

Training of Culinary MSME in Facing The Digital Era Using Digital Payment Methods and Digital Financial Bookkeeping

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Abstract: We are living in a digital age where all sales transactions may be completed online. Based on this, the bare minimum of business owners is those who utilize digital commerce and create digital banking records. Pemppek Sohob is a micro, small, and medium enterprise (MSME) in the capital of Jambi. The business owner still primarily uses non-digital methods to make transactions. Due to this, the purpose of this service is to provide guidance and instruction in creating digital currency and payment methods. The devotion will be carried out to provide training and support for business owners. The outcome of this PPM is that MSME business owners may embrace digital transformation by implementing digital payment methods and financial records and increasing the value and quality of their efforts.

Keywords: Digital Transformation; Digital Financial Bookkeeping; Digital Payment; MSME

Introduction

Integrating digital technology into all facets of an organization's operations is known as digital transformation. To compete in the global marketplace, business players must embrace digital transformation. Many MSMEs still operate their enterprises without technology in this digital age. Due to their ease of management and low budget requirements, MSMEs are frequently operated by business players (Ayuningtyas & Utomo, 2023; Fauzi & Sheng, 2022; Tialonawarmi & Olimsar, 2022). MSMEs have a significant impact on the revival of the national economy. Currently, 64.2 million MSMEs account for 61% of Indonesia's GDP. However, only 17.5 million MSME actors have used e-commerce and joined the digital ecosystem. Additionally, according to a survey conducted in 2021 by OVO and CORE Indonesia, 84% of MSME partners felt helped by the existence of digital payment facilities or e-wallets.

This is demonstrated by the fact that MSMEs report having a greater understanding of how to use technology to run their businesses, reporting a rise in

daily income since utilizing digital financial services, and having greater access to financial services. Consequently, the effort to boost financial inclusion, particularly for MSMEs, has benefited from digitization. (Hendrawan et al., 2024; Jayanti & Karnowati, 2023). A business's or enterprise's finances are a crucial component that must be effectively handled because improper management can have disastrous effects on the firm. Like MSMEs, successful financial management is essential to a business's ability to operate according to its set financial goals.

One need for MSMEs is to keep a record of all their financial transactions, including capital expenditures, income, expenses, and unpaid customers. If everything is done manually, haphazardly, or without integration, this may not be as simple to accomplish as it seems. To make running their businesses easier, MSMEs must innovate by embracing recent technical advancements (Anggraini & Azizah, 2022; Hertina et al., 2024).

The organization and management of business finances can be facilitated for business actors through

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digital financial recordkeeping. For business actors, keeping accurate financial records of all their income and expenses is crucial to the smooth operation of their companies. Still dominated by micro and small firms, MSME players sometimes downplay the significance of financial recordkeeping features. According to Fadila (2023), there are still a lot of MSME actors in this situation who have not adopted financial recordkeeping.

This digital financial bookkeeping aims to quickly and easily understand the number of losses and profits the company experienced during that time. Additionally, digital financial bookkeeping seeks to discover every transaction made by a business, providing a picture of the state of the industry thus far and serving as a resource for business owners to make future decisions.

A new perspective on financial management is made possible by the availability of digital financial bookkeeping (Desiyanti, 2017; Maesaroh et al., 2021). It strives to make managing a firm's finances easier for entrepreneurs by implementing digital bookkeeping. Thus, documenting by just writing in a notebook will not result in a more apparent cash flow and financial report every month. MSMEs may find it more straightforward to understand their wealth and its sources, as well as to obtain a business perspective, thanks to the availability of digital application-based financial recordkeeping (Grengan et al., 2022; Malau & Silaban, 2023). Pempek Sohik is one of the micro and tiny enterprises in Jambi City that deals in souvenir sales.

Observations and in-person meetings with Pempek Sohik souvenir kiosk proprietors indicate that this long-standing Jambi City business has not yet experienced digital transformation. The proprietor of the company said that the only method of bookkeeping used at the moment is handwritten notes; occasionally, however, certain employees in the company still fail to record their income and spending. Furthermore, company owners are still limited to using cash as the only form of payment for their operations; funds, ovo, gopay, and other e-wallets are not accepted.

Method

This activity's implementation strategy will address partner financial management issues by strengthening participants' understanding of digital financial recordkeeping and payment options. Mentoring and training programs are implemented in digital transformation to address this issue. By providing this mentoring and training, the partners' unstructured and manual financial management issues will be resolved, allowing them to determine their cash flow and business profit or loss accurately.

The following is the sequence of events for this community service project.

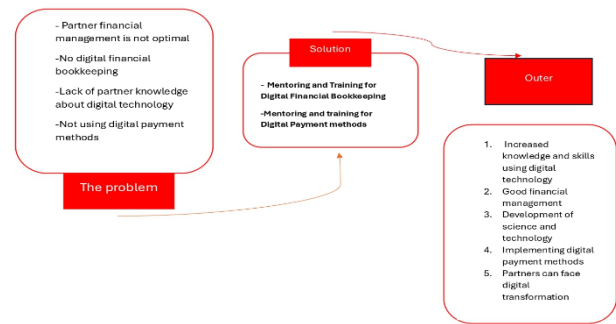


Figure 1. The flow of community service activities

A social and interactive method is taken to rationalize the issues with partners. The PPM team frequently visits and communicates closely with partners to inspire them to act and overcome obstacles. Partners are included in activities and actively involved in problem solutions. This strategy is intended to help partners become more conscious that the issues raised are their own and that they need to work through them independently, with the university's (PPM team) assistance. It is intended that partners would become more independent so they can deal with issues when they arise in the future. Because of this, the PPM team decided on a strategy to deal with partner issues.

Result and Discussion

The preparations made for this service are as follows: (1). The owner of the Pempek Sohik MSME is informed about the primary goals of this service activity by the team leader and team members; (2). The head coordinates the team's implementation strategy for mentoring and training; (3). The service team and its partners decide when to start the mentorship and training programs; (4). Speak directly with Pempek Sohik's owner about the information required to ensure the mentorship and training programs operate smoothly; (5). The service team gets ready for the implementation-related administration.

This is direct work. Execution of the task The Pempek Sohik location is situated at Jln. L. Professor Haji Mohammad D. Bafadhah, Cemp. Putih, Kec. Jelutung, Jambi City, was the exact site of this community service project. The community service team had a direct meeting with Mr. Sahik, the proprietor of Pempek Sohik. The following are examples of the training and support programs for digital payments that are conducted:

They are introducing Sunmi V2, an Android-powered cash register. An effective way to order and pay is with the Sunmi V2, a thermal point-of-sale system. Digital transactions can be conducted with this

technology. The service team would like to invite MSME, the owners of Pempek Sohib, to undertake digital transformation in line with the goal of this service.



Figure 2. Android-based cash register

Different Point of Sales (POS) cashier apps already on the Google Play Store can be utilized with the Sunmi V2 cash register. The Qasir application is one of the apps for which the community service team offers training. Sales reports will be visible in this application and can be used to assist the digital cashier system and facilitate partners' creation of digital financial bookkeeping.

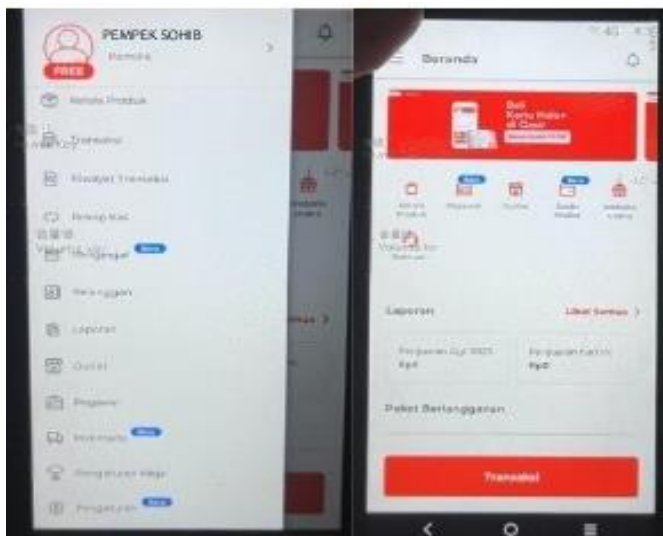


Figure 3. Cashier Application

I am registering a QRIS account as a digital payment tool. QRIS is the Quick Response Code Indonesian Standard, a National QR code standard to facilitate QR code payments in Indonesia launched by Bank Indonesia and the Indonesian Payment System Association (ASPI).



Figure 4. QRIS MSME account registration

Make digital transactions with digital payments via the QRIS barcode.



Figure 5. Digital payment transactions

Funds will reach the partner's account within two working days at the latest and five working days at the latest at the following settlement, subject to the terms and conditions that apply to QRIS. Thus, a monitoring stage will be conducted in the subsequent phase, including financial bookkeeping instruction, mentorship, and digital payment methods. Activity Observation The community service team monitors the partner's capacity to carry out digital transformation during the monitoring phase. Among them is the accomplishment of successfully adding virtual transactions to the owner of Pempek Sohib's account. Based on the monitoring data, the owner reported that the digital transaction had been completed successfully and that the money had likewise landed in their account.



Figure 6. QRIS funds enter the owner's account.

Assessment of activity outcomes: Partners were able to comprehend and operate the given digital cash register following the completion of the digital accounting and digital payment method training exercises, according to the findings of the activity evaluation. When time can be saved by switching to digital, this can enhance knowledge and abilities, expand the number and caliber of partner companies, and raise partner turnover. Customers benefit from the ease, convenience, and practicality of using digital wallets to make payments (Malau & Silaban, 2023). The following outcomes are obtained from this community service project: (1). Improving partnering with and comprehension of digital technology; (2). Enhanced partner financial management: Previously lacking in transparent daily sales reporting, partners can now generate digital financial recordkeeping; (3). Science and technology advancements have allowed partners to conduct their organizations using digital transformation; (4). Customers can currently make digital payments utilizing e-wallets like Ovo, funds, Shopeepay, gopay, and other online payment services by scanning a QR code with a QRIS device (5). Has the potential to raise the standard of affiliated companies that did not have digital payments or financial recordkeeping at first; (6). It may boost the worth and attraction of their customers to enable them to compete in this age of digitization.



Figure 7. Training and Mentoring Activities

This community service activity has several enabling and impeding factors. The primary enabler for the successful execution of this activity is the Pempek Sohib owners and enthusiasm. The fact that digital transactions must wait two to five business days before being paid out is an impediment.

Conclusion

Pempek Sohib is one of the many MSMEs in Jambi City that have not yet undergone digital transformation in the face of the digital era. According to MSME owners, payments are only accepted in cash, financial management is still done on notebooks, and they still do not have precise daily sales data. As a result, the community service team offered instruction and support in digital payment systems and financial recordkeeping. Following the implementation of support and training, monitoring and evaluation results demonstrated that the owner had successfully incorporated digital transformation into the operation of his business, enhanced the financial management of partners who had previously lacked clear daily sales reports, and now partners could make economic decisions.

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