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Improving Financial Recording Skills with the BukuWarung Application for MSME Members of the Independent Community Association (IKMAN) in Probolinggo Regency

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A B S T R A C T

Financial recording is important in a business, including Micro, Small and Medium Enterprises (MSMEs). The many problems experienced by MSMEs make it difficult for them to compile financial records for their businesses. This research aims to improve financial recording skills with the BukuWarung application among members of the MSME community, Ikatan Komunitas Masyarakat Mandiri (IKMAN) in Probolinggo Regency. The method used in this research is participatory action research. The action research procedures used include diagnosing, planning action, taking action, and evaluating action. The required data is obtained from observations, interviews, and documents. The results of the research show that the skills of IKMAN members have increased with an increase of 5% - 35%, and IKMAN members can better organize financial records using the BukuWarung application, especially to record daily sales transactions in their business so that business finances and personal finances can be separated. IKMAN members can also find out the condition and financial position of their business and find out the profit or loss from their business, so that their business financial records become neater. It can be concluded that with this training activity, the knowledge and skills possessed by IKMAN members regarding preparing financial records using the BukuWarung application have increased.

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1. INTRODUCTION

Financial recording is important in a business, including Micro, Small and Medium Enterprises (MSMEs). This needs to be supported by proof of transactions. The financial recording stage for businesses is carried out regularly, starting from recording, grouping and identifying each

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business financial transaction correctly which has been adjusted to the transaction evidence. According to Hidayah et al. (2021) every time an expenditure or income transaction occurs, it must be recorded regularly and continuously, and there needs to be proof of the transaction. Financial records that must be prepared by business owners are expense notebooks, income notebooks, stock books, etc. so that every transaction carried out can be known clearly and business actors can easily know the financial position and condition of their business (Faiza, 2021). Apart from that, by compiling financial records for MSMEs, MSME financial data becomes neater so that MSME players can easily find out the profits and losses of their business.

Financial recording is the first step for MSMEs to find out the amount of income and costs that must be incurred in their business. This shows how to manage in detail the incoming and outgoing financial flows in order to know the profits and losses obtained (Andarsari & Dura, 2018). The advantages and disadvantages of MSMEs can be easily identified if there is a separation between personal finances and business finances. It is hoped that separate financial recording between personal finances and business finances will enable MSME players to know the limits of their financial use.

The current era of digitalization means that financial recording is no longer difficult to do. Along with the development of information technology, many free and paid accounting applications for MSMEs have been released by institutions. There are Android-based accounting applications for MSMEs such as BukuWarung, BukuKas, AkuntansiKu, Finansialku, and others (Teknovidia, 2022). One accounting application that can be used by MSMEs is BukuWarung. According to Bukuwarung.com (2022), this accounting application can make it easier for MSMEs to compile digital financial records practically and easily.

The BukuWarung application is an MSME bookkeeping application created with the aim of making it easier for MSME owners to record their business finances digitally (Bukuwarung.com, 2022). There are several stages that must be carried out in using the BukuWarung application to compile financial records, starting with the first stage, namely installing the BukuWarung application, to the final stage, namely skills in compiling financial recording reports, such as being able to print income and expenditure reports, accounts payable and receivable reports, and stock reports. Business actors are said to be skilled in compiling financial records using the BukuWarung application if they master all stages of operating the application.

There are various features that MSME owners can use, such as the cashier mode feature, stock management feature, debt recording feature, bookkeeping recording feature, and daily, weekly and monthly business report features. This can help MSMEs know the advantages and disadvantages of business; ease of accessing and monitoring bookkeeping and business financial reports in real time; provides automatic calculations thereby minimizing calculation errors in the bookkeeping process (Basuki et al., 2021). These features and benefits are a solution to make it easier for MSMEs to carry out digital financial records, find out the actual financial condition of the business and the resulting financial recording reports can be used for better business financial management.

The phenomenon that occurs in the field shows that financial records in MSMEs are still mixed between personal finances and business finances. This is shown by business actors who are not orderly in compiling records for their business. This problem also occurs among MSMEs in the Probolinggo Regency area, namely members of the Independent Community Association (IKMAN) MSMEs, which is a community of various MSMEs in the Tongas District area, Probolinggo Regency which operates in the culinary snack sector. In reality, most members have not prepared financial records and their understanding of the importance of financial records is still low. This results in negative impacts, such as not knowing the condition

and financial position of the business, not knowing the profit or loss of the business, and the absence of separation between business finances and personal finances.

This research aims to improve financial recording skills with the BukuWarung application among members of the MSME community, Ikatan Komunitas Masyarakat Mandiri (IKMAN) in Probolinggo Regency. Financial recording training using the BukuWarung application needs to be given to IKMAN MSME members. The skill indicators in this training are 1) understanding of basic knowledge of financial recording for MSMEs and 2) skills in using the BukuWarung android-based financial application, starting from installing the application to printing financial recording reports, and the result is being able to use the BukuWarung application well. So you can prepare financial records quickly, and the results are accurate, and the resulting financial records report looks clear and neat. This training was carried out in a short time, so participants welcomed the training.

2. METHOD

This research is action research which is participatory in nature. The research subjects were 12 people (Wahyuni, 2019). The 12 people were selected based on criteria determined by the researchers by looking at the member's minimum education, SMP until Bachelor's degree, business experience of more than 2 years, and having a smartphone. The action research procedure uses the model used, namely *diagnosing, planning action, taking action, and evaluating action* (Coghlan, 2011). The level of research success is seen from two main indicators, then the score obtained is calculated using the skill value calculation formula and the results are interpreted in the value criteria in the success interpretation table. The required data is obtained from observations, interviews, and documents. The instruments used to collect research data were observation sheets and interview sheets, which were prepared according to the technical skill aspects being studied (Widodo et al., 2015). The collected data is analyzed with the aim of answering the problem formulation in the research. The results of the data that have been analyzed are used to describe the process and results of training in preparing financial records using the BukuWarung application for MSMEs IKMAN.

3. RESULTS AND DISCUSSION

3.1 Results

Diagnosing

Researchers carried out diagnosing activities through interviews with informants and FGD (Focus Group Discussion) with several members of the IKMAN MSMEs. Procedures for implementing FGD activities for IKMAN MSME members:

1. Formation of FGD: Formation of focused discussion groups, informing activity plans, participant data collection and scheduling.
2. Implementation of FGD: Explaining activity procedures, determining appropriate actions regarding existing problems, and interviewing FGD participants according to the interview sheet guidelines.
3. Analysis of FGD results: Analyzing the results of FGD activities and concluding plans for further action.

Planning Action

Through the FGD activities that have been carried out, action planning has been carried out, namely providing training in using the BukuWarung accounting application to compile

financial records for IKMAN MSME members. According to Kamil (2010) in training activities there are several aspects that must be present, namely instructors, training participants, training processes, training materials and training methods.

Taking Action

The action implementation phase was carried out in two meetings. The activities in the first training were an explanation of the basic knowledge of financial recording for small businesses, then an explanation of how to use the BukuWarung application to compile financial records as well as researchers observing participants' skills, as well as a question and answer session. The activity in the second training was independent practice of using the BukuWarung application while researchers observed the participants skills.

Evaluating Action

Evaluation activities include several aspects, including Process Evaluation to see the appropriateness of the time and technical implementation of the training, and Skills Evaluation to determine and measure participants' skills before and after participating in the training through observations using observation sheet guidelines

After the action research procedure above, the results obtained by the researcher are as follows:

First Training Related to Understanding Basic Knowledge of Financial Recording and Introduction to the BukuWarung Application

Table 1. Activities in the First Training

No.	Activity	Time	Executed Time	Attendance of Participants
1.	Presentation of basic knowledge of financial recording for MSMEs	20 minutes	30 minutes	9 Participants
2.	Introduction to the BukuWarung application	20 minutes	20 minutes	12 Participants
3.	Practice together using the BukuWarung application	60 minutes	70 minutes	12 Participants
4.	Independent practice of using the BukuWarung application and assessment of skills in preparing financial records using the BukuWarung application at the first meeting	45 minutes	60 minutes	12 Participants

Source: Primary Data, 2023

Table 1 data shows several activities carried out in the first training. The following is an explanation of the results of the implementation of each training activity. The results of the activity of presenting basic knowledge of financial recording for MSMEs in the first activity were that several training participants experienced problems in understanding the material presented. This was shown by the fact that 8 out of 12 training participants actively asked questions about material they had not yet understood. One of the materials that is often asked about by training participants is regarding accounts payable and receivable reports. Based on these findings, the instructor explained again the material regarding accounts payable and receivable reports by explaining slowly until the 8 training participants understood the accounts payable and receivable reports.

The results of the implementation of the BukuWarung application introduction activities in the second stage were that there were 6 training participants who actively asked questions

about several materials they did not understand, one of which was material regarding the features of the BukuWarung application. So that the training participants can better understand the material presented, the instructor reviews the material asked by the training participants slowly until the participants understand the use of the various features in the BukuWarung application. The training participants were very enthusiastic when taking part in activities at this stage because the participants could get to know the BukuWarung application in more detail. This is shown by the many questions related to the BukuWarung application. The time allocation for training at this stage was in accordance with the target implementation time, namely 20 minutes and was fully attended by 12 participants.

The results of implementing practical activities together with the use of the BukuWarung application in the third stage were that there were 3 training participants who still had difficulty operating the BukuWarung application to compile financial records. It was shown that 3 training participants took longer to complete the practice questions compared to the other 9 participants. However, after being provided assistance by the instructor, 3 trainees who experienced difficulty were able to solve the practice questions correctly. It is known that most of the training participants have been able to operate the initial stages of the BukuWarung application (stage *download* and *install* application in *Google PlayStore*, *login* into the application, create a business identity, and complete business information) and participants still have difficulty operating the BukuWarung application at stage *input* transactions and create financial reports. The following are the results of observations made by researchers in practice at the first meeting:

Table 2. Value of Financial Record Preparation Skills with the BukuWarung Application in the First Training

No.	Participant Name	Value	Criteria
1.	KH	85	Very Good
2.	ES	70	Good
3.	IN	75	Good
4.	FA	60	Quite Good
5.	LS	80	Good
6.	KD	65	Good
7.	AS	70	Good
8.	WS	45	Quite Good
9.	IM	45	Quite Good
10.	ML	80	Good
11.	IY	70	Good
12.	KH	85	Very Good

Source: Primary Data, 2023

Table 2 presents the results of the observation of financial record keeping skills using the BukuWarung application among members of IKMAN's MSMEs in the first training session. Based on the evaluation results of the participants' skill levels, it is evident that 2 participants achieved skill scores in the range of “81 to 100” with the criteria “Very Good”, 7 participants scored in the range of “61 to 80” with the criteria “Good”, and 3 participants scored in the range of “41 to 60” with the criteria “Quite Good”. Participants who received a skill score with the criteria “Quite Good” in the first training session were only able to operate the BukuWarung application at the initial stage, which includes downloading, installing, and logging into the BukuWarung application, creating business identity, and completing business information. Participants still couldn't independently operate the BukuWarung application to organize financial records in the subsequent stages, which include inputting income and expenditure

transactions, managing debts, tracking inventory, and generating financial reports (income statements, expenditure reports, and accounts receivable and payable reports in both pdf and ms. excel formats)

The results of observations conducted by the researcher during the entire activities in the first training session reveal 5 aspects within 2 indicators that fall into the low category. In the first indicator, there is 1 aspect, namely aspect (d) Ability to understand accounts receivable and payable reports. In the second indicator, there are 4 aspects, namely aspect (f) Ability to manage invoice information in the BukuWarung application, (h) Ability to input debt and credit transactions in the BukuWarung application, (n) Ability to print accounts receivable and payable reports in both pdf and ms. excel formats, and (o) Ability to print income/expenditure reports in both pdf and ms. excel formats.

Some of these aspects pose challenges for the training participants due to the relatively low level of human resources. This is evidenced by a lack of information technology literacy regarding accounting applications, where the BukuWarung application is a new concept for the participants. This serves as an evaluation for the researcher to make improvements in the second training session. The aim is to enhance the skills of the participants so that they can truly excel in using the BukuWarung application for financial record keeping.

The Second Training Related to Participant Assistance and Independent Practice of Using the BukuWarung Application

Table 3. Activities in the Second Training Session

No.	Activity	Time	Executed Time	Attendance of Participants
1.	Participant mentoring	60 minutes	60 minutes	12 Participants
2.	Independent practice of using the BukuWarung application and assessment of skills in financial record keeping using the BukuWarung application in the second training session	45 minutes	45 minutes	12 Participants

Source: Primary Data, 2023

Data Table 3 shows several activities planned for the second training session. Here is an explanation of the results of the training activities:

The results of the assistance activities indicate that the training participants still remember the material presented in the first training session. This is evidenced by the participants being able to answer questions correctly from the instructor. One successful participant in answering questions correctly was Ms. Indri Nur, who could answer questions about the procedure for entering inventory in the BukuWarung application. The time allocation for this stage was carried out according to the target, which is 60 minutes, and was attended by all 12 participants. Here are the results of the observations conducted by the researcher during the practical session in the second training.

Table 4. Skill Values in Financial Record Keeping with the BukuWarung Application in the Second Training

No.	Participant Name	Value	Criteria
1.	ST	90	Very Good
2.	KH	95	Very Good
3.	ES	90	Very Good

No.	Participant Name	Value	Criteria
4.	IN	80	Good
5.	FA	90	Very Good
6.	LS	85	Very Good
7.	KD	85	Very Good
8.	AS	75	Good
9.	WS	80	Good
10.	IM	90	Very Good
11.	ML	85	Very Good
12.	IY	95	Very Good

Source: Primary Data, 2023

Table 4 displays the results of skill assessments in financial record keeping with the BukuWarung application for members of the IKMAN MSMEs in the second training. Based on the evaluation results, it is observed that 9 training participants received skill scores in the range of "81 to 100" with the criteria "Very Good", while 3 other participants received skill scores in the range of "61 to 80" with the criteria "Good". Overall, all participants in the second training were able to comprehend the basic knowledge of financial record keeping for MSMEs and operate the BukuWarung application to organize financial records, starting from downloading and installing the application to generating financial reports such as income and expenditure reports and debt accounts in PDF and MS Excel formats.

The above observations lead to the conclusion that the participants' skills in the financial record keeping training with the BukuWarung application in the second session have improved, making it unnecessary to proceed to an additional stage. However, there are still 3 aspects from 2 indicators that are classified as low. In the first indicator, there is 1 aspect, namely aspect (d) the ability to understand debt and credit reports. In the second indicator, there are 2 aspects: aspect (f) the ability to manage note information in the BukuWarung application and aspect (h) the ability to input debt and credit transactions into the BukuWarung application. These three aspects can be used by future researchers to refine the existing research.

Financial Record Keeping Skills with the BukuWarung Application

The knowledge and skills of training participants in financial record keeping with the BukuWarung application have improved following the training activities conducted in the first and second sessions. This is evidenced by the percentage development graph of skill scores for each training participant in the first and second sessions. The following is the percentage development graph of skill scores for participants in financial record-keeping training with the BukuWarung application:

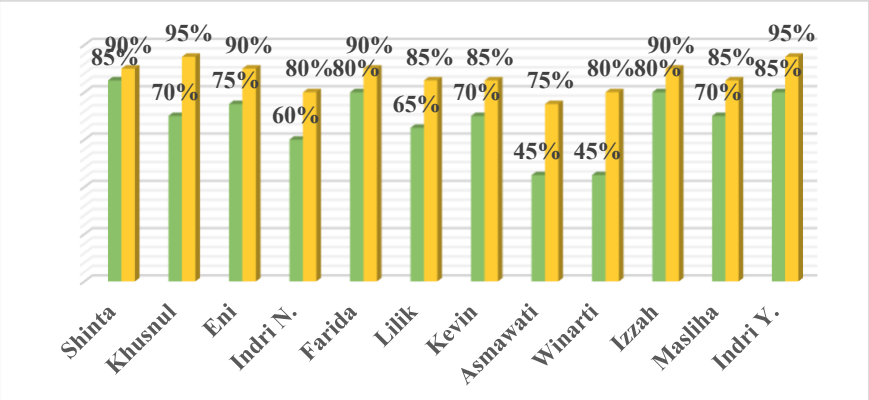

Figure 1. Percentage Development Graph of Skill Values
Source: Primary Data, 2023

Figure 1 shows the percentage improvement in financial record keeping skills with the BukuWarung application among MSME IKMAN members in the first and second training sessions. The percentage improvement in skills for the first session includes 2 participants who achieved skill scores with a percentage of 85% categorized as “Very Good”, 7 participants with skill scores ranging from 61% to 80% categorized as “Good”, and 3 participants with skill scores ranging from 41% to 60% categorized as “Quite Good”. Meanwhile, the percentage improvement in skills for the second session includes 9 participants who achieved skill scores ranging from 81% to 100% categorized as “Very Good” and 3 participants with skill scores ranging from 61% to 80% categorized as “Good”. Here is a more detailed breakdown of the participants' skill improvement in financial record keeping with the BukuWarung application:

Table 5. Participant Training Skill Scores

No.	Participant's Name	Training 1 (green bar)	Training 2 (yelow bar)	Improvement (%)
1	ST	85	90	5
2	KH	70	95	25
3	ES	75	90	15
4	IN	60	80	20
5	FA	80	90	10
6	LS	65	85	20
7	KD	70	85	15
8	AS	45	75	30
9	WS	45	80	35
10	IM	80	90	10
11	ML	70	85	15
12	IY	85	95	10
	Average	69	87	18

Source: Primary Data, 2023

Table 5 shows the average skill improvement scores of financial record keeping using the BukuWarung application for members of the MSME IKMAN in the first and second training sessions. The average skill score in the first training was 69, classified as “Good”, while in the second training, it increased to 87, classified as “Very Good”. The skill improvement for each participant from the first to the second training ranged from 5% to 35%. The overall percentage of skill scores for the first training was 69%, classified as “Good”, and it increased by 18% in the second training, reaching a total of 87% with a classification of “Very Good”.

Participants who initially received a “Quite Good” skill rating in the first training could only operate the BukuWarung application at the initial stages, including downloading, installing, logging in, creating business identity, and completing business information. However, they were unable to independently operate the BukuWarung application for financial record keeping in subsequent stages, such as inputting income, expenses, debts, stock management, and generating financial reports in the form of income and expenditure statements, as well as accounts receivable and payable reports in PDF or MS Excel format. After receiving guidance in the second training, participants who initially received a “ Quite Good “ skill rating showed improvement. They were able to understand the basic knowledge of financial record keeping for MSME and operate the BukuWarung application independently for financial record keeping, including downloading, installing the application, and generating financial reports in PDF or MS Excel format. Based on these findings, participants have gained an understanding of the basic knowledge of financial record keeping for MSME, and their skills

in operating the BukuWarung application for financial record keeping have improved from downloading and installing the application to generating financial reports.

3.2 Discussion

The training activity on financial record keeping with the BukuWarung application is one of the initiatives aimed at enhancing the financial record keeping skills of members of the Small and Medium Enterprises (MSME) affiliated with the Independent Community Association (IKMAN) in Probolinggo Regency. Based on the research findings, the researcher asserts that the training activity has been successful and has significantly improved the financial record keeping skills with the BukuWarung application among IKMAN's MSME members. This aligns with the viewpoint of Muttaqin (2023) stating that training is a process of imparting knowledge, skills, and attitudes to make individuals more proficient and responsible in performing tasks and duties effectively.

Observing the skills in the first training session revealed that the results did not meet expectations, as there were still 3 training participants who did not grasp the process of financial record keeping with the BukuWarung application. This can be seen through the observation of skill values obtained: 2 participants scored "Very Good", 7 participants scored "Good", and 3 participants scored "Quite Good". Participants who received a "Quite Good" skill rating were Ms. Indri Nur, Ms. Asmawati, and Ms. Winarti. Based on an interview with one of the training participants, Ms. Asmawati, she mentioned that:

> *"...I am still a novice with applications like this. I only just found out that there are applications for financial record keeping because of this training. If it weren't for the training, I wouldn't have known. I still need some adjustment to better understand how to use this BukuWarung application." (Asmawati, 37 years old)*

The three training participants still face difficulties in operating the BukuWarung application. This is because the training participants are not quite familiar with technology and how to use it, especially in operating Android devices. As a result, the arrangement of financial records using the BukuWarung application is less than optimal. The contributing factor to the lack of success in the first training session aligns with research conducted by Wiratama, Kriswanto, Rahayu, Rais Nugraha, et al. (2019) which indicates that technological limitations can be one of the obstacles to the success of training participants in operating an application.

Based on the observations made by the researcher during the activities in the first training session, several challenges were identified. It was found that participants still had weaknesses in several aspects that serve as indicators of the research's success. There are 5 aspects within 2 indicators that fall into the low category. In the first indicator, there is 1 aspect, namely aspect (d) "Ability to understand accounts receivable and payable reports," and in the second indicator, there are 4 aspects, namely aspect (f) "Ability to manage invoice information in the BukuWarung application," (h) "Ability to input debt and credit transactions in the BukuWarung application," (n) "Ability to print accounts receivable and payable reports in both pdf and ms. excel formats," and (o) "Ability to print income/expenditure reports in both pdf and ms. excel formats."

Another challenge in the first training session is related to the tardiness of the participants. The participants' lateness during the training activities indicates a lack of discipline regarding time, impacting the training process. Latecomers require special assistance to catch up with the provided material, leading to an extension of the training time allocation. This is consistent with the opinion expressed by Mankunegara (2005) in research conducted by (Pamesti et al., 2014) stating that the failure to achieve the target of a successful activity is influenced by factors such as discipline and suboptimal motivation.

Based on the issues in the first training session that did not yield satisfactory results or where problems were not well resolved, it is necessary to carry out further improvement by either refining the actions using the same method as before or devising entirely new corrective actions to address the existing issues (Slameto, 2015). Implementing corrective actions in subsequent sessions is not considered a fatal flaw since, in action research, adjusting the process to achieve the target is considered reasonable (Aqib & Chotibuddin, 2018).

Based on the observation of skills in the second training session, it can be noted that the results have met expectations. This is evidenced by an improvement in the skill scores of training participants, where 9 participants received a skill rating of "Very Good" and 3 participants received a rating of "Good". The increase in skill scores occurred because, in the second training session, the instructor provided special guidance to participants who initially scored "Quite Good" by employing the same actions as in the first training session but extending the duration of the training session. The focus of the second training session was more on guidance through explanations of the material and practical usage of the BukuWarung application, starting from the download and installation stage to generating financial reports, as well as including discussion sessions.

This was done so that during the skill assessment in the second training session, participants could focus more on working independently on practice problems using the BukuWarung application. This is evidenced by the results of an interview with one of the training participants who received special guidance from the instructor, Mrs. Winarti, as follows:

> *"I understand better than before because the explanation of the material is more detailed. The material is also directly applied, so it's nice, and I can understand it immediately." (W, 35 years old)*

The implementation of the continuous improvement can be considered successful in the second training session, and the training participants have been able to use the BukuWarung application as a tool for financial record keeping. Based on the observations made by the researcher during the second training session, no more challenges were identified. The improvement strategy used was suitable for addressing the challenges in the first training session. However, there are still 2 aspects from 1 indicator that are classified as low, namely aspect (f) "Ability to manage invoice information in the BukuWarung application" and aspect (h) "Ability to input debt and credit transactions in the BukuWarung application." The weaknesses in these two aspects are not as significant anymore due to the improvements. Both aspects have shown progress or improvement, although they are still less compared to other aspects.

In the first aspect, which is aspect (f), some training participants still cannot manage invoice information in the BukuWarung application. This is because participants neglect to set up invoice information before recording transactions in the application, even though setting up invoice information is crucial for providing details in the evidence of financial transaction recording. In the second aspect, which is aspect (h), some training participants still struggle to input debt and credit transactions in the BukuWarung application. This is because consumer debts are not recorded, and there is difficulty in inquiring about them when they become due. Similar challenges were encountered in a previous study by Hidayat & Raganata (2022) who also faced the same issues. The recommended improvement activity to address these challenges is to utilize the BukuWarung application, as it provides features such as automatic reminders for payment deadlines and allows the application to connect to WhatsApp to send reminders to consumers. This enables consumers to make debt payments without incurring transfer fees.

These features facilitate Small and Medium Enterprises (MSME) owners in recording customer debts effectively.

Another finding in the second training session is that there is one training participant who obtained the lowest skill percentage in the second training session, namely Asmawati. This participant achieved a skill percentage of 75% with a rating of "Good". This is attributed to the participant's highest educational level, which is at the junior high school level. This aligns with Setiyawan's opinion in Ningrum (2022) that the higher the educational level one attains, the better the understanding in receiving and processing new information, and vice versa.

Based on the results indicating an improvement in financial record keeping skills with the BukuWarung application among members of MSME IKMAN in the second training session, it is considered that the training activities are sufficient, and there is no need for further training. This is because the training activities have successfully achieved the goal of enhancing financial record keeping skills with the BukuWarung application among MSME IKMAN members, with an average percentage of 87% in the "Very Good" category. In line with Moekijat's opinion in Kartika & Fauzi (2011), training activities are carried out to achieve several goals, including the development of knowledge, skills, and attitudes. However, for future research, it is recommended to focus more on aspects that are still considered low, specifically aspect (f) and aspect (h).

The skills of MSME IKMAN members as training participants have improved, particularly in financial record keeping skills with the BukuWarung application. This is evidenced by comparing the skill scores obtained in the first and second training sessions, and is further supported by the statement of one training participant as follows:

> *"... I am very pleased with this training because, as a business owner, it helps improve my skills in managing finances for my business. I used to be lazy in keeping records of my business finances, but now I am more diligent in recording because I use the BukuWarung application, which is very easy to use and makes my record keeping faster. Overall, this training is very beneficial." (K, 32 years old)*

According to Wiratama et al. (2019) the success achieved is not separate from the enthusiasm and good cooperation between participants and instructors, where good cooperation becomes one of the driving factors for the success of financial record keeping training with the BukuWarung application.

Looking at the conducted training, the procedures for using the action research method by the researcher are in line with what Kurt Lewin stated (Coghlan, 2011). Based on the results of the training activities carried out gradually in accordance with the predetermined action research cycle, it can be said that the knowledge and skills of the training participants have improved, indicated by 1) Understanding of basic knowledge of financial record keeping in a business and 2) Skills in organizing financial records using the android based financial application BukuWarung.

The success of the training is also influenced by several supporting factors and inhibiting factors that occurred during the implementation of the training activities. Supporting factors experienced by the researcher during the training activities include support from the Independent Community Society Community (IKMAN) SMEs, the availability of tools used during the training process, and the motivation of enthusiastic participants during the training activities. In addition to the supporting factors, there were inhibiting factors during the training activities, such as the lateness of training participants in attending the training and the mismatch between the training schedule and the planned schedule.

4. CONCLUSION

The financial record keeping training activities with the BukuWarung application are one of the efforts to enhance the skills of the community, especially members of the Small and Medium Enterprises (MSME) affiliated with the Independent Community Association (IKMAN). The goal is to enable them to develop practical and beneficial financial record keeping skills for their businesses. Based on the results and discussions of the research, it can be concluded that the financial record keeping skills of IKMAN's MSME members using the BukuWarung application have improved. This is demonstrated by the percentage increase in skills observed in the first and second training sessions, ranging from 5% to 35%. The overall percentage of skill values from the first to the second training session increased by 18%, shifting from 69% with the "Good" criteria to 87% with the "Very Good" criteria. Training participants have demonstrated an understanding of basic financial record keeping knowledge for MSME and the ability to operate the BukuWarung application for financial record keeping, starting from downloading and installing the application to generating financial reports.

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