E-ISSN: 2987-1573, P-ISSN: 2987-3460
TGO Journal of Community Development
Vol. 4, No. 1, January - June (2026)

Assistance in Strengthening MSME Financial Records through the Smart Cashier Application

Hamzah Fansuri Yusuf[1*], Agustin Hari Prastyowati[2], Hayatul Maspufah[3], Dwi Ratnasari[4]

[1,2,3] Department of Management, Institut Teknologi dan Sains Mandala, Jember, Indonesia
[4] Depatrment of Financial and Banking, Institut Teknologi dan Sains Mandala, Jember, Indonesia

ABSTRACT

The financial recording assistance activity for MSMEs in Sumberejo Village, Ambulu District, Jember Regency in August 2025 aims to improve business administration skills through the implementation of the Smart Cashier Application. The methods used include the stages of planning, implementation, and evaluation with qualitative-based data analysis. The results of the activity show that MSMEs are able to switch from manual recording to more accurate and structured digital recording. Participants can monitor daily cash flow as well as compile simple financial statements that support business decision-making. The discussion emphasized that mentoring not only provides technical skills, but also forms a new mindset in business management. Technical constraints such as device limitations and differences in initial understanding can be overcome through hands-on methods and intensive guidance. An important finding from this activity is a change in the behavior of MSME actors in managing finances, increasing awareness of transparency, and increasing confidence in running a business. In addition, this activity supports research on the digitalization of MSMEs and shows that community-based interventions are effective in strengthening the foundations of business sustainability. Thus, technology-based assistance is an important strategy to increase the competitiveness of MSMEs at the local level.

Kewords: Mentoring, MSMEs, Smart Cashier Applications, Financial Recording.

*Correspondence:
Hamzah Fansuri Yusuf
(hamzah@itsm.ac.id)

Received: 21-03-2026
Revised: 20-05-2026
Accepted: 20-06-2026
Published: 30-06-2026

1. INTRODUCTION

Financial recording for MSMEs is an important phenomenon that determines business sustainability. Financial recording helps MSMEs understand cash inflows and outflows clearly (Khaled et al., 2025). This makes it easier for business owners to measure profits and losses. Neat recording becomes the basis for more appropriate business decision-making (Brigitta & Maratno, 2025). MSMEs can identify inefficient costs and make savings (Asih et al., 2025). Financial recording also increases the trust of external parties such as investors or financial institutions (Indriani et al, 2024). Accurate financial data facilitates access to financing or business credit (Rahmawati et al., 2024). Good recording supports compliance with taxation (Putra et al., 2025). MSMEs can compile simple financial reports as a communication tool with business partners (Islamaya et al., 2025). Financial recording helps business owners plan product expansion or development (Sari et al., 2025). This phenomenon shows that financial recording is not just an administration, but a foundation for the sustainability and growth of MSMEs.

Several MSMEs in Sumberejo Village, Ambulu District, Jember Regency face serious challenges in terms of financial records. Untidy recording makes it difficult for them to monitor cash flow consistently. This has an impact on the unclear position of profits and business losses. Without good record-keeping, business decision-making is often based solely on intuition. This condition has the potential to cause cost waste and reduce operational efficiency. Assistance is important so that MSMEs are able to prepare simple financial reports. With assistance, MSMEs can understand the basic principles of accounting practically. In addition, structured recording will increase the trust of business partners and financial institutions. Assistance also helps MSMEs fulfill their tax obligations in a more orderly manner. This phenomenon shows that financial recording assistance is not just an administrative need, but an important strategy for business sustainability at the local level.

If financial recording assistance is not provided for MSMEs in Sumberejo Village, the risks that arise are quite large. MSMEs will have difficulty understanding cash flow regularly so that business decisions are not data-driven. This condition makes business management tend to rely only on intuition that is prone to errors. Unclear recording also has the potential to cause cost waste and reduce efficiency. Financial statements that are not available will hinder access to financing from financial institutions. Compliance with taxation is also low and risks causing legal problems. The trust of business partners and investors can decrease due to the lack of transparency of financial data. MSMEs will have difficulty planning expansion or product development. Business sustainability is threatened because it does not have a strong administrative foundation. This phenomenon shows that without assistance, MSMEs are at risk of stagnation and difficulty competing in an increasingly competitive market.

Using the Smart Cashier Application can be an effective approach to solve the problem of financial recording of MSMEs in Sumberejo Village. The app allows for automatic recording of transactions, reducing the risk of manual errors. Financial data is stored neatly and can be accessed at any time for business analysis. MSMEs can monitor daily, weekly, and monthly cash flows more easily. Simple financial statements can be generated instantly without the need for in-depth accounting skills. This feature also supports tax compliance because transaction data is well documented. In addition, the smart cashier application helps business owners in identifying the best-selling products. This information is useful for planning marketing strategies and business development. Assistance in the use of the application will ensure that MSMEs are able to utilize technology optimally. Thus, the implementation of the smart cashier application is not only an administrative solution, but also a business modernization strategy to be more competitive.

The purpose of this mentoring activity is to improve the ability of Sumberejo Village MSMEs to conduct financial records systematically and accurately. As a result, MSMEs can manage cash flow more regularly and produce simple financial reports that support access to financing. In addition, this assistance strengthens business transparency so as to increase the trust of business partners and support business sustainability.

2. METHODS

Financial recording assistance activities for MSMEs in Sumberejo Village, Ambulu District, Jember Regency which will be carried out in August 2025 using the Smart Cashier Application are designed through stages referring to Sopanah et al. (2025) planning, implementation, and evaluation. At the planning stage, the assistance team develops strategies, materials, and methods that are in accordance with the needs of local MSMEs. The implementation stage is carried out by providing direct training on the use of smart cashier applications for daily transaction recording. Evaluation is then carried out to assess the effectiveness of the activity, the level of understanding of participants, and the obstacles faced in the implementation of the application.

The data analysis of this activity uses a qualitative approach so that it focuses on an in-depth understanding of the experiences and perceptions of MSME actors. Data was obtained through observation, interviews, and documentation during the mentoring process. The results of the analysis are expected to be able to illustrate changes in the behavior of MSMEs in financial recording after using the application. The qualitative approach also allows the identification of supporting and inhibiting factors for program success. Thus, this activity not only produces technical skills, but also provides contextual insight into the needs of MSMEs at the village level.

3. RESULTS AND DISCUSSION

3.1. Results

The results of planning activities show that there are systematic steps to ensure that financial recording assistance runs effectively. The accompanying team first identified the needs of MSMEs in Sumberejo Village. Initial data was collected through interviews and observations of existing financial recording practices. Based on these findings, the training materials were arranged to suit local conditions. The Smart Cashier application was chosen as the main tool because it is easy to use and relevant to the needs of MSMEs. The activity schedule is set in August 2025 taking into account the readiness of participants. Planning also includes the development of hands-on practice-based training methods. In addition, evaluation strategies are designed to assess participants' level of understanding after the activity. The accompanying team prepares documentation instruments to support qualitative analysis. This entire planning process is an important foundation for the successful implementation and evaluation of the mentoring program.

Figure 1. Workshop Activities
Source: Documentation of Activity Results (2025)

The results of financial recording assistance activities for MSMEs in Sumberejo Village show a significant increase in business administration skills. Participants are able to use the Smart Cashier Application to record daily transactions more regularly. Financial recording that was previously done manually can now be accessed digitally and more accurately. MSMEs are beginning to understand the importance of simple financial statements as a basis for decision-making. Neatly stored transaction data also makes it easier for them to monitor cash flow. In addition, this activity increases awareness of the importance of business transparency. Business partners and financial institutions value more systematic recording as an indicator of professionalism. Qualitative analysis shows a change in participants' behavior in managing finances. Technical obstacles that arise during the implementation can be overcome through intensive assistance. Overall, the results of this activity show that technology-based assistance is able to strengthen the foundation of MSME sustainability at the village level.

The evaluation of financial recording assistance activities for MSMEs in Sumberejo Village was carried out to assess the effectiveness of the planning and implementation stages that have been carried out. The results of the evaluation showed that most of the participants were able to use the Smart Cashier Application well to record daily transactions. Qualitative analysis shows a positive change in financial recording habits that were previously done manually. Participants find it easier to monitor cash flow and compile simple reports after participating in mentoring. However, the evaluation also found that there were technical constraints such as device limitations and different initial understandings between participants. The accompanying team considers that the hands-on practice method is very helpful in overcoming these difficulties. The documentation of the activity shows an increase in the confidence of MSME actors in managing business administration. This evaluation also emphasizes the importance of follow-up in the form of follow-up assistance so that the skills acquired are maintained. Overall, this activity is considered successful in increasing the capacity of MSMEs in financial recording while strengthening the foundation of business sustainability.

Figure 2. Mentoring Activities
Source: Documentation of Activity Results (2025)

3.2. Discussion

The discussion of the results of MSME financial recording assistance activities in Sumberejo Village shows that there is a real change in business administration practices. The implementation of the Smart Cashier Application has succeeded in helping MSME actors switch from manual recording to a more structured digital system. This has an impact on increasing the accuracy of daily transaction recording and the ease of compiling simple financial reports. Qualitative analysis shows that participants are beginning to realize the importance of financial data transparency as a basis for business decision-making. In addition, this activity also fosters the confidence of MSME actors in managing business administration independently.

The discussion further emphasized that mentoring not only provides technical skills, but also forms a new mindset in business management. Technical constraints that arise, such as device limitations and initial differences in understanding, can be overcome through hands-on methods and intensive guidance. The evaluation shows that the success of the program is highly dependent on the continuity of mentoring so that the skills acquired are maintained. Thus, this activity not only increases financial recording capacity, but also strengthens the foundation of MSME sustainability at the village level.

The results of MSME financial recording assistance activities in Sumberejo Village support several studies that emphasize the importance of digitizing business administration. The findings show that the use of the Smart Cashier Application is able to increase the accuracy of transaction recording and facilitate the preparation of simple financial reports. This is in line with previous research that confirms that cashier application-based technology can strengthen business transparency and speed up the decision-making process (Islamiati et al., 2025). The qualitative analysis of this activity also showed a change in the behavior of MSME actors in managing finances, which supports the theory of technological adaptation in small businesses.

In addition, the results of this activity strengthen research on the role of mentoring as a key factor in the success of technology implementation at the local level (Rachmatsyah, 2025). The evaluation showed that the direct practice method and intensive guidance were able to overcome technical obstacles and limitations in the participants' initial understanding. These findings support the literature that emphasizes the importance of community-based interventions to increase the capacity of MSMEs. Thus, mentoring activities in Sumberejo Village not only provide practical benefits, but also contribute to the development of academic studies on digitalization and sustainability of MSMEs.

4. CONCLUSION

The financial recording assistance activity for MSMEs in Sumberejo Village, Ambulu District, Jember Regency in August 2025 is that the implementation of the Smart Cashier Application is able to significantly improve business administration skills. MSMEs that previously recorded transactions manually can now carry out digital recording that is more accurate, structured, and easily accessible. Qualitative analysis shows that there is a change in positive behavior in financial management, an increase in awareness of the importance of transparency, and an increase in the confidence of business actors. The evaluation of the activity confirmed that the direct practice method and intensive assistance were effective in overcoming technical obstacles and limitations of initial understanding. Overall, this activity not only provides practical benefits in the form of financial recording skills, but also supports business sustainability and strengthens the academic foundation for research on MSME digitalization.

The limitations of MSME financial recording assistance activities in Sumberejo Village are that there are still technical obstacles such as limited devices, differences in participants' understanding levels, and time constraints that make the mentoring process not fully optimal. In addition, the use of the Smart Cashier Application requires continuous adaptation so that it is truly integrated into the administrative habits of MSMEs. Suggestions that can be given are the need for follow-up assistance with intensive practice methods, the provision of adequate supporting devices, and the strengthening of digital literacy for MSME actors. With this follow-up, it is hoped that the financial recording skills that have been acquired can continue to develop and support business sustainability.

REFERENCES

Asih, V. G., Renata, M. M. H., Azzahra, A. N., Halizah, E. N., Sufi, U., Dwi, A. N. R., & Asitah, N. (2025). Peran akuntansi biaya dalam meningkatkan efisiensi operasional UMKM melalui pendekatan full costing. *Nusantara Entrepreneurship and Management Review*, *3*(1), 53-61. https://doi.org/10.55732/nemr.v3i1.1596

Brigitta, G., & Maratno, S. F. E. (2025). Analisis Penerapan Sistem Informasi Akuntansi Pelaporan Keuangan terhadap Perkembangan Usaha Mikro Mentainity. *MIZANIA: Jurnal Ekonomi Dan Akuntansi*, *5*(2), 133-142. https://doi.org/10.47776/mizania.v5i2.1766

Indriani, R., Harmen, H., Hutagalung, G. R. S., Limbong, N. G. C., Sembiring, O., Sihaloho, R. P., ... & Sahfitri, S. (2024). Analisis penyusunan laporan keuangan guna mengembangkan usaha mikro, kecil, dan menengah (UMKM) dalam etika keuangan. *MES Management Journal*, *3*(2), 427-441. https://doi.org/10.56709/mesman.v3i2.243

Islamaya, D., Rohimah, R., Zia, K., Sinaga, M., Ruhiyat, E., & Holiawati, H. (2025). Pemberdayaan Pelaku UMKM melalui Pencatatan Keuangan Sederhana Membangun Budaya Kepatuhan Pajak. *Jurnal Pengabdian Masyarakat Bangsa*, *3*(10), 5461–5466. https://doi.org/10.59837/jpmba.v3i10.3525

Islamiati, I., Qurrotul'Aini, S., Anisah, A., & Asman, N. (2025). Peran digitalisasi dalam pemberdayaan ekonomi UMKM melalui aplikasi kasir pintar. *Jurnal Pembelajaran Pemberdayaan Masyarakat (Jp2m)*, *6*(2), 545-558. https://doi.org/10.33474/jp2m.v6i2.23678

Khaled, J., Kamil, I., Prihanto, H., & Venni, R. (2025). Pengaruh penerapan manajemen arus kas terhadap keberlangsungan usaha UMKM di era digital. *Jurnal Manajemen dan Bisnis*, *5*(1), 35-43. https://doi.org/10.32509/jmb.v5i1.5397

Putra, D. A., Nikmah, N., Lismawati, L., Fachruzzaman, F., Emalia, D., & Qomariah, N. (2025). Pencatatan Akuntansi Sesuai Aturan Perpajakan Guna Memanfaatkan Insentif Perpajakan. *SAFARI: Jurnal Pengabdian Masyarakat Indonesia*, *5*(2), 166-173.

Rachmatsyah, T. H. (2025). Pemberdayaan masyarakat berbasis teknologi untuk optimalisasi UMKM sebagai pilar utama ekonomi Indonesia. *ABDI MOESTOPO: Jurnal Pengabdian Pada Masyarakat*, *8*(1), 164-173.

Rahmawati, T., Septianingsih, D. S., Oktaviani, K. V., Subagja, M. Z., Andini, N. A., & Damayanti, N. (2024). Aplikasi SIAPIK untuk Mengakses Pembiayaan dan menjaga Keberlanjutan Usaha. *Jurnal Pelayanan dan Pengabdian Masyarakat (Pamas)*, *8*(3), 217-229. https://doi.org/10.52643/pamas.v8i3.4815

Sari, F. H., Rano, J. A., Jumliana, M., Kamal, N. A. A., Cahyadi, R., Sabara, A. R. J., & Yusril, B. (2025). Digitalisasi Pencatatan Keuangan Dan Strategi Pemasaran Untuk UMKM Berbasis Rumah Tangga Di Dapur Risol Kota Makassar. *Abdi Wiralodra: Jurnal Pengabdian Kepada Masyarakat*, *7*(2), 287-304. https://doi.org/10.31943/abdi.v7i2.352

Sopanah, A., Rusdianti, I. S., Sulistyan, R. B., & Khasanah, M. (2025). Time Management Assistance in Developing Superior Human Resources. *TGO Journal of Community Development*, *3*(1), 1–6. https://doi.org/10.56070/jcd.2025.001