



Strengthening the Digital Competence of MSMEs through Training on Application-Based Financial Statement Preparation in the Muaro Jambi Temple Tourism Village

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ABSTRACT

This community service was carried out with the aim of improving the digital competence of MSME actors in the Muaro Jambi Temple Tourism Village. This was done because of the low level of digital literacy and the suboptimal use of accounting or financial recording applications. The methods used included conducting an initial needs analysis survey, socialization in the form of material presentations, training and mentoring in the use of simple accounting applications, and conducting evaluations to assess the participants' skill levels. The activity was enthusiastically participated in and yielded excellent results. Participants demonstrated a good understanding of the material presented, were able to perform simple digital-based accounting, and MSME actors transitioned from manual accounting to digital accounting. Additionally, this activity contributed to strengthening MSME governance.

INTRODUCTION

Micro, small, and medium enterprises are the most strategic business sector in supporting the Indonesian economy (Sofyan, 2017). Muaro Jambi Temple Tourism Village is one of the villages where most of the community earns additional income or their main income by opening businesses. This is because this village has the largest temple in Southeast Asia, namely Muaro Jambi Temple. Muaro Jambi Temple is one of the cultural tourism attractions owned by the province of Jambi. The temple is located in Muaro Jambi Regency, stretching from west to east along the banks of the Batanghari River, which is 7.5 kilometers long. Muaro Jambi Temple is eight times larger than Borobudur Temple, covering an area of approximately 12 square kilometers. Muaro Jambi Temple is believed to be the largest center of Hindu education in Southeast Asia, as well as the center for the development of the Sriwijaya kingdom. Muaro Jambi Temple Tourism Village is not only known for its cultural and historical tourism potential but also as a center of creative economic activity for the surrounding community through various businesses such as culinary, tourist transportation, and other services (Octaviani & Handayani, 2021). However, this is not accompanied by good financial management skills, as most MSMEs still encounter financial management problems. Accounting records are still mostly done manually or not recorded at all, there is no separation between business and personal money, financial management is unstructured, and there is no proper accounting documentation (Lidia et al., 2025; Octaviani & Handayani, 2021; Wiralestari, Diah et al., 2024; Wiralestari et al., 2024; Wiralestari, 2019). This condition makes it difficult for MSME players to develop their businesses, compile financial reports, and ultimately make the right decisions (Rahma et al., 2025).



Figure 1. Muaro Jambi Temple

The development of technology and knowledge has led to economic shifts, namely the transition from a conventional economy to a digital economy. For this reason, MSME players are also required to have skills in utilizing digitalization, especially in accounting records. The digitization of financial reports makes it

easier to record all transactions quickly, accurately, and in an integrated manner, and allows for immediate analysis (Sanjaya et al., 2025). There are many financial applications that can help MSME players with accounting and financial management. However, the low level of literacy in digitization and financial management, as well as the lack of training in these areas, means that most MSME players are not yet able to make optimal use of technology.



Figure 2. MSMEs in Muaro Jambi Temple Tourism Village

Based on the above situation analysis, this community service activity is needed to overcome the problems described above. This activity is expected to increase understanding of the importance of digitization in accounting and financial management, improve skills in using financial applications, and encourage changes in behavior and mindset in financial management so that they are better prepared to face challenges and support the sustainable development of tourism villages.

IMPLEMENTATION AND METHODS

MSMEs and Financial Management

Micro, small, and medium enterprises (MSMEs) can be defined as a form of productive business that can be established by individuals or business entities in all economic sectors (Aliyah, 2022). In other words, MSMEs play a major role in advancing the economy of the country and the region. MSMEs can be distinguished based on the number of employees, the value of assets owned, and the average income received. Therefore, adequate accounting records are needed as a basis for MSMEs to assess and evaluate their operational activities, cash flow management, and make the right decisions.

MSME Financial Statements

Financial statements are the end result of the accounting process, which presents financial information that will be used as a basis for decision making (Anik & Indriastuti, 2025; Lidia et al., 2025). MSMEs must have at least the following financial statements: income statement, cash flow statement, and simple financial position statement. The information in financial statements must at least include (Indonesia, 2016):

1. Assets are resources owned by MSMEs that are used in operational activities to obtain economic benefits in the future. Assets can be in the form of cash, merchandise inventory, equipment, supplies, vehicles used for business operations, accounts receivable, and others.
2. Liabilities are SME financial obligations to other parties arising from past transactions and must be paid in the future. These liabilities can include: debts for the purchase of raw materials, business loan installments, and others.
3. Equity is the ownership rights of SME actors as owners of their business assets after deducting all liabilities. Equity reflects the capital of MSME players.
4. Revenue is money that comes into MSMEs as a result of their operational activities. Examples include sales of merchandise.
5. Expenses are cash outflows that must be incurred as a result of operational activities and result in a decrease in MSME profits. Examples include raw material costs, electricity costs, and others.

Digital Competence and Financial Statement Digitization

Digital competence is an individual's ability to use digital technology (Dahman et al., 2023). Digital competence in MSMEs includes the ability to use financial applications, understand digital data, and apply it in decision-making.

Financial statement digitization is a process of recording transactions, processing, and presenting financial information using information technology (Priandika & Setiawansyah, 2023). Financial statement digitization makes it easier for financial actors to record transactions accurately, error-free, and directly integrated (Priandika & Setiawansyah, 2023; Wiralestari, Arum, et al., 2024).

The implementation of community service activities was carried out in stages in the Muaro Jambi Temple Tourism Village. These activities focused more on improving the digital competence of MSME actors through training in digital-based financial reporting or applications. The stages consisted of:

1. The initial stage began with identification and coordination carried out by the community service team with the village head and MSME actors. This is done to analyze the situation so that the training is tailored to the needs, then determine the schedule, location, and participants of the activity.
2. The implementation stage. At this stage, community service activities are carried out, which include presenting materials and training according to the schedule at the location that has been agreed upon previously. The community service activity will be held on Thursday, October 4, 2025, at the village hall from 9:00 a.m. until completed.
3. The mentoring stage. Mentoring is carried out to assess the participants' ability to apply digital accounting in accordance with their business fields. At this stage, the community service team provides guidance on the obstacles faced by participants and offers solutions.
4. Evaluation stage. At this stage, participants are evaluated to assess their level of understanding and skills before and after the community service activities.

Several methods were used in this community service activity, including:

1. Interactive Lecture Method. At this stage, the community service team presented material related to digital competencies in financial statement preparation.
2. Practical Method. At this stage, participants directly practice using the accounting/financial recording application as explained previously. The purpose of this stage is to develop participants' technical skills.
3. Mentoring Method. This is done to see if participants encounter difficulties in using the accounting application, and the team provides technical solutions.
4. Evaluation Method. An evaluation is conducted to assess the effectiveness of the community service activity.



Figure 3. Implementation of Community Service

RESULTS AND DISCUSSION

The implementation of community service activities in the form of training on digital financial reporting to improve the digital competence of MSME actors in the Muaro Jambu Temple Tourism Village has shown very positive results. Based on the initial evaluation, it was found that most MSME actors did not have a good recording system and still kept records manually. This community service activity has had a visible impact, as participants have gained a good understanding and technical skills related to the preparation of digital financial reports.

The enhancement of participants' capabilities is demonstrated by their understanding of basic accounting concepts, whereby participants comprehend and understand the definitions and scope of assets, liabilities, equity, income, and expenses contained in financial statements. Participants also understand the importance of separating personal wealth from business wealth, which is always a major problem experienced by MSME players. Separating wealth can provide benefits in strategic planning for the sustainability of MSMEs themselves. Furthermore, participants can also understand the technical use and how to operate accounting recording applications properly.

Adopting information technology, especially in preparing financial reports, is the best solution to overcome the limitations of MSMEs. The digital technology adopted by MSME players greatly assists in recording transactions, documenting transaction evidence, preparing financial reports, and disseminating financial information more efficiently and accurately (Fitari & Hartati, 2022). Another benefit felt by MSME players is the ease of automated calculations, ease of collecting financial data, presenting financial reports, and reducing the risk of errors in inputting transaction data or financial information, which will result in reliable financial reports. In other words, implementing digital technology provides convenience and access to obtain financial information more quickly (Priandika & Setiawansyah, 2023). Furthermore, implementing digital technology can also make financial reports more transparent and accurate, which can be used as a guideline for better strategic planning and a faster response to market changes (Nurfani et al., 2025).

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

The implementation of community service activities received very positive enthusiasm from participants. This activity provided benefits in the form of increased competence of MSME actors in preparing financial reports digitally. MSME actors appeared to be able to apply and use accounting recording applications well. This community service activity is an effort to encourage a change in the mindset of MSME players who have been recording financial information manually and in a non-detailed manner to become more structured by using digital technology. Digital technology not only makes it easier to prepare financial reports but also provides many benefits to its users.

Recommendations

1. Continuous mentoring. Continuous mentoring is necessary to ensure consistency among MSME actors in using digital technology.
2. Advanced training. Advanced training to improve the skills of MSME actors who already understand basic accounting concepts, which can include continuous training such as: MSME financial statement analysis, MSME budgeting, and others.

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