



## **ECONOMY DIGITALIZING MSME BOOKKEEPING THROUGH MYBISNIS APPLICATION AS AN ECONOMIC LEARNING MEDIUM IN RW 16, KAV. BUKIT SEROJA, BATAM**

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**Abstract.** Micro, Small, and Medium Enterprises (MSMEs) play a vital role in Indonesia's economy, yet many still face challenges in financial management, particularly in bookkeeping. Most small business owners in RW 16, Kav. Bukit Seroja, Batam rely on manual recording or no bookkeeping at all, making it difficult to track cash flow and prepare simple financial reports. Through the Community Service Program, a digital bookkeeping assistance program was conducted using the MyBisnis application as an economic learning medium for the community. This program applied a participatory approach, consisting of initial surveys, training on application usage, practical assistance in recording daily transactions, and evaluation of participants' skills. The results showed an improvement in digital financial literacy, as MSME owners began systematically recording transactions, separating income and expenses, and generating simple financial reports. Beyond technical skills, the program also increased awareness of the importance of financial management for business sustainability. Overall, the program enabled MSME actors in RW 16 to become more independent in managing their businesses and provided greater opportunities for sustainable growth. Digital bookkeeping through MyBisnis proved to be an effective strategy for strengthening community-based economic independence.

**Keyword:** Digitalization, Bookkeeping, MyBisnis application, MSMEs, People's Economy.

### **INTRODUCTION**

Micro, Small, and Medium Enterprises (MSMEs) play a highly strategic role in national economic development. MSMEs not only serve as major providers of employment opportunities but also act as key drivers of both local and national economies. Data from the Ministry of Cooperatives and SMEs show that MSMEs contribute more than 60% to Indonesia's Gross Domestic Product (GDP) and absorb over 97% of the workforce. This substantial contribution demonstrates that MSMEs are one of the main pillars of Indonesia's economic resilience, especially during times of crisis. However, behind their large contribution, MSMEs still face several challenges, one of the most prominent being the low quality of financial management and



bookkeeping practices.

This bookkeeping problem arises because most MSME owners still rely on manual recording systems—or, in some cases, keep no records at all. Business transactions are often remembered mentally, leading to unclear cash flows and difficulties in preparing financial reports. This situation limits MSME owners' ability to evaluate their businesses, determine development strategies, and access financial assistance from institutions that require proper financial documentation. Lestari & Widodo (2019) found that weaknesses in financial recording make MSME owners vulnerable to undetected losses and hinder effective financial control. This indicates that improving digital financial literacy is urgently needed to enhance the managerial capacity of MSMEs.

Digital transformation in the MSME sector has become a strategic solution to overcome these challenges. The digitalization of bookkeeping through technology-based financial applications helps business owners record daily transactions, monitor cash flow, and prepare simple financial reports more easily. According to Pratiwi & Nugroho (2020), MSME digitalization improves operational efficiency, broadens market access, and strengthens competitiveness. One application that is simple, user-friendly, and suitable for small businesses is MyBisnis. This application is designed to assist MSMEs in managing transactions, recording income and expenses, and generating accessible financial reports through digital devices.

The Kuliah Kerja Nyata (KKN) Community Service Program conducted in RW 16, Kav. Bukit Seroja, Batam, aims to address these challenges by focusing on assisting MSMEs in using the MyBisnis application. This location was chosen because most MSMEs in the area consist of small-scale enterprises such as grocery shops, home-based food businesses, and micro-service providers, many of which do not yet have an organized bookkeeping system. Before the program, most business owners still relied on manual note-taking using simple notebooks, while some only memorized transactions without any documentation. This made it difficult for them to manage inventory, calculate net profits, and monitor business sustainability.

The bookkeeping digitalization assistance program was carried out using a participatory approach, where the community acted as the main agents and KKN students served as facilitators. The program involved several stages: introducing the importance of bookkeeping, training in using the MyBisnis application, and practicing daily transaction recording in each participant's business. This method not only provided technical skills but also built awareness of bookkeeping as an essential aspect of business sustainability. Setiawan & Ardiansyah (2021) found that implementing



digital financial recording applications significantly increases MSME financial literacy, which in turn boosts confidence in accessing external funding sources.

Moreover, this digitalization program also served as an economic learning platform for the community. Through practical use of the application, MSME owners learned fundamental financial management concepts such as cash flow recording, separation of business capital and profits, and preparation of simple income statements. Thus, this activity not only focused on technology adoption but also functioned as a practical and relevant financial education initiative for everyday community needs.

The urgency of this program grows as the digital era continues to advance, demanding that all business sectors, including MSMEs, adapt to technology to remain competitive. Santoso & Fadhilah (2021) argue that MSMEs capable of adopting digital technology are more likely to improve business performance, expand networks, and achieve higher competitiveness than those that remain conventional. Therefore, the KKN program in RW 16, Kav. Bukit Seroja, is expected to serve as a model for strengthening MSME capacity through financial digitalization while also acting as a hands-on economic learning platform.

In conclusion, the MSME bookkeeping digitalization program through the MyBisnis application is expected to create lasting positive impacts. Beyond improving financial records, it aims to cultivate a culture of digital financial literacy within the community. The main objective of this program is to enhance MSME owners' business management skills, establish more structured bookkeeping systems, and ultimately support the realization of economic self-reliance among the residents of RW 16, Kav. Bukit Seroja, Batam.

## **METHODOLOGY**

This community service activity was carried out in RW 16, Kav. Bukit Seroja, Batam, involving KKN students, RW administrators, and local MSME (Micro, Small, and Medium Enterprises) owners. The method used was a participatory community empowerment approach, in which MSME actors were not only the objects of the program but also active participants throughout the entire process. This approach was chosen to ensure that the outcomes of the activity truly aligned with community needs and could be sustained over time.

The first stage was the planning phase, which began with field observations and simple interviews to identify the bookkeeping patterns used by MSME owners. The results showed that most business owners still relied on inconsistent manual bookkeeping, and some did not record their transactions at all. Based on these findings, a digital bookkeeping training program using



the MyBisnis application was designed.

The second stage was the training phase, where participants were introduced to the basic concepts of simple financial management and the importance of bookkeeping for business sustainability. They were then trained directly on how to operate the MyBisnis application, including inputting income and expense transactions, managing simple inventory, and generating profit-and-loss reports.

The third stage was the mentoring phase, conducted through direct coaching in real business settings. KKN students accompanied MSME owners as they recorded their daily transactions, ensuring that they could independently use the application according to their specific business needs.

The fourth stage was the evaluation phase, in which participants' abilities to use the application were measured by comparing conditions before and after the training. Evaluation was conducted through monitoring the application's use and holding reflection sessions to discuss encountered challenges and potential solutions.

Through this methodology, the program not only emphasized technical skills in using the application but also fostered awareness of the importance of digital bookkeeping as a key component of business management. The ultimate goal is for MSME owners to become more self-reliant in managing their finances and to strengthen their competitiveness in the digital era.



Figure 1. MSME owners in Kav. Bukit Seroja RW 16



## **RESULT AND DISSCUSION**

The financial digitalization program for MSMEs using the MyBisnis application in RW 16, Kav. Bukit Seroja, Batam, was carried out according to the planned stages. In the initial phase, observations revealed that most MSME owners did not have an organized bookkeeping system. Records were kept manually using simple notebooks, and some small businesses, such as grocery stores, relied solely on memory without any transaction documentation. This condition made it difficult for business owners to determine their profit and loss accurately and to prepare simple financial reports for business evaluation.

After the training sessions, participants began to understand the importance of financial recordkeeping and how to use the MyBisnis application. Through hands-on practice, MSME owners were trained to input daily transaction data, distinguish between income and expenses, and compile simple profit-and-loss statements. The mentoring process helped participants overcome technical difficulties, such as navigating certain features or inputting inventory data correctly. The mentoring results showed a significant behavioral shift among MSME owners. Those who previously never recorded transactions began to consistently use the application for recording income and expenses. Additionally, the financial reports generated by the application provided a clearer picture of their business conditions. This finding aligns with Setiawan & Ardiansyah (2021), who stated that financial digitalization improves financial literacy and helps MSMEs manage cash flow more effectively.

Another noticeable impact was the growing awareness of the importance of digital literacy in business management. Through the MyBisnis application, MSME owners not only learned to use technology but also gained a better understanding of basic financial management principles. According to Pratiwi & Nugroho (2020), digital technology mastery is a key factor in enhancing MSME competitiveness in the Industrial Revolution 4.0 era. With digital bookkeeping, MSMEs in RW 16 now have greater opportunities for sustainable business development, including easier access to financial institutions that require formal financial reports.

## **CONCLUSION AND RECOMMENDATION**

### **Conclusion**

The MSME bookkeeping digitalization program using the MyBisnis application in RW 16, Kav. Bukit Seroja, Batam, has positively contributed to improving the community's digital financial literacy. Before the program, most MSME owners lacked proper bookkeeping



systems, making it difficult to monitor cash flow and evaluate their business performance. Through training, mentoring, and hands-on practice, participants gained an understanding of the importance of financial recordkeeping and learned how to use the MyBisnis application to record daily transactions and prepare simple financial reports. Thus, the program not only enhanced technical skills but also encouraged greater awareness of financial management as a foundation for economic independence.

### **Recommendation**

As a follow-up, MSME owners are encouraged to continue using the MyBisnis application consistently so that financial recording becomes a routine part of their business operations. Moreover, local community leaders and RW administrators should support the expansion of this mentoring program to include other MSMEs that have not yet participated, ensuring that the benefits of bookkeeping digitalization reach a wider audience. Higher education institutions are also expected to play an active role in assisting communities by developing similar community service programs focused on improving digital economic literacy. Through collaborative efforts, bookkeeping digitalization can become an effective strategy to strengthen MSME-based community economic independence.

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