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Enhancing Technology-Based Financial Literacy among Textile MSMEs in Padang City through SIAPIK Application Training

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ABSTRACT

Good financial management is a crucial factor in supporting the sustainability of micro, small, and medium enterprises (MSMEs). However, many MSMEs still face challenges in maintaining systematic bookkeeping, particularly in the textile industry. This Community Service activity aims to improve MSMEs' financial and digital literacy through training and mentoring in the use of the Sistem Informasi Aplikasi Pencatatan Informasi Keuangan (SIAPIK). The activity was held in Padang City and involved 10 MSME participants. The activity's implementation method included preparation, outreach, hands-on training, mentoring, and monitoring and evaluation. The results showed that 90% of participants successfully adopted the SIAPIK application, 80% were able to record transactions consistently, and produce simple financial reports. Furthermore, participants exhibited a substantial improvement in their understanding following the training, as evidenced by the marked increase in average pre- and post-test scores. This activity has proven effective in improving MSMEs' digital financial management skills. However, challenges remain in consistent application use, influenced by digital literacy levels and manual record-keeping habits. Therefore, ongoing support is needed to ensure that the implementation of the SIAPIK application can run optimally and sustainably.

Keywords: digital literacy, financial literacy, MSMEs, SIAPIK, textile industry

INTRODUCTION

Financial bookkeeping is a fundamental aspect of business management. For Micro, Small, and Medium Enterprises (MSMEs), it plays a crucial role in ensuring financial transparency, accountability, and sustainability. Proper bookkeeping enables MSMEs to systematically record financial transactions, monitor cash flows, and assess business performance, which are essential for informed decision-making (Chimucheka et al., 2025). Despite its importance, many MSMEs face challenges in maintaining accurate and consistent financial records due to limited financial literacy, lack of technological adoption, and resource constraints (Ayandibu & Ayandibu, 2024).

In developing economies, including Indonesia, MSMEs constitute a significant portion of the economic structure and contribute substantially to employment and GDP. However, weak financial management practices, particularly in bookkeeping, often hinder their growth and access to external financing (Adela et al., 2024). Financial institutions typically require reliable financial statements as a prerequisite for credit approval, and the absence of proper bookkeeping systems can limit MSMEs' ability to secure funding.

The advancement of digital technologies offers new opportunities for improving bookkeeping practices among MSMEs (Jiang, 2024; Ringan et al., 2025). The adoption of digital accounting systems and mobile-based financial applications can simplify record-keeping processes, reduce errors, and enhance efficiency. Nevertheless, the level of adoption remains uneven, influenced by factors such as digital literacy, perceived usefulness, cost, and organizational readiness (Loo et al., 2023; Novelidhawaty et al., 2023).

In Indonesia, the government has strived to improve the quality of financial management for MSMEs through various policies and mentoring programs. One such effort is the development of an application that can assist and simplify MSMEs in recording financial transactions or bookkeeping, namely the Sistem Informasi Aplikasi Pencatatan Informasi Keuangan (SIAPIK). This application is designed to support MSMEs in preparing financial reports more systematically, simply, and in accordance with applicable standards.

SIAPIK provides various conveniences, including recording daily transactions, preparing profit and loss reports, and monitoring cash flow in real time (Fisla Wirda et al., 2024; Sofyan & Kumala, 2024). With this application, it is hoped that MSMEs can improve the accuracy and consistency of their financial management, thereby producing more reliable financial information for business decision-making.

However, even though SIAPIK is available as a digital solution, its adoption rate among MSMEs remains suboptimal (Ferdinal et al., 2025; Handriantiwi & Pratiwi, 2025; Islami et al., 2025; Thresia Nainggolan et al., 2025). Several factors, such as low digital literacy, limited understanding of accounting, perceived ease of use, and organizational readiness, pose challenges to its implementation. Furthermore, external factors such as government support, access to training, and technological infrastructure also influence the application's utilization rate. The Technology Acceptance Model (TAM) explains that technology acceptance is determined by two main factors: perceived usefulness and perceived ease of use (Davis et al., 1989; El Archi & Benbba, 2023; Nurqamarani et al., 2021). In the context of SIAPIK training, training activities help improve perceived ease of use through hands-on practice and enhance perceived usefulness by demonstrating the application's benefits in financial management. Thus, training plays a role in increasing the intention and actual use of technology by MSMEs.

This situation demonstrates that the existence of technology alone is not enough to guarantee the successful implementation of a digital bookkeeping system in MSMEs. Therefore, this community service activity was conducted to help MSMEs adopt the SIAPIK application effectively and sustainably. This activity focuses on improving the financial and digital literacy of MSMEs through training, technical assistance, and hands-on practice using the application to record daily financial transactions. Experiential learning theory explains that effective learning occurs through direct experience (Pamungkas et al., 2019). The hands-on training method used in this activity allows participants to learn actively through direct experience using the SIAPIK application, thereby improving their understanding and skills more effectively.

Furthermore, this community service activity aims to provide an understanding of the importance of systematic bookkeeping in supporting business decision-making and access to financing. Participants in the training were curtain artisans in Padang City. Ten curtain artisans participated in the training. The mentoring program is conducted in stages, starting with an introduction to the basic features of SIAPIK, through transaction recording simulations, and finally, through the preparation of simple financial reports tailored to business needs.

Through this activity, it is hoped that participant will not only be able to use the SIAPIK application technically but also develop an awareness and commitment to consistently implementing good bookkeeping practices. This will improve the quality of

MSME financial management, ultimately contributing to improved business performance and sustainability.

METHOD

The implementation method for this Community Service activity is designed in a participatory and applicable manner, with an intensive training and mentoring approach for MSMEs in adopting the SIAPIK application. This Community Service activity was carried out in Padang City, targeting MSMEs engaged in the curtain crafts sector. This sector was selected based on the characteristics of businesses that have quite high transaction activities, such as purchasing raw materials, production processes, and product sales, thus requiring a more structured and accurate financial recording system.

The implementation stages of the activity include:

1. Preparation Stage

This stage identifies the needs of MSME partners regarding financial management and bookkeeping. Activities include an initial survey, coordination with partners, and the development of training materials appropriate to the participants' level of understanding. Technical preparations are also made, such as providing supporting devices and the initial installation of the SIAPIK application.

2. Socialization Stage

The socialization stage aims to provide an initial understanding of the importance of systematic financial bookkeeping and an introduction to the SIAPIK application. This stage explains the benefits, main features, and the application's role in supporting MSME financial management.

3. Training Stage

The training is conducted in a hands-on manner using demonstration and practical methods. Participants are guided to:

- a. Download and install the SIAPIK application
- b. Create an account and manage a business profile
- c. Record financial transactions
- d. Prepare simple financial reports

This method emphasizes practice-based learning so that participants can immediately understand how to use the application.

4. Monitoring and Evaluation Stage

Monitoring is conducted to observe the development of application usage by MSME partners. Evaluation is conducted by measuring participants' level of understanding, application adoption, and the quality of the resulting bookkeeping. Evaluation methods can include questionnaires, interviews, and analysis of participants' financial records.

The success indicators for this activity are measured quantitatively to ensure that program achievements can be evaluated objectively and measurably. The indicators used include:

a. SIAPIK application adoption

- Percentage of participants who successfully created a SIAPIK account: $\geq 90\%$
- Percentage of participants who were able to input at least 10 transactions: $\geq 75\%$

b. Knowledge and Skills Improvement

- Improvement in pre-test to post-test scores: at least 30%.

RESULTS AND DISCUSSION

The training results showed that participants successfully adopted the SIAPIK application in their business financial management. The increased understanding and skills of participants, as reflected in the pre- and post-test results, indicate that the training and mentoring intervention was highly effective. This finding aligns with the Technology Acceptance Model, which states that technology acceptance is influenced by perceived ease of use and usefulness. Through practice-based training, participants experienced firsthand the perceived ease of use of SIAPIK and its benefits in financial recording (perceived usefulness), thus encouraging increased technology adoption.



Figure 1 Documentation of training activities

Furthermore, the effectiveness of practice-based training methods can be explained through Experiential Learning Theory, which emphasizes the importance of learning through direct experience. A hands-on training approach allows participants to learn actively and contextually, significantly improving their understanding and skills compared to lecture-only methods.

Improved Participant Understanding

The evaluation results showed a significant increase in understanding of financial bookkeeping. This was demonstrated by the increase in the average score from the pre-test to the post-test. Before the training, most participants did not understand the importance of systematic transaction recording, but after the training, they were able to grasp the basic concepts of bookkeeping and its benefits in business management.

Ability to Use the SIAPIK Application

Most participants were able to operate the SIAPIK application independently. Participants successfully performed the following:

- Creating an account and setting up a business profile
- Recording income and expense transactions
- Grouping transaction types
- Preparing simple financial reports

This demonstrates that the hands-on training method was effective in improving participants' technical skills.

Application Adoption Rate

The majority of participants have adopted the SIAPIK application in their operational activities. Participants have begun using the application to record daily transactions, although the level of consistency of use varies among business owners.

Table 1. Results of the evaluation of the SIAPIK application adoption training activities

No	MSMEs	SIAPIK Account	Number of transactions recorded	Pre-test score	Post-test score	Financial report	Usage status
1	MSMEs - 1	Yes	15	50	80	Yes	Active
2	MSMEs - 2	Yes	12	45	75	Yes	Active
3	MSMEs - 3	Yes	10	55	78	Yes	Active
4	MSMEs - 4	Yes	10	40	65	No	Inactive
5	MSMEs - 5	Yes	20	60	85	Yes	Active
6	MSMEs - 6	Yes	14	48	76	Yes	Active
7	MSMEs - 7	No	0	52	60	No	Inactive
8	MSMEs - 8	Yes	11	47	74	Yes	Active
9	MSMEs - 9	Yes	9	43	70	No	Inactive
10	MSMEs - 10	Yes	13	50	82	Yes	Active

Table 1 shows the results of the training evaluation. Overall, the community service activities demonstrated effective results and met the targets. The majority of MSMEs were able to adopt and use the SIAPIK application well and experienced a significant increase in their understanding of bookkeeping. Nine out of 10 MSMEs (90%) successfully created SIAPIK accounts (achieved $\geq 90\%$). In using the application, 8 MSMEs recorded ≥ 10 transactions (Target achieved $\geq 75\%$). Furthermore, in terms of knowledge improvement, the average pre-test score was 49 and the average post-test score was 74.5. There was an increase in knowledge of $\pm 52\%$ (achieved $\geq 30\%$). From the capacity building aspect, there was a significant increase in participants' understanding of financial bookkeeping, as indicated by the increase in the average score from the pre-test to the post-test. This indicates that the training and mentoring activities carried out were effective in improving the financial and digital literacy of curtain craftsmen, especially in the textile sector.

CONCLUSION

The SIAPIK application training program for textile MSMEs in Padang City has had a positive impact on improving the capacity of business actors in financial management. The participatory, practice-based training proved effective in enhancing participants' understanding of the importance of systematic bookkeeping and their skills in using digital applications.

Most participants were able to adopt the SIAPIK application to record financial transactions and prepare simple financial reports. Furthermore, there was a significant increase in participants' financial and digital literacy, as reflected in the results of the pre- and post-test evaluations. This indicates that the training and mentoring provided were able to meet the needs of MSMEs in improving the quality of their financial management.

However, several obstacles remain in implementation, such as differences in financial literacy levels, time constraints, and the persistence of manual record-keeping habits among some business actors. Therefore, collaboration with local governments, financial institutions, or universities is needed so that assistance in the use of SIAPIK can take place sustainably.

Overall, this program successfully achieved its stated objective of improving MSMEs' ability to maintain digital financial records. In the future, similar programs are expected to be expanded with a wider scope of participants and ongoing support to improve the performance and sustainability of MSMEs. Future training programs should include advanced SIAPIK features, such as financial statement analysis, cash flow management, and business performance evaluation, to further strengthen MSMEs' digital financial literacy.

Furthermore future programs should incorporate periodic evaluations to assess the long-term adoption of SIAPIK and its impact on the financial management practices of MSMEs. involve a larger and more diverse group of MSMEs from different business sectors to enhance the program's reach and generalizability. To maximize the program's impact, future training initiatives should engage a larger and more diverse group of MSMEs across different business sectors, thereby improving the generalizability of the findings and expanding the program's benefits.

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