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Enhancing Digital-Based Financial Accounting Competence to Improve the Quality of Financial Statements for SOEs and MSMEs in Nusa Laut District

Mahyudi Honlissa[1], Ardiansyah[2]*, Jeffrey Payung Langi[3], Kalsum Lussy[4]
[1,2]Bachelor of Applied Business Administration Program, Department of Business Administration, Politeknik Negeri Ambon, Maluku, Indonesia
[3]Bachelor of Applied Construction Project Management Program, Department of Civil Enginering, Politeknik Negeri Ambon, Maluku, Indonesia
[4]Diploma III (D-III) Business Administration Program, Department of Business Administration, Politeknik Negeri Ambon, Maluku, Indonesia
*Corresponding Author(s) Email : ardi4n.1410@gmail.com

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Abstract

This community service activity (PKM) is conducted based on the factual conditions in Nusa Laut District, which are associated with the low capacity for information technology-based financial accounting. The limited use of financial accounting applications for transaction recording and financial statement preparation indicates that digital literacy and basic accounting knowledge are still inadequate. The objective of this service is to enhance the understanding and skills of SOE and MSME managers regarding digital-based financial accounting concepts, enabling them to generate reliable, accurate, effective, efficient, and real-time financial reports. The implementation of this community service adopts the Asset-Based Community Development (ABCD) approach, divided into five stages: pre-preparation, preparation, implementation, evaluation, and reporting. Each stage is designed to address the specific needs of improving digital financial accounting skills. The results of this service demonstrated a significant improvement in participants' understanding and ability to record transactions and prepare digital-based financial reports. The average pre-test score was 45%, while the post-test average increased to 89%, reflecting an average improvement of 44%. The evaluation of the activity’s implementation also yielded highly positive results, with an average score of 4.56 out of 5, classified as "Very Good." The implication of implementing digital financial accounting is to support the creation of financial governance characterized by high accuracy, effectiveness, and efficiency, alongside real-time financial data management, which collectively contributes to improving the quality of financial statements in SOEs and MSMEs in Nusa Laut District. This aligns with several Sustainable Development Goals (SDGs), including poverty reduction (Goal 1), inclusive and sustainable economic growth (Goal 8), innovation in industry and infrastructure (Goal 9), responsible consumption and production (Goal 12), and the strengthening of transparent institutions (Goal 16). Digital accounting contributes to more efficient systems and sustainable development at the local level.

INTRODUCTION

Technological developments in the era of digitalization have brought significant changes in various aspects of life, especially since the Covid-19 pandemic hit the world. The transformation towards a modern work system that is increasingly automated has become a necessity in the fields of education, government, and business (Ardiansyah, 2020a, 2020b; Chandra et al., 2020). Technology has been proven to be able to increase work efficiency and effectiveness, especially in operational mechanisms that can be delegated to automated program-based systems including digital-based accounting (Hnatyshyn et al., 2025; Leoni & Sangster, 2025). This shows that information technology (IT) advances have become the main foundation in the management of modern organizations, both in the public and private sectors. IT includes software and hardware that work in an integrated manner to effectively manage an organization's data, information, and operational processes. Information systems, as part of IT, are systematic collaborations between humans and computers to process data into databases to produce information that is relevant to management. (Senduk & Sitokdana, 2022).

As the need for transparency and accountability increases, various accounting information system innovations have been developed to support the financial recording of micro enterprises and local economic institutions. One of the widely used applications is the Financial Information Recording Application System (SIAPIK) developed by Bank Indonesia. Various research and community service activities show the effectiveness of this application in improving the ability of MSME actors and managers of SOEs (State-Owned Enterprises) or at the level of BUMDes (Village-Owned Enterprises) in preparing financial statements in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). For example (Mashuri & Ermaya, 2021) in Serang Regency found an increase in the ability to prepare simple financial statements through digitalization training using SIAPIK and Zahir Simply, while (Hamdani et al., 2021) showed similar results in Banda Aceh, with a significant increase in participants' skills in preparing financial statements according to accounting standards.

Similar programs have also been widely implemented in various regions with consistent results. (Utami et al., 2021) in Jember combines SIAPIK training with QRIS-based digital transactions. (Sukaris et al., 2021) in Gresik using online training methods based on simulation and continuous evaluation; (Caniago et al., 2022) in Lampung to reach an understanding level of up to 90%; While (Puspitasari et al., 2022) utilizing video tutorials and manual books in online training during the pandemic. Findings (Arifai, 2023) in Lhokseumawe emphasized that the use of SIAPIK improves the structure and accuracy of MSME financial statements, in line with (Sitepu et al., 2023) which proves its benefits for increasing efficiency and accountability awareness of business actors in Kube Bunga Raya.

From the perspective of digital learning, various activities also showed a significant increase in participants' financial literacy. (Rahayu et al., 2023) show improving the skills of MSME actors in Riau in managing finances using SIAPIK; (Marheni et al., 2022) recorded a similar increase in sharia MSMEs in Bangka; and (Saputro & Sundoroa, 2022) showed that 93% of MSME participants in Karawaci were able to use SIAPIK independently after case simulation-based training. Further (Panjawa et al., 2022) emphasized the success of the training in Sukosari Village, Magelang, in equipping women entrepreneurs with basic and secondary education to prepare digital financial reports independently. Strategically, (Mujennah, 2022) linking SIAPIK training with the RPJMN policy which targets strengthening digital financial inclusion and developing national technopreneurs.

The latest service results confirm the expansion of SIAPIK benefits not only for business actors, but also for companion institutions and communities. (Patricia et al., 2023) recorded an increase in the competence of 30 MSME assistants fostered by Bank Indonesia in West Java, while (Candra & Paramitalaksmi, 2024) report on the increase in financial literacy of members of the Pokdarwis Jonge Raya in Gunungkidul. In general, the implementation of SIAPIK has been proven to contribute to increasing financial literacy, recording transparency, and institutional accountability of the local economy.

However, most of the previous activities focused on mainland areas that have adequate digital infrastructure. There have not been many studies exploring the application of SIAPIK in archipelagic areas with limited access to technology, such as Nusa Laut District in Central Maluku Regency. Scattered geographical conditions, limited infrastructure, and weak internet access make this region unique and challenging in the implementation of community economic digitalization. Nusa Laut District consists of seven customary lands, namely: Ameth, Akoon, Abubu, Titawaai, Nalahia, Leinitu, and Sila. The customary land, which is at the village level, has a social character based on mutual cooperation and a strong customary government system. Despite having high economic potential in the fisheries, agriculture, and ecotourism sectors, the people of Nusa Laut face serious challenges in terms of financial literacy and professional business management.

The problem that has occurred so far is that financial recording is still carried out manually without a standard format, and does not refer to the accounting standards that apply to State/Village-Owned Enterprises (BUMNEG) and MSMEs. The two main factors are the lack of understanding of the basic principles of accounting and the limitations of the application of simple digital applications. In addition, uneven digital infrastructure further exacerbates this condition, slowing down the much-needed digitalization process. These limitations in accurate, effective, and efficient financial management can hinder the development of the local economy, which requires serious and urgent attention. Therefore, this service program is very urgent to be implemented to increase the capacity of accountable financial management and encourage digital transformation in Nusa Laut District. The program is in line with several Sustainable Development Goals (SDGs), such as poverty reduction (Goal 1), inclusive and sustainable economic growth (Goal 8), industrial and infrastructure innovation (Goal 9), responsible consumption and production (Goal 12), and strengthening transparent institutions (Goal 16). The implementation of digital accounting will support the creation of a more efficient, transparent, and sustainable system, which contributes to the development of a stronger and more inclusive local economy.

Thus, this condition confirms the existence of a gap between the mainland and the archipelago in the implementation of digital financial literacy. The urgency of this service program lies in efforts to expand digital inclusion to remote areas, as well as strengthen the capacity of SOE and MSME managers to be able to prepare financial reports accountably through simple applications such as SIAPIK. This program is expected to be a strategic step to realize the equitable implementation of digital financial accounting in the Indonesian archipelago, as well as support the sustainability of the local economy based on regional potential. The novelty of this activity is the implementation of digital financial accounting in Nusa Laut District, which has never been done before, by utilizing a simple application, namely SIAPIK to help the financial accounting system in SOEs and MSMEs prepare accurate, effective, efficient, and accountable financial reports.

IMPLEMENTATION METHOD

The community service activity will be carried out in October 2025 in Nusa Laut District, Central Maluku Regency, Maluku Province, which consists of seven customary lands at the village level. This activity aims to strengthen the capacity of digital financial management in SOEs and MSMEs in the region. Partners in this activity are SOE managers and MSME actors from seven customary lands in Nusa Laut District, with a total of 21 participants. A map of the location of the activity can be seen in Figure 1.

Figure 1. Map of the location of the activity
Source: Google Maps, 2025.

The method of implementing this community service activity adopts the *Asset-Based Community Development* (ABCD) approach, which aims to strengthen local capacity through the implementation of a simple but effective digital financial accounting application, namely SIAPIK. The implementation of this activity is divided into five main stages, which can be seen in the following flowchart (Figure 2): Pre-Preparation, Preparation, Implementation, Evaluation, and Reporting. Each stage is designed to answer the actual needs of strengthening the financial

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management capacity of SOEs and MSMEs in Nusa Laut District, with a participatory and collaborative approach.

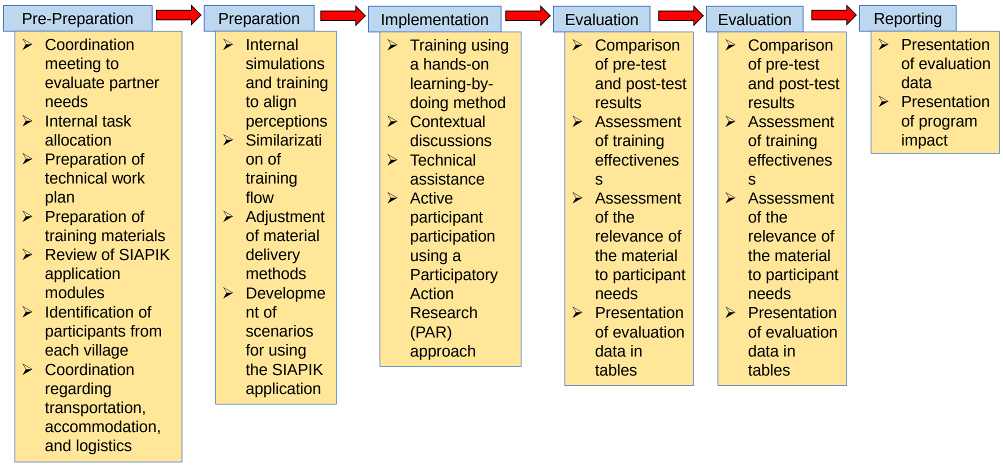

Figure 2. Activity stage flow chart
Source: Compiled by the author

The pre-preparation stage begins with a coordination meeting to evaluate partner needs, share internal tasks, and prepare a technical work plan. In addition, the team compiled training materials and reviewed the SIAPIK application module, identified participants from each village, and coordinated related to transportation, accommodation, and logistics. As for the preparation stage, the team conducted internal simulations and training to equalize perceptions of the training flow, delivery methods, and application usage scenarios, as well as prepare materials relevant to the participants' business characteristics. Meanwhile, at the implementation stage, which is the core of this activity, where training is carried out with direct practice methods (learning by doing), contextual discussions, and technical assistance. The active participation of participants is strongly emphasized with the Participatory Action Research (PAR) approach. After the training, evaluation is carried out by comparing the results of the pre-test and post-test, as well as an assessment of the effectiveness of the training and the relevance of the material to the needs of the participants. The evaluation results are presented in a table to provide a clear picture of the program's impact.

RESULTS

In general, this community service activity is carried out in several important stages. The first stage is pre-preparation, where the service team conducts a coordinated discussion with related parties to equalize perceptions, discuss schedules, and identify potential obstacles. After that, technical and logistical checks were carried out to ensure the smooth implementation of the activity. In the preparation stage, internal training is carried out to prepare the team, ensuring they understand the training flow and the use of the SIAPIK application. This training also aims to equalize perceptions and ensure that the material presented is relevant to the needs of the participants.

After the preparation stage, the service activities began with the registration of participants, consisting of representatives from various regions in Nusa Laut District. Participants were given an internet voucher to download the SIAPIK application, and they took advantage of the time to install and register the application with the help of the service team. The training began with remarks from the local government and was followed by a material session on the comparison between manual and digital accounting. Participants then practiced directly using the SIAPIK application to record transactions and make simple financial reports. The results of the observations show that participants can run the application well and begin to understand the benefits of digital financial recording to increase the transparency and accountability of their businesses.

Table 1. Description of Participant Characteristics

Characteristics	Category	Frequency	%
Gender	Man	11	52
	Woman	10	48
Age	20-35 years	5	24
	36-50 years	10	48
	> 51 years	6	29
Education	Senior High School	15	71
	Bachelor's/Diploma	6	29
Position	Chairman/Head	3	14
	Secretary	3	14
	Treasurer/Finance	8	38
	Other	7	33

Table 1 presents the characteristics of the participants involved in this community service activity. Based on gender, the number of male participants was 11 people and women were 10 people. This composition shows a relatively balanced involvement between men and women in devotional activities. In terms of age, participants were dominated by 10 people in the 36–50 years age group, followed by 6 participants over 51 years old, and 5 people in the 20–35 year age group. This shows that most of the participants are of productive age and have quite mature experience in carrying out social and institutional roles in society.

Based on the level of education, most of the participants (15 people) were high school graduates, while the rest (6 people) had a Diploma or Bachelor's educational background. This condition reflects that service activities successfully involve people with diverse educational backgrounds, but still have the capacity to understand and apply the activity materials. In terms of positions, as many as 3 participants played the role of Chairman or Head of unit/institution, 3 people as Secretary, 8 people as Treasurer or Finance section, and 7 other people occupied other positions in the organizational structure. This composition shows that most of the participants have responsibilities in the field of administration and finance, so that this service activity is relevant and on target to increase the capacity of financial management and professional organizational governance.

Overall, the characteristics of the participants illustrate that the service activities are attended by community groups that are experienced, productive, and have a strategic role in their institutions. This shows that the implementation of service has involved representative and potential participants in supporting the sustainability of the impact of activities in their respective environments. After the implementation of the training, the service team carried out an evaluation process that included two main aspects, namely evaluation of participants and evaluation of the implementation of service activities. Evaluation of participants was carried out through a comparison of pre-test and post-test results carried out before and after the training, as well as through direct observation during the practice session of using the SIAPIK application and the application of basic principles of financial accounting. The focus of the evaluation is directed at the ability of participants to understand and implement financial transactions using the SIAPIK application.

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Table 4. Description of Activities

Documentation Photo	Description
	The pre-preparation stage began with a coordinated discussion with the Head of the Sila State Government, the Secretary of the Ambon State Polytechnic P3M, the Head of the Service Team, and team members. This meeting aims to equalize perceptions related to the implementation of activities, discuss schedules, locations, and necessary support. In addition, the discussion also identified potential obstacles and anticipatory steps to ensure the smooth running of activities. The team together with the state government also carried out technical and logistical checks, including room readiness, sound system, participant coordination, and consumption arrangements. With careful preparation, it is hoped that the activity can take place smoothly and effectively, providing maximum results for the community.
	The preparation stage involves simulation and internal training to increase the readiness of the service team. This training ensures that all team members understand the training flow, communication strategy, and operation of the SIAPIK application according to the context of the target community. Internal evaluations show that team members are able to simulate training well, facilitating coordination and division of roles during implementation in the field. Internal training also ensures that the materials and instruments used refer to the official modules of Bank Indonesia (BI), maintaining the consistency of training standards. The use of BI modules helps the team understand the material systematically and is relevant to the needs of micro business actors, as well as makes it easier for participants to understand the recording of digital transactions through the SIAPIK application. The implementation of this standard module ensures uniformity of educational messages, increases the credibility of the training, and strengthens participants' understanding of the benefits of SIAPIK applications for business transparency and accountability.

	Each participant received an internet voucher to download and install the SIAPIK application, which was the main focus of the activity. The waiting time for the opening session was used by participants to download, install, and register for the SIAPIK application with the direct guidance of the service team, so that at the time of opening, all participants were ready to take part in the material session and practice of using the application
	The training activity was officially opened by the Head of the Sila State Government, and attended by the Secretary of the Center for Research and Community Service (P3M) of the Ambon State Polytechnic. In his remarks, the local government appreciated the initiative of the service team which was considered in line with efforts to increase the capacity of SOE managers and MSME actors in the archipelago. The presence of elements of academic and government leadership strengthens the legitimacy of the activity while increasing the enthusiasm of participants to participate in the entire series of trainings.
	The material presentation session was delivered by lecturers from the Ambon State Polytechnic, with a participatory and interactive approach. The training material began with an explanation of the comparison between the manual accounting cycle and the digital accounting cycle, in order to provide an overview of the transition from a conventional financial recording process to an application-based system. Participants showed a high interest in this material because they could see firsthand the efficiency, accuracy, and transparency offered by digital systems compared to manual recording.
	Practice of using the mobile version of the SIAPIK application. All participants took part in the exercise using case examples and questions in the official SIAPIK module from Bank Indonesia (BI). Through the learning by doing method, participants practice recording business transactions, making simple reports, and understanding the main features of the application. The results of the observation showed that the majority of participants were able to run the simulation well and began to understand the importance of digital financial recording in increasing business accountability and transparency.

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The activity ended with a short reflection session and a group photo between the participants and the service team. In this session, participants expressed positive impressions of the activity and hoped for further assistance so that the implementation of the SIAPIK application could be carried out in a sustainable manner in each SOEE and MSME. The service team assessed that the training was effective, shown by the increase in participants' understanding and the emergence of collaborative initiatives between participants in strengthening the financial administration system.

Participants are assessed based on the level of understanding of the types of business transactions, the ability to input transaction data correctly, and the accuracy in adjusting each transaction to the relevant account. In addition, participants are also trained to track the results of inputs through the display of financial statements automatically generated by the system. Through this process, participants gained a more comprehensive understanding of the relationship between daily transaction recording and the preparation of digital financial statements. Furthermore, participants were introduced to advanced features in the application, including how to correct incorrect transactions, review transaction history, and display various types of financial statements according to business needs. In table 2, you can see the results of the pre-test and post-test of participants' understanding.

Table 2. Pre-Test and Post-Test Participant Understanding

Yes	Assessment Indicators	Average Pre-Test (%)	Average Post-Test (%)	Increase (%)
1	Understanding of digital accounting concepts	15	85	70
2	Ability to record transactions	65	88	23
3	Accuracy in compiling financial reports	55	95	40
Total Average		45	89	44

Source: Indicators adopted from (Hudaya et al., 2025; Nurqadriani et al., 2025)

Based on the results of measuring participants' abilities through pre-test and post-tests presented in Table 2, there was a significant improvement in participants' understanding after participating in training on the use of the SIAPIK application and the application of basic principles of digital accounting. In general, the average pre-test score of participants was 45%, while the average post-test score increased to 89%, resulting in an average increase of 44%. The improvement shows that the training provided is able to substantially improve the competency of participants in understanding and implementing digital-based accounting. In detail, the indicator of understanding the concept of digital accounting experienced the highest increase, from 15% in the pre-test to 85% in the post-test, with a difference of 70% in the increase. This shows that the training activities are very effective in introducing and instilling a basic understanding of digital accounting concepts that were previously still low.

The indicator of transaction recording ability increased from 65% to 88%, with an increase of 23%. Although the increase is not as large as the first indicator, this result shows a noticeable improvement in the ability of participants to record transactions correctly using the SIAPIK application. Meanwhile, the indicator of the accuracy of preparing financial statements increased from 55% to 95%, with a difference of 40%. This indicates that participants are not only able to record transactions, but also have understood the flow of preparing financial statements digitally with a high level of accuracy. Overall, the results of the pre-test and post-test showed that the training carried out had a positive impact on improving the knowledge and skills of the participants, especially in understanding the concept of digital accounting and the ability to produce application-based financial reports. These results strengthen the effectiveness of the direct practice-based training method applied by the service team in this activity.

The observation results showed that most of the participants were able to use these features independently after receiving initial assistance from the service team. This understanding is an indicator of the success of the training, as it shows an increase in participants' competence in managing transactions and understanding the digital accounting process as a whole. Meanwhile, the evaluation of the implementation of the activity was focused on assessing the performance of the service team by the participants. The aspects assessed include the clarity of the delivery of the material, the relevance of the training topic to the needs of the participants, the effectiveness of the learning method, the availability of facilities and infrastructure, and the ability of the service team to provide technical assistance. The results of the evaluation showed that participants gave a positive response to the implementation of the activity, with a high assessment on the aspects of resource person ability, training interactivity, and the benefits of activities on improving digital-based financial management competencies. Overall, service activities are considered to be carried out well, efficiently, and have a positive impact on increasing the capacity of target partners. In table 3, you can see the results of the evaluation of the implementation of service activities according to the assessment of the participants.

Table 3. Evaluation of the Implementation of Activities

No	Aspects Assessed	Assessment Indicators	Average Score	Category
1	Clarity of material delivery	The resource person delivered the material systematically and easily understood	4,80	Excellent
2	Relevance of training topics	Training materials according to the needs and business context of the participants	4,20	Good
3	Effectiveness of learning methods	Training methods (lectures and hands-on practice) facilitate participants' understanding	4,75	Excellent
4	Availability of facilities and infrastructure	Training facilities (rooms, devices, networks) support the smooth running of activities	4,10	Good
5	The ability of the service team in technical assistance	The service team actively provides guidance and assists participants during practice	4,85	Excellent
6	Training interactivity	The training takes place interactively with two-way discussions and questions and answers	4,30	Good
7	Benefits of activities for participants	Activities to improve digital finance competencies and skills	4,90	Excellent

Source: Assessment aspect in the adoption of (Hudaya et al., 2025; Suwandi et al., 2025)

Based on the results of the evaluation of the implementation of service activities shown in Table 3, it is known that overall the activity obtained an average score of 4.56, which is included in the "Very Good" category. This assessment shows that the implementation of service activities has been carried out effectively, efficiently, and in accordance with the expectations of the participants. In detail, the aspect of the ability of the service team in technical assistance obtained the highest score, which was 4.85 (Very Good category). This shows that participants feel helped and get optimal guidance during the training process. The aspect of the benefit of the activity for participants occupies the second position with a score of 4.90 (Very Good category), which reflects that this activity is considered very useful in improving the competence and skills of participants in digital financial management based on the SIAPIK application.

Furthermore, the aspect of clarity of material delivery obtained a score of 4.80 (Very Good category), indicating that the resource person was able to convey the material systematically and easily understood by the participants. The aspect of the effectiveness of the learning method also received a high score, which was 4.75 (Very Good category), which means that the direct practice-based learning approach was considered effective in helping participants understand the application of digital accounting.

Meanwhile, several other aspects also received positive assessments although slightly lower, namely the relevance of the training topic (score 4.20, Good category), the availability of facilities and infrastructure (score 4.10, Good category), and training interactivity (score 4.30, Good category). Nevertheless, the average score of all aspects was above 4.00, which shows that the activities in general were of very good quality and able to meet the needs of the participants.

The results of this evaluation are the basis for the preparation of advanced program recommendations, including a training plan for deepening the material and the provision of simple companion modules that can be used for independent training. Thus, the activity does not stop at training alone, but continues in the process of sustainable empowerment for SOE managers and MSME actors in Nusa Laut District.

DISCUSSION

The success of this PKM program is evidenced by a significant increase in participants' understanding and skills in using the SIAPIK application, which is reflected in the increase in pre-test and post-test results. This training proves the effectiveness of the learning by doing approach, where participants not only understand theoretical concepts, but can also directly apply them in a real context. The improvement of participants' ability to record transactions, prepare financial reports, and understand digital accounting concepts, shows that this program has succeeded in strengthening their financial management capacity in a practical and applicable manner. This activity also supports the development of technology-based community service that is more sustainable and can be applied in various similar contexts.

Evaluation of the implementation of the activities showed that the program successfully achieved the set objectives, with excellent average scores in various aspects. The delivery of material by the resource persons is considered very systematic and easy to understand, while the relevance of the training topic is very much in accordance with the needs of the participants. The training method used, which combines lectures and hands-on practice, is effective in facilitating participants' understanding. In addition, the training facilities and the ability of the service team to provide guidance were also assessed very well, supporting the smooth running of the activity. The interactivity of training involving discussion and question and answer enriches the learning experience of the participants, ultimately improving their competence and skills in digital financial management. This success shows that the approach used in this activity is very effective in achieving participant capacity building.

The results of this study support the findings and results of previous service activities such as the recorded increase in participants' understanding and skills in line with the findings of previous research (Pramanik et al., 2024), stating that this approach is effective in increasing participants' capacity in digital bookkeeping, as well as supporting transparency and more informed decision-making. The educational-participatory approach applied in this training has also proven effective in overcoming the financial literacy gap among MSMEs, which has also been analyzed in previous research. This shows the importance of integrating this approach in sustainable mentoring programs to encourage more orderly financial behavior and adapting to the digital era (Alfajrin et al., 2025). Interactive training methods and field practice, including intensive mentoring, make a significant contribution in helping participants prepare simple financial statements such as cash books and income statements (Hannan et al., 2025).

The high enthusiasm of the participants, as reflected in the results of the pre-test and post-test, also showed the positive impact of this training in improving the basic understanding of the accounting cycle that is important in the preparation of financial statements (Purba et al., 2025). In addition, recommendations to improve the implementation of accounting for MSMEs, which include training, information system development, and policy support from the government, further strengthen the need for this kind of training (Ayuningtyas & Purwanti, 2025). On the results of the training conducted by (Surna et al., 2025) showed participants experienced an improvement in digital accounting skills, especially in the use of the SIAPIK application for transaction recording and financial report preparation. Thus, this service has succeeded in motivating business actors to manage their finances digitally, which in turn has a positive impact on transparency and business decision-making that contextualizes the findings (Astuti & Mardayanti, 2025)

The active participation of participants from various countries in Nusa Laut District indicates positive acceptance of the financial recording digitization program. The increase in the average participant satisfaction ("Excellent" category) reinforces that this training successfully answers the real needs of participants for an accurate, effective, efficient, and real-time-based recording system. Overall, the results of this activity support an evidence-based approach to community service, where quantitative data is used to objectively assess the impact of training. This program also provides a strong basis for follow-up activities in the form of intensive assistance in Nusa Laut District, Central Maluku Regency, Maluku Province, to ensure the sustainability of competency improvement in application-based financial management.

The findings of this service program can be explained through the perspective of the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), which affirm that the level of technology acceptance is determined by the perception of the ease of use and usefulness of users to the digital system introduced (Adiyono et al., 2025; Wulansari et al., 2024). The improvement of participants' understanding and skills in using the SIAPIK application shows that these two aspects have been strongly formed, which has an impact on increasing actual intentions and behaviors to adopt a digital-based financial recording system. This is in line with research (Fauziah et al., 2025) which shows that digital literacy and the perception of the benefits of technology are key factors in accelerating the adoption of digital financial systems among MSMEs.

The theoretical and practical implications of the results of this service are: (a) the theoretical implications of expanding the application of TAM and UTAUT in the context of strengthening the digital financial literacy of the archipelago community, which was previously limited in the literature; (b) practical implications, this activity has implications for the need for training and mentoring designs that are oriented towards increasing digital literacy and user trust in technology, especially for business actors in areas with limited infrastructure.

This activity is directly linked to several SDGs. SDG 1 (No Poverty) is supported through the improvement of financial management skills among BUMDes and MSME managers, enabling them to strengthen their businesses and increase community economic stability. SDG 8 (Decent Work and Economic Growth) is reflected in the adoption of digital financial systems that enhance business efficiency, productivity, and sustainability. SDG 9 (Industry, Innovation, and Infrastructure) is addressed through the integration of digital technology into financial recording and reporting, encouraging local digital innovation. SDG 12 (Responsible Consumption and Production) is strengthened by promoting transparent, accurate, and accountable financial practices that support better resource management. Meanwhile, SDG 16 (Peace, Justice, and Strong Institutions) is advanced through improved financial accountability and transparency, reinforcing good governance within BUMDes and MSMEs. Overall, the activity fosters digital transformation that enhances efficiency, accuracy, and transparency in local economic practices.

CONCLUSIONS

The community service activity focused on digital-based financial accounting training in Nusa Laut District successfully enhanced participants' understanding and skills in recording transactions and preparing financial statements using the SIAPIK application. This improvement in skills not only strengthens the capacity for more accurate, effective, and efficient financial management in real-time but also plays a crucial role in supporting digital transformation in SOEs and MSMEs in the archipelago. The results demonstrate that this training has had a significant positive impact on technology-based financial management capabilities, marking an important

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step in the digitalization of the local economy. Despite the program's success, challenges remain, particularly regarding limited digital infrastructure. However, with further development, such as the establishment of Training of Trainers in each region and ongoing mentoring, the program can ensure that the knowledge and skills participants have gained continue to grow and spread throughout the wider community. This will foster sustainability in the application of digital accounting at a deeper and long-term level.

Moreover, this program highlights the need to improve digital infrastructure in Nusa Laut District to support better access to essential digital applications and tools. Therefore, it is recommended that the Nusa Laut District Government and the State Government continue to implement a sustainability program for digital-based financial recording. This program should include the formation of a training group and regular assistance to ensure the digital accounting system operates effectively and sustainably. Overall, despite the limitations in internet network infrastructure in Nusa Laut District, this service has significantly contributed to improving digital financial management for participants. While some regions still face challenges related to adequate internet access, participants who have acquired digital financial accounting skills and come from areas with better internet access can immediately implement these skills to support their professions.

In alignment with the Sustainable Development Goals (SDGs), this community engagement initiative contributes significantly to fostering sustainable development within the island region. The implementation of digital accounting through the SIAPIK application not only enhances efficiency and transparency in financial management (Goal 16) but also empowers local economic actors, including BUMNEG and MSMEs, by strengthening their digital financial capacities (Goal 8). Furthermore, the adoption of digital recording systems promotes responsible financial governance practices (Goal 12), supports innovation-driven infrastructure development (Goal 9), and helps reduce economic disparities across regions by enabling more inclusive economic participation (Goal 1). Hence, the outcomes of this program extend beyond individual skill improvement, representing a strategic step toward advancing the achievement of the SDGs at the local level in a sustainable and transformative manner.

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ETHICAL CONSIDERATIONS

Not applicable.

CONFLICT OF INTEREST

The authors declare no conflicts of interest.

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