process steps. Problem identification is the initial stage carried out before community service is implemented. This stage aims to identify problems faced by bamboo craftsmen in Sukolilo Village, Lamongan, related to financial reporting methods. Financial reporting, namely how to process income and expenses, is all done traditionally. Therefore, in this community service, training was provided on how to provide financial and tax reporting training for MSMEs through the SIAPIK Bank Indonesia application.

2. Training and Mentoring

The target participants were 10 bamboo craftsmen in Sukolilo Village. The participants were very enthusiastic about the event, and the material presented was very helpful to the bamboo craftsmen in Sukolilo Village. With this training, MSMEs can be more optimal in improving the accuracy of financial recording and the formation of comprehensive financial reports, which ultimately can support better decision-making and contribute to the sustainability and growth of their businesses (Sudarma and Wulandari, 2024). Rahmawati et al. (2024) state that digital transformation is the main key to the development and sustainability of micro, small, and medium enterprises (MSMEs).

Figure 1. Training and mentoring SIAPIK mobile

SIAPIK Bank Indonesia is a financial information recording application that can help MSMEs to book and record every financial transaction they make. This application can record simple types of transactions for individual businesses/micro businesses or small-scale businesses. The benefit of the SIAPIK application is to easily compile financial reports and can be used as material for credit or financing applications to banks. Using the SIAPIK application is very helpful and produces more detailed financial reports such as profit and loss statements and balance sheets. The purpose of compiling the application itself is to make MSMEs more financially literate, at least they can differentiate between assets and liabilities and receivables. This application is also expected to be able to replace the manual recording system commonly used by MSMEs for bookkeeping.

Table 1. Comparison between before using SIAPIK and after using SIAPIK

Aspects	**Before Using SIAPIK (Manual/Traditional Method)**	**After Using SIAPIK (Digital & Structured)**
Transaction Recording	It is usually done manually in a notebook, diary, or even not recorded at all.	All transactions are recorded digitally in the app, easily searchable and stored

		automatically.
Data Rigor & Accuracy	There are often miscalculations or forgetfulness to record small transactions.	The app automatically calculates, reducing human error and data duplication.
Speed of Financial Statement Preparation	Financial statements are compiled manually, take a long time, and are often incomplete.	SIAPIK automatically generates simple income statements, cash flow, and balance sheets.
Separation of Personal and Business Finance	It is often mixed up because there is no separate record-keeping system.	SIAPIK facilitates special recording for business finances, helping with clear separation.
Cash Flow Monitoring	It is difficult to monitor daily income and expenses in real-time.	SIAPIK displays cash flow directly, so business actors know the latest financial conditions.
Access to Financing	It is difficult to make formal financial statements as a condition for applying for credit to banks.	Reports from SIAPIK can be used as supporting documents for financing applications (KUR, cooperatives, etc.).
Ease of Business Analysis	Business decisions are often based on forecasts, not data.	SIAPIK presents measurable financial data for a more accurate decision-making basis.
Time Efficiency & Administrative Costs	Manual note-taking is time-consuming and requires a book or stationery.	It is more efficient because everything is done digitally, and can be accessed at any time.
Required Skills	It does not require technological expertise, but it is error-prone.	It requires little initial training, but is easy to use even for beginners.
Transparency and Accountability	Difficult to be verified by other parties (investors, financial institutions, companions).	SIAPIK reports can be easily shared and verified, increasing the trust of outsiders.

Figure 2. SIAPIK mobile and SIAPIK desktop

Figure 1 and figure 2 are the process of implementing training and mentoring activities for 10 MSMEs of bamboo weaving artisans by creating an account first on SIAPIK Mobile. After the registration process, you will begin to get to know the financial statements consisting of balance sheets, income statements, cash flow statements and financial ratios.

3. Monitoring and evaluation

Evaluation is a stage closely related to monitoring activities, as it utilizes data provided through monitoring activities. Evaluation should be an integral part of planning activities, ensuring a complete process. Evaluation is aimed at monitoring and controlling the achievement of objectives. The results of monitoring and evaluation indicate that bamboo craftsmen in Sukolilo Village require dedicated time and thought to prepare financial reports. Most bamboo craftsmen are housewives, so they require dedicated time to record their finances due to their busy daily schedules.

CONCLUSION

Based on the community service activities carried out in Sukolilo Village, which were attended by bamboo craftsmen in Sukolilo Village, Lamongan, it can be concluded that bamboo craftsmen in Sukolilo Village, Lamongan, started downloading the SIAPIK Bank Indonesia application from their respective cellphones via the Play Store and started using the SIAPIK application starting from registration, filling in business information, initial application settings, to entering financial data. The results of monitoring and evaluation indicate that bamboo craftsmen in Sukolilo Village require dedicated time and thought to prepare financial reports. Most bamboo craftsmen are housewives, so they require dedicated time to record their finances due to their busy daily schedules. The implications include the need for follow-up mentoring, government support, integration into MSME policy, financial processes become faster, more accurate, and monitored at all times, financial statements from SIAPIK can be used as proof of business feasibility when applying for People's Business Credit (KUR) or loans to financial institutions, Banks and cooperatives are more confident because financial data is well documented, SIAPIK helps MSME actors understand the basic concept of accounting (profit and loss, cash flow, assets, and liabilities), MSMEs can analyze trends in income, expenses, and profits more objectively, Fostering a culture of transparency and financial responsibility, SIAPIK helps realize national financial literacy and inclusion targets (OJK and Bank Indonesia), Data from SIAPIK can help the government design more targeted financing, subsidies, and training policies.

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