# Financial Reporting Training Using Accurate Online in Pudak Village Jambi

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***Abstract***

*This community service program aims to enhance financial literacy and managerial capacity among MSME (Micro, Small, and Medium Enterprises) actors in Pudak Village through the implementation of digital technology based on the Accurate Online accounting application. The program involved 26 MSME entrepreneurs who participated in training and mentoring activities. The main issues faced by the partners included low financial literacy, the absence of standardized bookkeeping systems, and limited mastery of digital technology. Through a technology-based training approach and direct mentoring, participants were trained to use a cloud-based accounting system to record transactions, manage inventory, and generate automatic financial reports. The program integrated both hard technology (computers, internet networks, and interactive media) and soft technology (Accurate Online application and digital collaboration platforms). The evaluation results indicated that participants demonstrated improved knowledge and skills in digital financial management after completing the training. Participants showed a better understanding of bookkeeping practices, cash flow management, and the preparation of financial statements using Accurate Online. Beyond technical benefits, the training also enhanced participants' confidence in accessing formal financing and expanding business networks. The social impact is reflected in the formation of a digital MSME community that facilitates knowledge sharing and promotes digital culture at the village level. This program serves as an applicable and sustainable model of digital transformation that can be replicated in other regions to strengthen community-based economic independence through technological innovation.*
***Keywords:*** *Digital Accounting, MSMEs, Accurate Online, Financial Literacy, Community Empowerment*

***Abstrak***

*Kegiatan pengabdian kepada masyarakat ini bertujuan untuk meningkatkan literasi keuangan dan kapasitas manajerial pelaku Usaha Mikro, Kecil, dan Menengah (UMKM) di Desa Pudak melalui penerapan teknologi digital berbasis aplikasi Accurate Online. Program ini melibatkan 26 pelaku UMKM yang mengikuti kegiatan pelatihan dan pendampingan. Permasalahan utama yang dihadapi mitra meliputi rendahnya literasi keuangan, belum adanya sistem pembukuan yang terstandarisasi, serta terbatasnya penguasaan teknologi digital. Melalui pendekatan pelatihan berbasis teknologi dan pendampingan secara langsung, peserta dilatih menggunakan sistem akuntansi berbasis cloud untuk mencatat transaksi, mengelola persediaan, serta menyusun laporan keuangan secara otomatis. Kegiatan ini memadukan unsur hard technology (perangkat komputer, jaringan internet, dan media interaktif) serta soft technology (aplikasi Accurate Online dan platform kolaborasi digital). Hasil evaluasi menunjukkan bahwa peserta mengalami peningkatan pengetahuan dan keterampilan dalam pengelolaan keuangan digital setelah mengikuti pelatihan. Peserta menunjukkan pemahaman yang lebih baik mengenai praktik pembukuan, pengelolaan arus kas, serta penyusunan laporan keuangan menggunakan Accurate Online. Selain memberikan manfaat teknis, pelatihan ini juga meningkatkan kepercayaan diri peserta dalam mengakses pembiayaan formal dan memperluas jaringan usaha. Dampak sosial kegiatan tercermin dari terbentuknya komunitas digital UMKM yang menjadi wadah berbagi pengetahuan serta mendorong berkembangnya budaya digital di tingkat desa. Program ini menjadi model transformasi digital yang aplikatif, berkelanjutan, dan dapat direplikasi di berbagai wilayah lain untuk memperkuat kemandirian ekonomi masyarakat berbasis inovasi teknologi.*

***Kata Kunci:*** *Akuntansi Digital, UMKM, Accurate Online, Literasi Keuangan, Pemberdayaan Masyarakat*


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## INTRODUCTION

The rapid development of digital technology has significantly transformed various aspects of economic activities, including the management of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia (Sinha et al., 2024). Digital transformation has become an essential strategy for MSMEs to improve operational efficiency, financial transparency, and business competitiveness in the Industry 4.0 era (Dutta et al., 2020; Wicaksono et al., 2025). Nevertheless, many MSMEs in rural areas continue to face considerable challenges in financial literacy and the adoption of digital technologies, limiting their ability to manage business finances effectively and access formal financial services (Rujitoningtyas et al., 2024; Wasiah et al., 2025).

The community service partners in this program consisted of 26 MSME entrepreneurs located in Pudak Village, Kumpeh Ulu District, Muaro Jambi Regency. Most of the participants operate home-based businesses, particularly in the production of traditional cakes, snacks, and other food products that are marketed directly from their homes or through small rented kiosks. These businesses represent an important source of household income for the local community. However, despite their entrepreneurial experience, the majority of participants had never received formal training in digital accounting and had limited knowledge of preparing financial statements using cloud-based accounting applications such as Accurate Online.

Prior to implementing the community service program, the project team conducted field observations and discussions with the Head of Pudak Village to identify the actual needs and challenges faced by local MSMEs. The preliminary assessment revealed that most business owners still relied on manual bookkeeping using notebooks or simple recording methods, while several participants did not maintain financial records consistently. Business and personal finances were often mixed, making it difficult for entrepreneurs to evaluate business performance, monitor cash flow, and prepare reliable financial reports. Furthermore, none of the participants had previous experience in using the Accurate Online accounting application. These conditions limited their ability to produce standardized financial statements and reduced their opportunities to access formal financing schemes, such as the People's Business Credit (KUR) program, which requires proper financial documentation (Sahu & Mani, 2025).

To address these challenges, the adoption of cloud-based accounting applications such as Accurate Online provides an effective and practical solution. Accurate Online enables MSME entrepreneurs to record business transactions, manage inventories, and generate financial statements automatically in real time, thereby improving the accuracy and efficiency of financial management (Hasbolah et al., 2021). In addition to enhancing technical competencies, the adoption of digital accounting technology contributes to improving financial literacy, increasing entrepreneurs' confidence, and strengthening business professionalism (Budiantara et al., 2025; Hasbolah et al., 2021).

Based on these identified needs, the Accurate Online Accounting training program was implemented as part of a community service initiative conducted by Universitas Jambi. The program was designed not only to introduce digital accounting technology but also to strengthen participants' capacity in financial management through participatory learning, hands-on practice, and continuous mentoring. Furthermore, the program encouraged collaboration among MSME entrepreneurs by fostering a digital business community capable of sharing knowledge and experiences. Through this participatory approach, the program is expected to become a sustainable model of community empowerment that supports digital transformation among rural MSMEs and can be replicated in other regions with similar characteristics (Sari et al., 2024; Wasiah et al., 2025).

## METHOD

This community service activity employed a participatory and applicative approach designed to enhance the financial management capacity of MSME entrepreneurs in Pudak Village through the adoption of Accurate Online Accounting technology. The implementation method was divided into three systematic stages: preparation, implementation, and evaluation.

1 Preparation Stage

The preparation phase involved field observation and coordination with the village government to identify active MSME actors, map business types, and assess managerial capacities. Based on the results of this mapping, the team developed a training module that addressed the participants' needs, focusing on basic financial literacy, introductory MSME accounting, and practical guidelines for using Accurate Online. Socialization activities were then conducted to register participants and prepare the necessary technical infrastructure, including internet connectivity, laptops, and training accounts.

2 Implementation Stage

At this stage, participants underwent interactive sessions on MSME financial literacy, emphasizing the importance of systematic bookkeeping, financial reporting, and its relation to business sustainability and financing access. The next session involved hands-on practice using Accurate Online, including account creation, daily transaction input, inventory management, and automatic financial report generation. Individual mentoring sessions were provided to ensure that each participant could apply the knowledge directly to their business operations.

3 Evaluation and Follow Up Stage

The effectiveness of the training program was evaluated using pre-training and post-training assessment instruments to measure participants' understanding of digital financial management and the use of Accurate Online. The evaluation instrument consisted of 10 structured questions covering four main indicators: (1) basic understanding of financial bookkeeping, (2) knowledge of financial statement preparation, (3) understanding of digital accounting concepts, and (4) ability to operate the Accurate Online application for recording business transactions and generating financial reports. Participants' responses were assessed based on the number of correct answers and were complemented by direct observations of their practical performance during the training sessions. In addition, participant feedback was collected through a structured evaluation questionnaire containing statements measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), to evaluate the relevance of the training materials, clarity of instruction, usefulness of the program, and participant satisfaction. The follow-up program included continuous mentoring through online communication platforms such as WhatsApp groups to provide ongoing technical assistance in implementing digital financial management practices within participants' businesses.

4 Applied Approach

This program adopted three key learning strategies:

a. Community-Based Approach: focusing on empowering local communities based on real needs and conditions.

b. Experiential Learning: emphasizing "learning by doing" through direct application of accounting practices using digital tools.

c. Collaborative Mentoring: fostering cooperation between lecturers, students, and MSME partners during training and mentoring activities.

## RESULTS AND DISCUSSION

The evaluation of the community service program demonstrated that the training activities successfully enhanced participants' understanding and practical skills in digital financial management using the Accurate Online application. This evaluation was conducted through direct observation of participants' performance during practical


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sessions, active participation throughout the training, and the successful completion of assigned bookkeeping exercises using the application.

**Figure 1:** The presentation session was delivered by a speaker from Jambi University, providing explanations and guidance related to the training topic

**Figure 2:** Group photo of the Community Service Team from Jambi University with the participants, consisting of MSME entrepreneurs from Pudak Village.

At the beginning of the program, most participants had limited knowledge of digital accounting systems and relied primarily on manual bookkeeping practices. During the practical sessions, participants gradually developed the ability to record business transactions, manage inventory data, and generate financial reports independently using Accurate Online. The mentoring process also enabled participants to better understand the importance of maintaining systematic financial records for business planning and access to formal financing.

Overall, the evaluation results indicate that the training program effectively improved participants' financial management competencies and increased their confidence in utilizing digital accounting technology to support business operations. These findings demonstrate that technology-based mentoring provides practical benefits for strengthening the digital capabilities of rural MSMEs and supports the long-term sustainability of their businesses.

**Table 1.** Summary of Participants' Competency Improvement After the Accurate Online Training

| Evaluation Indicator | Before Training | After Training |
|---|---|---|
| **Understanding of bookkeeping concepts** | Limited understanding of bookkeeping principles | Better understanding of bookkeeping principles |
| **Recording business transactions** | Manual recording or incomplete records | Able to record transactions using Accurate Online |
| **Preparation of financial statements** | Unable to prepare standardized financial reports | Able to generate financial reports using Accurate Online with guidance |
| **Inventory management** | Managed manually | Able to manage inventory using Accurate Online |
| **Understanding of cash flow management** | Limited understanding | Improved understanding of cash flow management |
| **Confidence in using digital accounting applications** | Low confidence | Increased confidence in using Accurate Online |

Sources: Data Processed, 2026

## CONCLUSSION

The implementation of the “Accurate Online Accounting Training for MSME Entrepreneurs in Pudak Village, Kumpeh Ulu District” successfully achieved its primary objectives by strengthening the financial management capacity of 26 MSME entrepreneurs, most of whom operate home-based food and snack businesses. The program effectively enhanced participants' financial literacy, introduced standardized digital bookkeeping practices, and promoted the adoption of digital accounting technology among rural MSMEs. Based on the evaluation conducted during the training and mentoring activities, participants demonstrated improved knowledge and practical skills in recording business transactions, preparing financial statements, and monitoring business performance using the Accurate Online application.

The initiative also encouraged a broader digital transformation movement within Pudak Village by strengthening both individual competencies and collaboration among MSME entrepreneurs. Participants showed greater confidence in utilizing digital accounting technology to support business management and expressed increased readiness to adopt more systematic financial management practices. Furthermore, the program demonstrated the importance of integrating academic expertise, community participation, and digital technology in achieving sustainable economic empowerment.

Overall, this community service project provides a practical and replicable model for other rural regions seeking to empower MSMEs through digital financial management and capacity-building programs. The findings reaffirm that strengthening digital literacy, supported by continuous mentoring and the adoption of cloud-based accounting applications, can contribute to improving the managerial capacity and long-term competitiveness of rural MSMEs in the digital economy era..

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