



UTILIZATION AND IMPLEMENTATION OF BUKUKAS DIGITAL APPLICATIONS IN MSMEs

Iin Muyasarah*¹, Nur Habibah², Hu'shila Awalia Rizqiani³

^{1,2}Ekonomi Syariah, Institut Agama Islam Darussalam Mertapura, Indonesia

³Perbankan Syariah, Institut Agama Islam Darussalam Mertapura, Indonesia

DOI: 10.58330/khidmatuna.v2i1.169

Accepted: 03 Maret 2023. Approved: 03 April 2023. Published: 12 May 2023.

ABSTRACT

This Community Service aims to provide information regarding the importance of recording financial transactions in every business run by MSMEs. Financial transactions can be recorded using digital technology for the Bukukas recording application. The Bukukas application can make it easier for MSMEs to record transactions in their business. The method used in this activity is the socialization and practice of using Bukukas by presenting MSMEs in Sekumpul Ujung Martapura. It was held at the residence of RT 11 and attended by 20 different types of MSMEs. The results of the implementation of Community Service, the introduction and practice of using the Bukukas digital recording application can be practised again by MSMEs. This service activity was attended by 20 MSMEs with various types of MSMEs, and only 3 MSMEs had difficulty using the Bukukas application. The difficulties experienced by the 3 MSMEs were due to the application of ethics in carrying out buying and selling activities, which were carried out quickly.

Community Service Paper

Khidmatuna: Journal of Research and Community Service

Keywords: Bukukas, Implementation, Utilization, UMKM.

INTRODUCTION

Digital technology is developing rapidly to keep up with the times by providing convenience that all groups can feel. Technological developments can be felt by the community for all their needs in various aspects, both in social and economic aspects (Sumadi, 2020). The presence of digital communication technology can make significant innovations in the promotion sector of Information Technology (IT) products and services with effective and efficient marketing functions and a broad reach (Rahman et al., 2022).

The economic aspect that can be felt is the development of technology that can help the Micro, Small and Medium Enterprises (MSMEs) sector (Sumadi, 2020). MSMEs can use digital technology as a medium for

product promotion. Healthy MSMEs depend on stable financial conditions because stable finances are a source of running business operations (Prihastuti et al., 2022). MSME actors can quickly be helped to promote, sell, receive orders for merchandise, make payments, and efficiently carry out a digital financial record (Anggraini & Azizah, 2022).

MSMEs in Indonesia have a significant position in economic activities in various sectors. According to Law No. 20 of 2008, MSMEs are defined as Productive Businesses owned by individuals or business entities with micro-business criteria (Rahmah et al., 2022). MSMEs are currently the most popular business in the community, especially in the Sekumpul Martapura area. Sekumpul is a place name led by a Sekumpul teacher known as KH. Muhammad Zaini Abdul Ghani. The Sekumpul complex has routine

* Correspondance Address

E-mail: iin.muyasarah@iai-darussalam.ac.id



religious activities of recitation and tourists who want to make pilgrimages to the Sekumpul Guru's tomb (Mirhan, 2016).

Sekumpul is a religious tourism spot coupled with the dense population in the area, which has resulted in many MSMEs. The rapid and dynamic development of business in the economic sector leads MSME actors to think and move quickly to keep up with the times. Digital technology is currently developing very rapidly with various applications that facilitate the economic sector, one of which is the Bukukas digital financial recording application.

Community service is carried out by introducing the use and implementation of the Bukukas digital financial application to MSMEs in Sekumpul Martapura. This implementation received a positive response from MSME players from various types of businesses because they needed to become more with the Bukukas application ALHER's positive response is that they feel helped by this activity because SMEs have so far only carried out traditional records. There has never been monthly bookkeeping on their MSME businesses.

This activity also has a few obstacles because several MSME actors need help using technology and find it difficult to record when

there are many buyers. Thus the obstacles faced by MSME actors in a crowded situation with buyers can be done by providing a solution to collect purchase receipts and then enter them manually into the Bukukas application at night or when the buyer is free. The purpose of implementing this Community Service activity is to help MSME players to the maximum in utilizing technology that can ease or facilitate the business activities of MSME actors in Sekumpul Martapura.

METHOD OF EXECUTION

The implementation method in this community service activity uses primary data through outreach, interviews and training in using the Bukukas application. The service is carried out using an interdisciplinary approach (Irwansyah & Yunus, 2020). The target of this dedication is MSME actors who are in the Sekumpul Martapura area, precisely implemented on Jl. A gathering of Ujung, Kec. Martapura, Kab. Banjar, South Kalimantan. This activity was carried out at the residence of the head of the RT. 11 attended by 18 MSMEs of different types of business. The following table lists the attendance list for PKM activities at Sekumpul Maratapura:

Table 1 List of Attendance for Umkm Community Service Activities at Sekumpul Martapura

No	Nama	Gender	Type of business
1	Nurul Ain	Woman	Photocopy
2	Noorlaila Hayati	Woman	Clots
3	Rini Astuti	Woman	Snack
4	Siti Aisyah	Woman	House for rent
5	Ahmad Berkati	Man	Ice Pop
6	Siti Rahmah	Woman	Ice Pop shop
7	Halwa	Woman	Seamstress
8	Maya Shopa	Woman	Groceries
9	Ravelah	Woman	Pastry
10	Siti Elya N	Woman	Groceries
11	Madaniah	Woman	Groceries
12	Nuriah	Woman	Groceries
13	M. Ruyani	Man	Coffee shop
14	Makbieb	Man	Baker
15	M. Tomy	Man	boarding house
16	Zainuddin Shbana	Man	boarding house
17	Nurliana	Woman	Baker

18	Evi Duayanti	Woman	Selling Drinks and Food
19	Erom	Man	Groceries
20	Rusdiana	Woman	Catering

Community service is conducted by observing first to determine where the activity will occur because the Sekumpul area is extensive. After obtaining the location for implementing Community Service activities, socialise on introducing Financial Applications using Powerpoints and simultaneously practice using the Bukukas application. This activity lasted approximately 2 hours with 20 MSMEs in Sekumpul Martapura.

Activity evaluation was conducted by conducting interviews and the results of the question and answer during the socialisation activities to introduce the Bukukas application. Based on the activity results, MSMEs have difficulty downloading applications due to internet quota constraints. Ultimately, they have to share the internet quota with MSMEs with a good quota and internet connection.

RESULT AND DISCUSSION

Micro, small and medium enterprises (MSMEs) are activities that can expand employment opportunities and can provide broad economic services to the community. MSMEs can also play a role in the process of equity and increasing people's income, able to encourage economic growth and play a role in realizing national stability (Hanım, 2018).

MSMEs in absorbing labour are very large, as can be seen from the development of MSMEs which has experienced a significant increase (Hafni & Rozali, 2017). Micro, Small and Medium Enterprises stated in Law Number 20 of 2008, "A company classified as an MSME is a small company owned by a small group of people with a certain amount of wealth and income" (Krisna & Nuratama, 2021). Based on data from the Central Bureau of Statistics, after the economic crisis in 1977-1998, the number of MSMEs increased and reached 85 million to 107 million workers by 2012. That year, the number of MSMEs in Indonesia was 56,539,560 units or 99.9%, and around 0.01% or 4,968 other units were large businesses (Sarwono, 2015).

The development of MSMEs in Indonesia is increasing yearly, accompanied by increasing digital technology that can help MSMEs. Among the digital technologies that MSMEs can use are Gojek, Grab, Traveloka, Tiket.com, Shopee, Tokopedia, and many more. This digital application is an application that can make it easier for buyers or consumers to order products/services for MSMEs (Liu & Sukmariningsih, 2021). In addition to these applications, other applications can make it easier for MSME players to record their business activities, namely the Bukukas application. Bukukas is a financial bookkeeping application to increase business and is used by more than 5 million MSMEs and stalls (Bukukas, 2022).

The use and implementation of Bukukas digital finance for MSMEs in Sekumpul Martapura are carried out by providing information in the form of outreach regarding the importance of managing transactions and finances in every business run. Sales transactions can be recorded using the Bukukas digital application, which can facilitate and speed up the recording of transactions in the business being carried out. The Bukukas application is based on making it easy to collect data from cash in, cash out, incoming inventory, assets, capital and even accounts payable.

The Bukukas digital financial application, which can be downloaded on Android/IOS in the form of software, has the following functions:

1. Transaction records & automatic data recap;
2. Can know the profit on each sale;
3. Receive and send money free of bank admin fees;
4. Can easily monitor business performance;
5. Automatic financial reports;
6. Can send invoices via Whatsapp/SMS;
7. Can send invoices via Whatsapp/SMS; And
8. Can manage stock items automatically.

Bukukas is an application that can help manage business finances like Buku Warung. As a businessman or MSME actor, you must do the bookkeeping to see the profit and loss in your business (Yusuf et al., 2022). Registering and using

the Bukukas application is relatively easy by registering first to carry out all bookkeeping activities. The first step is to install the Bukukas application on an Android or iOS smartphone. The following are the steps for using the Bukukas application (Rahmad Kurniawan et al., 2022):

1. Open the downloaded Bukukas application. Enter an active phone number to register for an account at Bukukas, then select one of the Bukukas application verification methods via Whatsapp or SMS.



Figure 1 The registration stage for the Bukukas application

2. After getting the verification code via WhatsApp or SMS, you can enter the verification code. The code will be filled in automatically if the number used is registered on the same device. In the New Account List,

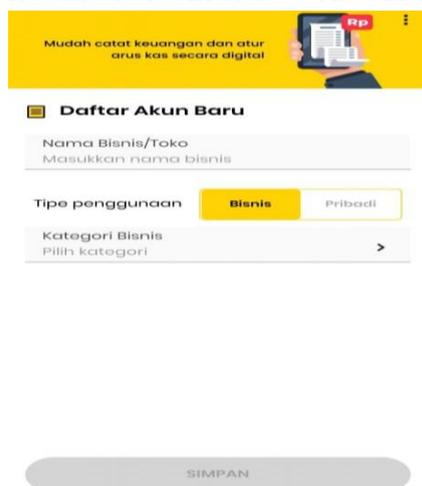
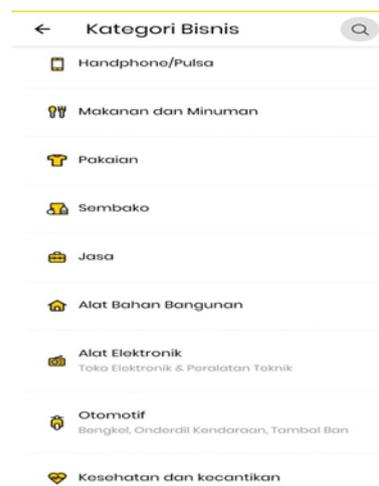


Figure 2 Register for a new account and select a category in Bukukas

3. After that, click save, then you have finished and successfully registered a Bukukas account and then entered on the main Bukukas page.

enter the name of the business/store you own and the Type of Use you can have (business or personal), then select the Business category. The business categories to choose from include the gambling below.



4. Transaction options that can be used by creating a new transaction. Transactions can choose sales or expenses by entering a nominal value with the date of the transaction and the type of goods.

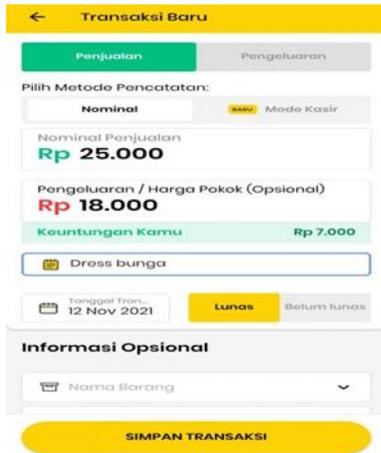


Figure 3 New Transactions

- Profit and Loss Report, if you have successfully recorded a transaction report on the Bukukas application, the report can be downloaded in Excel or PDF file form.



Figure 4 Download Report On Bukukas

- Recording of accounts payable transactions

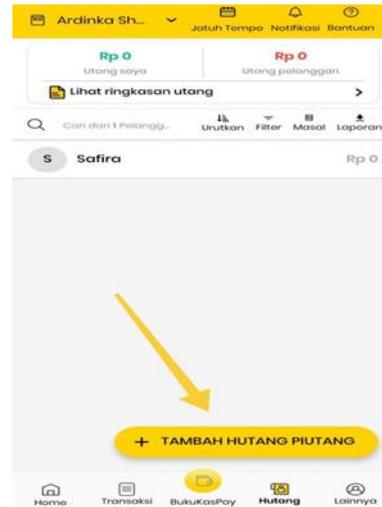


Figure 5 Accounts Payable Records

Community Service with the previous literacy theme using the Bukukas digital application for MSMEs in Sekumpul Martapura, South Kalimantan, was conducted with positive and reasonable responses. The title of the article underwent a slight change after the activity was carried out based on the conditions and problems encountered when carrying out the activity. Change of article title to Utilization and implementation of Bukukas digital finance for MSMEs in Sekumpul Martapura.

Hu'shila Awalia first opened this activity as head of implementing community service activities. Then, Nur Habibah provided material regarding the Bukukas Application regarding the importance of recording business transactions and examples of various business forms and recording each type of business. The following is a picture of the activities carried out.



Figure 6 Submission of Materials

After presenting the material, lin Muyasarah practiced using the Bukukas application. The technique is in the form of direct delivery and practice guided by other lecturers on

how to use the Bukukas application and what products are contained in the Bukukas application. The following is an overview of the activities carried out.



Figure 7 Practice Using the Bukukas Application

The implementation of this activity experienced a challenge because most of the MSME owners did not use the internet and still used cell phones with small storage memory, so they experienced difficulties when they wanted to download the Bukukas application. Only three MSME owners can understand and easily follow the steps given by the speaker. Others who had difficulty using the Bukukas application were guided directly by other speakers to make it easier for MSME owners to understand the use of the Bukukas application.

20 MSME owners attended various types of businesses, including sewing, cake makers, catering, groceries, boarding houses, etc. Some of these businesses that experience difficulties are MSME types in basic food because transactions must be made quickly and in large quantities. So, it is not accessible if you have to use the Bukukas application due to fast transaction times.

Based on the activities that have been carried out and the results obtained from the practice and interviews with MSME owners, the following results are obtained:

- a. New SMEs know about the Bukukas application, the benefits and its use
- b. MSMEs had difficulties at first because they did not know how to use the Bukukas application at all
- c. The constraints are on the small cellphone memory and internet quota.

- d. Not all types of businesses can apply the use of the Bukukas application
- e. After practicing using the Bukukas application, MSMEs can understand and practice using the Bukukas application
- f. MSMEs gave a positive response and were happy with the Community Service implementation activities carried out by the Darussalam Martapura State Islamic Institute.

ACKNOWLEDGMENTS

The community service team at the Darussalam Martapura Islamic Religious Institute would like to thank you very much for the availability of MSMEs to participate and obtain positive responses in this activity so that activities can be carried out correctly and smoothly. Thank you also to the head of RT 11 Sekumpul Ujung key. Martapura is pleased to provide a place for Community Service implementation.

CONCLUSION

Utilization and Implementation of the Digital Bukukas Application for MSMEs in Sekumpul Martapura, South Kalimantan, has been well implemented. The introduction and practice of using the Bukukas digital recording application can be practised again by MSMEs. This service activity was attended by 20 MSMEs with various types of MSMEs, and only 3 MSMEs had difficulty using the

Bukukas application. The difficulties experienced by the 3 MSMEs were due to the application of ethics in carrying out buying and selling activities, which were carried out quickly. With these constraints, it can be used as input or evaluation material in improving the Bukukasan recording application so that it can be used by all types of MSMEs in the community.

Author's declaration

Authors' contributions and responsibilities

The authors made substantial contributions to the conception and design of the study. The authors took responsibility for data analysis, interpretation and discussion of results. The authors read and approved the final manuscript.

Funding

Write down the research funding, if any.

Availability of data and materials

All data are available from the authors.

Competing interests

The authors declare no competing interest.

REFERENCES

- Anggraini, Y., & Azizah, P. W. (2022). *Inovasi Pembukuan Keuangan Secara Digital Pada Umkm Jahit*. 1(1), 45-57.
- Bukukas. (2022, 09 10). Retrieved from Bukukas Bisnis Menjadi Lebih Mudah: <https://bukukas.co.id/>
- Hafni, R., & Rozali, A. (2017). Analisis Usaha Mikro, Kecil, dan Menengah (umkm) terhadap Penyerapan Tenaga Kerja di Indonesia. *Ilmu Ekonomi dan Studin Pembangunan*, 15(2), 77-96. http://jurnal.umsu.ac.id/index.php/ekawan/article/view/1034/pdf_58
- Hanim, L. (2018). *UMKM dan Bentuk-Bentuk Usaha*. http://research.unissula.ac.id/file/publikasi/210303041/6318UMKM_dan_Bentuk_-_Bentuk_Usaha.pdf
- Irwansyah, & Yunus, A. (2020). *Penelitian Hukum*. Yogyakarta: Mirra Buana Media.
- Krisna, P., & Nuratama, P. (2021). Tata Kelola Manajemen & Keuangan Usaha Mikro Kecil Menengah. In *Penerbit CV. Cahaya Bintang Cemerlang*.
- Liu, E., & Sukmariningsih, R. M. (2021). *Membangun Model Basis Penggunaan Teknologi Digital Bagi Umkm Dalam Masa Pandemi Covid-19*. *Jurnal Ius Constituendum*, 6(1), 213. <https://doi.org/10.26623/jic.v6i1.3191>
- Mirhan, M. (2016). Karisma K.H. Muhammad Zaini Abdul Ghani Dan Peran Sosialnya (1942-2005). *Jurnal Ilmiah Ilmu Ushuluddin*, 12(1), 59. <https://doi.org/10.18592/jiu.v12i1.135>
- Prihastuti, A. H., Adriyani, A., Ramadhani, S., & Sukri, S. Al. (2022). Pemanfaatan Pelaporan Keuangan Digital Bagi Perkumpulan Penyelenggara Jasa Boga Indonesia (Ppji) Pekanbaru Dimasa Pandemi Covid-19. *COMSEP: Jurnal Pengabdian Kepada Masyarakat*, 3(1), 26-32. <https://doi.org/10.54951/comsep.v3i1.180>
- Rahmad Kurniawan, Jefry Tarantang, Wahyu Akbar, Sofyan Hakim, Enrico Tedja Sukmana, & Riza Hafizi. (2022). Literasi Pemanfaatan Aplikasi Keuangan Digital Bukukas Pada Umkm Di Kota Sampit, Kalimantan Tengah. *Jurnal Pengabdian Masyarakat Formosa*, 1(1), 35-52. <https://doi.org/10.55927/jpmf.v1i1.342>
- Rahmah, Z. Z., Rahmah, Y., Purnama, C., Fatmah, D., & Rahmah, M. (2022). Strategi Peningkatan Pemasaran Melalui Media Sosial Terhadap UMKM di Desa Kintelan (Studi Kasus UMKM di Desa Kintelan Kelurahan Puri Kabupaten Mojokerto). *Jurnal BUDIMAS*, 4(1), 1-12.
- Rahman, A., Aisanafi, Y., Sofiana, N., Rahmawati, S., Asia, U. S., Minggu, P., Selatan, J., Keuangan, P., & Keuangan, P. (2022). *Pencatatan Keuangan Sederhana (Penerimaan Kas) bagi Usaha Mikro Kecil Menengah di Kelurahan Pasir Gunung Selatan, Cimanggis, Depok*. 1(1), 23-26.
- Sarwono, H. A. (2015). Profil Bisnis Usaha Mikro, Kecil Dan Menengah (Umkm). In *Bank Indonesia dan LPPI*.
- Sumadi. (2020). Pengembangan Usaha Mikro Kecil Dan Menengah Berbasis Manajemen Organisasi Di Karang Anom Klaten. *Jurnal Budimas*, 02(02), 153-157.
- Yusuf, S., Dharmawati, T., Safitri, N., & Tirta, S. (2022). *Pelatihan pemanfaatan aplikasi bukukas bagi pelaku UMKM di Kota Kendari Training on the use of bookkeeping applications for MSME actors in Kendari City*. 1(1).