



# Improving the Quality of Financial Reporting Through the Implementation of Microsoft Excel for SMEs in Parung Serab, Tangerang

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## ABSTRAK

Pembukuan merupakan salah satu aktivitas dalam pengelolaan keuangan pada Usaha Mikro, Kecil, Menengah (UMKM), sebagai upaya meningkatkan kualitas pelaporan keuangan. Rendahnya kualitas pelaporan keuangan UMKM berdampak pada masalah-masalah lain seperti menurunnya produktivitas dan terkendalanya proses bisnis UMKM lainnya. Hal ini dialami oleh UMKM di Kelurahan Parung Serab, Tangerang. Para pelaku UMKM Parung Serab mengalami penurunan produktivitas karena kurangnya konsistensi dalam pelaporan dan pengelolaan keuangan. Terlebih lagi, karena pengelolaan keuangan yang tidak konsisten, UMKM tidak dapat membuka dan memperbaiki keuangannya sehingga mengalami kerugian. Dengan adanya masalah tersebut, tim mengabdikan kepada masyarakat melakukan pendampingan dalam pembukuan sederhana menggunakan alat bantu Microsoft Excel. Tujuan kegiatan pengabdian kepada masyarakat ini adalah untuk meningkatkan kualitas pelaporan keuangan UMKM melalui pembukuan sederhana, menggunakan metode pendekatan pendampingan. Studi kualitatif ini menggunakan data tentang masalah yang dihadapi UMKM yang dikumpulkan melalui proses wawancara. Subjek dari pendampingan ini adalah 15 UMKM di Parung Serab, Ciledug. Hasil dari pendampingan ini adalah dengan pembukuan sederhana menggunakan format Microsoft Excel, para pelaku UMKM di Parung Serab berhasil menjaga konsistensi dalam pengelolaan dan pelaporan keuangan. Pendampingan ini memiliki makna yaitu dengan terjaganya konsistensi dalam pengelolaan keuangan, maka kualitas pengelolaan dan pelaporan keuangan serta produktivitas UMKM mengalami peningkatan.

## ABSTRACT

Bookkeeping is one of the activities in financial management in Micro, Small, and Medium Enterprises (MSMEs) as an effort to improve the quality of financial reporting. The low quality of MSME financial reporting impacts other problems, such as reduced productivity and constraints on other MSME business processes. MSMEs experience this in Parung Serab Village, Tangerang. Parung Serab MSMEs experienced a decline in productivity due to a need for more consistency in reporting and financial management. Moreover, due to inconsistent financial management, MSMEs cannot open up and improve their finances, resulting in losses. Due to this problem, the team serves the community by assisting in simple bookkeeping using Microsoft Excel tools. This community service activity aims to improve the quality of MSME financial reporting through simple bookkeeping using a mentoring approach. This qualitative study uses data about the problems faced by MSMEs collected through an interview process. The subjects of this assistance are 15 MSMEs in Parung Serab, Ciledug. The result of this assistance is that with simple bookkeeping using Microsoft Excel format, MSMEs in Parung Serab have succeeded in maintaining consistency in financial management and reporting. This assistance means that by maintaining consistency in financial management, the quality of financial management and reporting and the productivity of MSMEs will increase.

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## 1. INTRODUCTION

Parung Serab is a sub-district in Ciledug Regency, Tangerang City, Banten Province, Indonesia. The sub-district has 48 RT (rukun tetangga) and 10 RW (rukun warga). In Parung Serab Village, there are 48 Micro, Small, and Medium Enterprises (MSMEs), all of which are active in production activities. MSMEs in Parung Serab operate in various industrial fields, including food and beverage, fashion, and other industries. Pastry and culinary businesses dominate the food and beverage industry. Meanwhile, the fashion industry has clothing production businesses and sewing services. Of the 48 MSMEs, 37 have a Business Identification Number (NIB). Of course, this has a positive impact. MSMEs play an important role in creating jobs, stimulating local economic growth, and increasing financial and social inclusion (Awali, 2020; Rifai & Meiliana, 2020). The distinctive characteristics of MSMEs are flexibility, innovation, and responsiveness to rapid market changes. They can adapt to rapidly changing economic conditions and often serve as incubators for new ideas and technologies that can change entire industries (Anisa & Mustofa, 2021; Utami, 2023). Seeing the importance of MSMEs, the government should make various efforts to support and strengthen the MSME sector to achieve sustainable and inclusive development.

However, based on observations and interviews conducted by the service team with MSME actors and MSME Coordinators in Parung Serab, MSMEs in Parung Serab have experienced a decline in terms of consistency in running their businesses since the Covid-19 pandemic occurred until post-pandemic. This impacts other problems, such as managing finances better, decreased productivity, and hampered marketing processes. This shows that Parung Serab MSMEs have not fully recovered from the economic downturn. Of the three problems mentioned above, MSME Coordinator Parung Serab said the most crucial condition currently faced is the financial health of MSMEs. As we know, the financial health of MSMEs is very important because it is closely related to improving the community's economy (Meinarni, Permana, Desnanjaya, Radhitya, & Winatha, 2021; Mutmainnah, Yunus, & Putra, 2020). With good financial management, MSMEs can evaluate and determine whether their performance is good or bad from a financial perspective so that they can develop effective development strategies to advance their business more precisely on target. In any company, business is the foundation of its existence, and improper management can have dire consequences. Likewise, in the context of MSMEs, effective financial management is very important to ensure compliance with financial targets (Anggraini & Azizah, 2022; Riyani, Tantri, Hardiana, Widiastuti, & Muktiyanto, 2023; Tantri, Riyani, Muktiyanto, Widiastuti, & Prasetyo, 2021). However, Parung Serab District MSMEs need to manage their finances consistently. Based on the survey results, it is known that most MSMEs in the regions still need to separate their business and personal accounts.

Moreover, the majority of MSMEs still need to prepare financial reports consistently. This is because only a few MSMEs record their finances using simple bookkeeping. Therefore, assistance is needed in implementing simple bookkeeping for MSMEs to improve financial management (Muna, K. N., S & Perdana, 2022; Rifai & Meiliana, 2020).

This assistance continues the previous assistance, namely online-based financial recording assistance using the Cash Book application (Anggraini & Azizah, 2022; Riyani et al., 2023). One of the evaluation results of this mentoring activity was that participants always experienced problems connecting to the network. For this reason, assistance with financial recording or simple bookkeeping using an application that does not have to be connected to the internet is very necessary (Ariyatni, Juniariani, & Pratama, 2021; Wahyuni, Probowulan, & Murwanti, 2020). Using the Cash Book application requires users to be connected to the internet, while some MSMEs experience difficulties because they usually experience problems inputting data when going on business trips to certain places that do not have a good internet network. Therefore, the community service team provides a solution for MSMEs in Parung Serab by assisting in financial reporting using Microsoft Excel software containing simple formulas for recording financial transactions. This bookkeeping assistance activity aims to improve the quality of MSME financial reporting through simple financial recording using Microsoft Excel. Microsoft Excel is intended to accommodate the needs of MSMEs who sometimes have difficulty connecting to the internet (Mahmudatus Sa'diyah, Noor Azizah, 2020; Yanto, 2021). Implementing Microsoft Excel can be a very useful tool for Small and Medium Enterprises (SMEs) in various aspects of their operations.

Several previous studies have shown that Microsoft Excel software has previously been widely used in efforts to improve financial performance in MSMEs. This is proven by mentoring activities in several West Java locations, including Bandung and Ciomas (Nurhayati, Lestira Oktaroza, Nurpleli, & Koesdiningsih, 2019; Tartilla, N., 2023). In addition, similar assistance was also provided in East Java, namely in the Surabaya (Kartika, Metana, & Kurniawati, 2020). Microsoft Excel assistance to MSMEs outside Java is provided in Deli Serdang, North Sumatra, Pontianak, and West Kalimantan (Riza & Ariani2, 2019; Rizal, Randy, & Dami., 2022). Similar assistance was also provided abroad in Trengganu, Malaysia (Jusoh & Ahmad, 2019). All previous assistance has shown significant success in utilizing Microsoft Excel for MSMEs.

The novelty differentiating this assistance program from previous studies is that the Excel format is new for MSMEs in Parung Serab, Ciledug. Apart from that, the Excel form developed by our community service is user-friendly, which makes it easier for MSMEs to report their finances. The community service team hopes that the assistance provided in Parung Serab Village, Ciledug District, Tangerang City, Banten, can follow similar successes experienced in other areas. The difference between this and previous assistance is that this assistance focuses more on consistency and ease in financial recording. The formulas in Microsoft Excel are kept simple to maintain consistency and convenience. This is also done to make it easier for MSME players to input financial transaction data. With consistent financial recording, the quality of financial reporting will increase. This community service activity aims to improve the quality of MSME financial reporting through simple bookkeeping using a mentoring approach.

## **2. METHOD**

The method used in this activity is an intensive mentoring method carried out in six stages: the information gathering stage, the Microsoft Excel format design stage, the trial stage, the socialization and training stage, and the implementation and evaluation stage. All stages of this mentoring activity were implemented for one month. The participants who took part in this assistance were 15 MSMEs in Parung Serab District, with the majority profile being homemakers with an average age of 40 years. The stages of this activity can be described as follows. The first stage, namely, the information gathering stage, is the first stage carried out. Data was collected through interviews and observations of MSMEs, whether they consistently recorded their financial transactions. Interviews with MSMEs that recorded transactions were conducted to collect information regarding how much financial reporting was carried out on MSMEs and what obstacles were encountered in the financial reporting process.

Meanwhile, for MSME players who have yet to record their financial transactions, interviews will be conducted to find out the reasons for not reporting their finances and the obstacles they have experienced so they have not consistently reported them. The instrument used in this research was a survey consisting of 8 questions: 1) Respondent demographics; 2) Years of experience running a business; 3) Type of business; 4) Knowledge in financial reporting; 5) Experience in financial reporting; 6) Skills in financial reporting; 7) Constraints and problems faced in financial reporting; 8) The solution is expected to solve the problem. The community service team carried out observations to see directly the financial reporting process carried out by MSME actors. Meanwhile, for MSMEs that have yet to report their finances consistently, observations are carried out to observe and obtain information regarding the conditions and business environment experienced by MSMEs so that they experience problems in financial reporting.

The second stage in this assistance is designing the Microsoft Excel format. This stage is carried out by the community service team based on the needs of MSME players regarding user comfort. Microsoft Excel formulas are included to connect several tables and process input data into output in the form of financial reports. The third stage, namely the third stage of mentoring, is the trial stage. This stage is an initial step in implementing financial reporting using Microsoft Excel. The trial was carried out for one week. Several MSMEs conducted this trial phase, and different types of businesses were appointed to try using the Microsoft Excel format. This stage aims to determine the difficulties or obstacles in using this financial reporting format. By going through this trial stage, the service team can improve the formula designed in Microsoft Excel so that there are no significant obstacles at the implementation stage. The results obtained from this stage show that the Microsoft Excel format has functioned well and can be implemented.

The fourth stage is mentoring. The fourth stage is socialization and training. At the socialization and training stage, the community service team held online meetings using Zoom Meeting to provide knowledge to MSMEs regarding the accounting cycle. The reason for using online Zoom Meeting media is for efficiency and ease in delivering material that can be viewed directly from the participant's device. Socialization was also carried out to provide understanding to participants, namely MSME actors, regarding financial reporting, especially financial reporting in Microsoft Excel format. The training was conducted after socialization to allow MSME players to practice financial reporting using the proven Microsoft Excel format. The fifth stage, implementation, is carried out after the Microsoft Excel format has been tested and socialized. After ensuring that there are no significant obstacles to the Microsoft Excel format and that MSME participants have been given financial reporting training in Microsoft Excel format, the implementation stage is then carried out. The community service team monitored the implementation process for approximately two weeks. The final stage of funding is Stage 6. After two weeks of implementation, the community service team evaluated how financial reporting using Microsoft Excel had been implemented. In this way, the service team can determine whether using the Microsoft Excel format benefits MSMEs. Evaluation is carried out to plan improvements to the Microsoft Excel format if there are

still areas for improvement. At this activity stage, an evaluation was conducted using the interview method by community service team members close to the MSME actors participating in the assistance.

### 3. RESULT AND DISCUSSION

#### Result

The results of this series of mentoring activities are grouped into six stages based on the method chapter previously explained. Based on interviews and observations, MSME actors in Parung Serab Village, Ciledug, and Tangerang experienced problems in finance, production, marketing, and capital. After further observation and confirmation by the Parung Serab MSME Coordinator and the Ciledug MSME Coordinator, the main problem for MSME actors is financial. The financial problem experienced by MSMEs related to finance, more specifically, is the difficulty of knowing the profits generated from the business. The reason is that only a few MSMEs have good financial records. The need for proper financial records is more understanding and consistency among MSME players. The profile of respondents in this study is presented in [Table 1](#).

**Table 1.** Respondent Profile

Characteristics	Classification	Total
Respondent Demographics	Age:	
	• 26 – 40	9
	• 41 – 50	6
	Educational background:	
	Senior High School	5
Years of Experience in Running a Business	Diploma	6
	Bachelor	3
	Control	1
	< 1 year	6
	15 years	7
Type of Business	6 – 10 years	2
	> 10 years	0
	Making	6
	Serve	1
Knowledge of Financial Reporting	Retailer	8
	Low	6
	Average	8
Experience in Financial Reporting	High	1
	Low	8
	Average	6
Skills in Financial Reporting	High	1
	Low	7
	Average	7
Obstacles and Problems Faced in Financial Reporting	High	1
	<ul style="list-style-type: none"> <li>• Lack of consistency in financial management and reporting</li> <li>• Limited knowledge, skills, and experience in financial management and reporting</li> </ul>	No
The solution is Expected to Solve the Existing Problems	Improve the quality of financial reporting using simple tools	No

Based on the Phase 2 assistance activities, namely designing the Microsoft Excel Format, a simple financial recording sheet designed in Microsoft Excel consists of a Cash Book, Cash Disbursement Journal, Cash Receipts Journal, General Journal, Adjustment Journal, Worksheet, and Financial Report. The format created by the service team for MSME transaction bookkeeping can be seen in [Figure 1](#), [Figure 2](#), [Figure 3](#), [Figure 4](#), [Figure 5](#), [Figure 6](#).

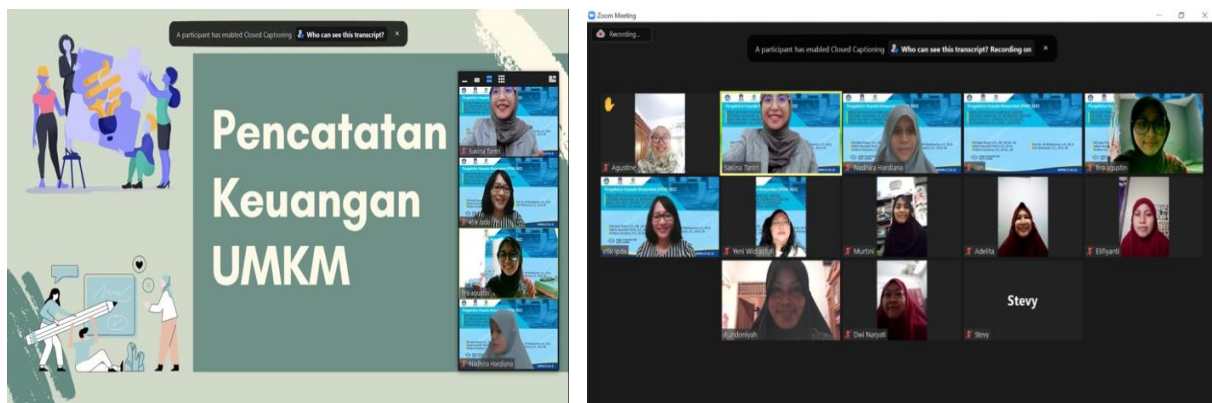




Microsoft Excel format that have been created. This means that the precompiled Microsoft Excel format can be used.

This socialization and training was attended by 15 MSME actors in Parung Serab. This stage was carried out online using Zoom Meeting media for security and comfort reasons for the participants, most of whom were homemakers. At this stage, the Microsoft Excel format and how to input transaction data into recording sheets such as the Cash Book, Cash Expenditure/Receipt Journal, General Journal, and Adjustment Journal are socialized. Using the formula entered into Excel format, the Worksheet, and Financial Report numbers will automatically appear because they are connected to the previous sheet.

The implementation of financial reporting in Microsoft Excel format is carried out by mentoring participants who have attended socialization and training so that they have an understanding of financial reports and the accounting cycle. The community service team monitored the implementation for two weeks. During these two weeks, the community service team collected information from participants about the positive and negative things related to using the Microsoft Excel format. The result of implementing the Microsoft Excel format is increased awareness of MSME players to record their business transactions. With the background of implementing financial reporting assistance in Microsoft Excel format, the community service team focuses on two things, namely consistency and convenience. Evaluation of the application of the Microsoft Excel format in MSME financial reporting in Parung Serab shows good results. The documentation for the socialization and training stages is presented in [Figure 7](#).



**Figure 7.** Documentation of the Socialization and Training Stage

## Discussion

The research results show that using the Microsoft Excel format has increased MSME actors' awareness of their financial transactions. The cash book records incoming and outgoing cash ([Meinarni et al., 2021](#); [Putro, Rusmaniah, Jumriani, Handy, & Mutiani, 2021](#)). On this Cash Book sheet, transactions are still mixed between cash income and expenditure related to various types of transactions. The second and third sheets have a Cash Disbursement Journal and a Cash Receipts Journal. The journal sheet has more specific accounts related to cash expenditures and receipts. Therefore, users can group based on the type of transaction. Transactions related to cash expenditures and receipts are recorded in the Cash Receipts/Disbursements Journal sheet. Meanwhile, transactions related to other accounts are entered into the General Journal ([Sabirin & Fitri, 2023](#); [Yanto, 2021](#)).

Furthermore, there is a recording sheet to record adjustments during a financial period. This sheet is the Adjusting Journal. This adjusting journal is a sheet adjusting transactions for remaining raw materials, production equipment, unpaid salaries, and unpaid costs ([Riza & Ariani2, 2019](#); [Tan & Syahwildan, 2022](#)). After making an adjusting journal at the end of the period, the next step is to prepare a worksheet. Worksheets determine assets, liabilities, equity, income, expenses, profits, and losses. Worksheets are prepared before making Financial Reports. The manual input process in Microsoft Excel is carried out by the user only in the Cash Book, Cash Expenditure and Receipt Journal, General Journal, and Adjustment Journal. Worksheets and financial reports no longer need to be input manually because there are already formulas in the Excel sheet, so they are related. The final sheet format in Microsoft Excel is the Financial Report. Financial Reports consist of Profit and Loss Reports and Balance Sheet Reports ([Apdian, Rostiani, Jajang, & Sari, 2021](#); [Hamise, Maharibe, & Lintong, 2020](#)). There are no Equity Reports and Cash Flow Reports because the purpose of creating the Microsoft Excel format is to make it easier for MSMEs to create simple financial reports.

The mentoring participants found the financial reporting training in Microsoft Excel format useful and increased their understanding of the accounting cycle. During the two weeks of financial recording using Microsoft Excel format, mentoring participants felt the benefits of these two impacts. First, regarding consistency, MSME players who were previously inconsistent in recording their financial transactions experienced increased consistency and awareness of always recording every transaction (Apdian et al., 2021; Rohmah & Hastuti., 2021). Meanwhile, MSME players who previously recorded their finances in other ways (such as using physical notebooks or online-based applications) felt that using Microsoft Excel could increase consistency in always recording transactions that occurred and felt it helped evaluate the financial position and results business through profit and loss reports and balance sheets (Anisa & Mustofa, 2021; Rohmah & Hastuti., 2021).

Second, in terms of convenience, MSME players feel that using the Microsoft Excel format for financial reporting is simple and easy because it provides flexibility in terms of recording, such as account names that can be adjusted to the conditions and characteristics of each type of business. In addition, using Microsoft Excel makes it easier to record in places with poor internet connections (Hamise et al., 2020; Wahyuni et al., 2020). However, according to participants, using the Microsoft Excel format requires more caution because it contains formulas that cannot be changed or deleted. This can be overcome by locking the formula in the file so that existing formulas cannot be changed or deleted. Overall, Microsoft Excel forms are effective in using financial reporting. These results are based on previous research that concluded that Microsoft Excel is a useful tool for financial reporting, especially for MSMEs (Apdian et al., 2021; Jusoh & Ahmad, 2019; Kartika et al., 2020; Litwin, Olech, & Szymusik, 2021; Manurung, Sitohang, & Wahyuni, 2023; Novita & Wulanditya, 2020; Riza & Ariani, 2019; Rohmah & Hastuti., 2021; Sugiyanto, Rifqi, Pinandita, & Jamaludin, 2023). However, it is still necessary to improve MSMEs in terms of consistency and awareness in recording transactions because these two things are the main basis for improving business performance. The lack of consistency and awareness of MSME actors in recording finances causes MSMEs to be unable to evaluate their financial performance, so they cannot formulate development strategies that align with their business targets.

This assistance program's advantage is increasing the consistency of financial reporting and management using Microsoft Excel forms because it can provide convenience for MSME players. This assistance also increases MSME players' knowledge, skills, and experience in recording transactions, reporting, and managing their finances. This assistance shows that MSME players are more aware and consistent in managing their finances so they can evaluate their financial performance, make improvements in the future, and be more productive.

#### 4. CONCLUSION

This mentoring activity, which aims to improve the quality of MSME financial reporting, has been carried out well, according to the planned method. Improving the quality of financial reporting is a long process. It requires more specific stages because this quality improvement must be supported by awareness, consistency, competence, and dedication to running MSMEs. Therefore, assistance with financial recording using Microsoft Excel can be a milestone that can initiate steps for MSMEs to improve the quality of their financial reporting. In this assistance, there are limitations, namely, the time given to monitor implementation is only two weeks. A longer implementation period is required, namely at least one month, to obtain more accurate results and evaluate the implementation of the Microsoft Excel format. This is intended to ensure that transaction recording can be more comprehensive from the beginning to the end of the month. Of course, further improvements to this assistance program are necessary so that the quality of MSME financial reports can improve as expected. Further development can be done by assisting with MSME financial reporting by Financial Accounting Standards or SAK.

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