

Assistance in the Implementation of Digital Accounting and Financial Technology Applications at Abigail's Computer Shop to Increase Financial Inclusion

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ABSTRACT

Purposes: This community service activity aims to assist the implementation of digital accounting applications and financial technology (fintech) at Toko Komputer Abigail to improve financial literacy, financial management quality, transaction efficiency, and financial inclusion. The program was designed to address the main problems faced by the partner, including manual financial recording, the absence of financial reports, and the limited use of digital payment systems.

Design/Methodology/Approach: This activity uses a participatory approach by actively involving business owners at every stage. The methods used include problem identification, digital accounting and fintech training, practice in using accounting applications, implementing QRIS as a digital payment system, as well as ongoing assistance. Data collection was carried out through observation, interviews and documentation before and after mentoring. Evaluations are carried out to measure increases in understanding, skills and sustainability of the use of digital technology.

Findings: The results of the activity show a significant improvement in business financial management. Partners have been able to record transactions digitally, prepare simple financial reports such as profit and loss and cash flow reports, and use QRIS in transactions. Implementing digital accounting increases financial efficiency, accuracy and transparency. In addition, the use of fintech increases transaction flexibility, customer satisfaction and business professionalism. Overall, this activity contributes to increasing financial inclusion and business sustainability.

Originality/Value: This service activity provides practical and sustainable solutions for MSMEs through the integration of digital accounting and fintech in financial management. This program also offers a digital-based empowerment model that can be replicated with other MSMEs in rural and semi-urban areas to support digital transformation and inclusive economic growth.

Keywords: Digital Accounting; Financial Technology; MSMEs; Financial Inclusion; QRIS; Digital Payment

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Introduction

Digital transformation has emerged as a primary catalyst for competitiveness among micro, small, and medium enterprises (MSMEs) in a technology-driven economy. The implementation of digital accounting and financial technology (fintech) enables MSMEs to manage their finances more effectively through real-time transaction recording, organized bookkeeping, and precise financial reporting (Suendro & Fridatien, 2025; Safitri, 2024). These capabilities are anticipated to enhance MSMEs' decision-making, augment transparency, and facilitate long-term sustainability. Similarly, fintech-driven payment systems like Quick Response Code Indonesian Standard (QRIS) are widely advocated as tools to accelerate transaction speeds, mitigate cash-handling risks, expand customer access, and ultimately improve financial inclusion.

Nonetheless, a significant disparity persists between these theoretical assurances and the reality encountered by numerous MSMEs in Indonesia. Although literary and policy narratives assert that digital tools are "accessible" and "advantageous," numerous businesses continue to operate under conditions that constrain their ability to use them. Inadequate digital literacy, insufficient understanding of fundamental accounting principles, and the lack of ongoing mentorship frequently hinder MSMEs from translating technological access into consistent use and measurable improvement. Consequently, financial recording is often conducted manually, financial reports are not generated systematically, and digital payment systems are inadequately exploited (Setiawan et al., 2024). This practical reality demonstrates that the challenge extends beyond mere access to technology; it also encompasses the preparedness, competencies, and support required for integrating digital solutions into everyday business operations.

The disparity between theory and practice carries significant ramifications. MSMEs that rely on informal record-keeping and cash transactions face challenges in monitoring cash flow, accurately assessing profitability, and determining their financial position. As a result, operational efficiency may diminish, corporate planning may become less data-informed, and options for securing formal finance or collaborations may be limited. Consequently, enhancing MSMEs involves not merely implementing applications or payment systems but also ensuring that business proprietors acquire the necessary capabilities and guidance for sustainable adoption.

Banyuwangi Regency has significant potential to advance MSMEs, especially in commerce and services. Nevertheless, the implementation of financial digitization among certain commercial entities remains inconsistent. Abigail Computer Retail, located on Jl. St. Rogojampi in Pancoran Kulon, Rogojampi District, Banyuwangi Regency, Indonesia is one MSME facing this problem. The business has been engaged in computer and accessory sales for five years, exemplifying a typical MSME profile: actively conducting daily transactions while employing a rudimentary financial documentation system.

Preliminary observations indicate that the shop's financial records are maintained manually and in a rudimentary manner, hindering the owner's ability to assess business profitability, monitor cash flow, and evaluate overall financial performance. The shop predominantly accepts cash and bank transfers and has not implemented digital payment solutions such as QRIS. This scenario illustrates that financial digitalization remains suboptimal and could impede firm growth in a more digital marketplace. This community service initiative aims to facilitate the use of digital accounting apps and fintech solutions at Toko Komputer Abigail to enhance digital literacy, improve financial management quality, increase transaction efficiency, and promote financial inclusion. This activity is anticipated to serve as a viable and sustainable model for empowering digital-based MSMEs in the long run.

Method

Method of Implementation

This community service program employed a participatory methodology, engaging the partner throughout the whole process—from needs assessment and tool selection to practice, implementation, and evaluation. The strategy aimed to enhance the partner's understanding of digital accounting and fintech, as well as their practical proficiency in integrating these tools into routine financial management. Activities were conducted through a systematic sequence of training, supervised practical application, and ongoing mentorship, which is widely acknowledged as helpful for facilitating technology adoption in MSMEs because of its direct connection to everyday operational requirements (Ozili, 2021).

Sites and Target Beneficiaries

The program was executed at Abigail Computer Shop, located on Jl. St. Rogojampi, Pancoran Kulon, Rogojampi District, Banyuwangi Regency. The enterprise has been in operation for almost 5 years, specializing in computer sales and repair services. The target beneficiaries were MSME proprietors and/or

administrators—specifically those who (1) continue to depend on manual transaction documentation, (2) do not consistently generate fundamental financial statements, and (3) have yet to use fintech-based digital payment systems such as QRIS for commercial transactions.

Implementation Stages

The stages of implementing activities include the following stages: The initial stage is carried out through interviews and observations to determine the condition of partners' financial management. Observation results show that transaction recording is still done manually, there are no financial reports, and digital payment systems are not yet utilized. The service team provides education regarding the importance of recording transactions, financial reports, and cash flow management. Financial literacy is important in improving the quality of business decision making. Partners are given training in using spreadsheets and simple recording applications to record daily transactions. The use of digital accounting can improve the efficiency and quality of financial information. Partners are given an understanding of the benefits of fintech and digital payment systems in increasing business efficiency and competitiveness. Fintech plays a role in increasing the financial inclusion of MSMEs. Assistance is provided periodically to ensure implementation runs optimally. This activity includes evaluating transaction recordings and preparing financial reports.

Data Collection and Documentation

The program commenced with interviews and direct observations to ascertain the partner's baseline status in financial management, encompassing transaction recording practices, the preparation of financial statements, and the utilization of digital payment systems. The initial assessment verified that transaction recording remained manual, financial reporting was absent, and digital payment methods such as QRIS had not been implemented. In light of these findings, the service team provided contextual education on the significance of systematic transaction documentation, fundamental financial reporting, and cash flow monitoring as critical components of financial literacy that facilitate more informed business decision-making.

The partner subsequently underwent practical training to document daily transactions utilizing tools such as spreadsheets and basic bookkeeping applications, with an emphasis on maintaining entry consistency, fundamental transaction categorization, and converting records into straightforward financial outputs (e.g., profit and loss statements and cash flow summaries). The initiative concurrently underscored the significance of fintech—especially digital payments—in enhancing transaction efficiency, elevating customer convenience, and bolstering business professionalism and competitiveness, thereby facilitating greater financial inclusion for MSMEs. Regular mentorship was offered to overcome technical and operational obstacles during actual business operations, promote consistent utilization of the tools, and assess the quality of implementation. The program concluded with an assessment of the partner's digital records and the creation of foundational financial reports to evaluate success and support sustainable adoption following the mentoring phase.

Evaluation

The evaluation concentrated on quantifiable indicators of adoption and learning, encompassing: (1) enhanced comprehension of fundamental financial management principles, (2) practical adeptness in utilizing the designated recording tools, (3) noticeable transitions from manual to digital transaction documentation, and (4) execution of QRIS in commercial transactions. The sustainability of use was evaluated as a crucial metric of program efficacy in promoting financial inclusion (Salem & Shahimi, 2025). A summative evaluation was conducted at the program's conclusion to assess improvements in financial literacy, proficiency in generating fundamental financial reports (notably profit and loss and cash flow statements), and preparedness for autonomous use of digital accounting tools and fintech. The evaluation results demonstrated enhanced partner proficiency in managing financial records, preparing basic financial statements, and recognizing the operational significance of digital payment systems such as QRIS.

Results and Discussions

Results

The community service initiative at Abigail Computer Retail yielded quantifiable improvements in the partner's financial management practices following support for digital accounting and fintech integration. Initially, transactions were recorded manually in a notebook without distinct account categorization; financial statements (profit and loss and cash flow) were not generated; and payment methods were restricted to cash and bank transfers. These limitations limit the partner's capacity to monitor periodic profits and effectively manage cash flow consistently.

Following the phases of socialization (Figure 1), training, and mentoring, the partner demonstrated enhanced proficiency in financial management. The partner initiated the implementation of digital transaction recording using accessible tools (e.g., spreadsheets and/or basic recording software), thereby facilitating more systematic, searchable, and easily retrievable data. Secondly, the partner acquired the capability to generate basic financial reports, including a monthly profit-and-loss statement and a cash flow summary, which facilitated regular assessment of business performance. The partner demonstrated enhanced readiness to embrace fintech-based payments, evidenced by their willingness and preparedness to use QRIS as an extra payment method to broaden client transaction options. The results demonstrate that the program effectively transitioned the partner from informal, manual methods to a more organized and technology-enhanced financial management system.



Figure 1 Socialization and Mentoring of Digital Accounting and Fintech

Discussion

The results indicate that the program signifies a more comprehensive transformation in the partner's managerial perspective. Before the intervention, a lack of comprehension regarding structured financial management led to conventional decision-making that lacked credible financial data. This circumstance frequently diminishes the precision of cost management and profit forecasting, potentially undermining the quality of planning due to the inconsistent tracking of business performance over time.

Following the intervention, the partner progressively recognized financial records as a strategic asset rather than a mere administrative duty. An enhanced understanding of transaction paperwork and reporting bolstered the partner's capacity to oversee cash flow, more accurately forecast profit margins, and pinpoint operational expenses requiring regulatory oversight. This discovery underscores that financial literacy is a crucial enabling factor for sustainable MSME management, as it directly influences how owners assess firm performance and devise development strategies.

Furthermore, the shift to digital recording enhanced efficiency and precision in standard financial administration. Utilizing digital records reduces redundant manual tasks, facilitates expedited summarization, and enables prompt compilation of regular financial statements. Consequently, the partner might use monthly profit-and-loss data to assess performance and strategize for improvements. In this context, digital accounting serves as an effective tool for enhancing data accessibility and facilitating more evidence-based business decisions.

Fintech education, especially concerning QRIS, expanded the partner's understanding of technology's role in competitiveness. Historically, dependence on cash and transfers constrained customer flexibility. After the initiative, the partner acknowledged that digital payments can improve customer convenience, expedite transactions, and mitigate cash-handling concerns. The partner recognized that QRIS implementation can enhance market reach, particularly among client segments familiar with cashless transactions, hence potentially fostering revenue growth and business professionalism.

A major factor influencing these results was ongoing mentorship, which facilitated the application of training into regular daily practice. Instead of focusing solely on material supply, mentorship enabled iterative problem-solving in actual operational conditions—examining transaction records, correcting errors, and assisting with report creation. This ongoing involvement bolstered partner confidence, facilitated routine uptake, and increased the likelihood of sustained use beyond the program duration.

The program demonstrates that integrating financial literacy, digital accounting, and fintech within a collaborative mentorship framework can significantly enhance MSMEs' managerial competence and preparedness for digital transformation. This methodology provides a replicable empowerment framework for MSMEs with analogous traits, especially in rural and semi-urban environments, where the primary obstacle is often not a lack of technology but a lack of structured implementation and ongoing support that ensures adoption becomes a consistent business practice.

Conclusion

Community service activities carried out at the Abigail Computer Retail in Banyuwangi Regency show that assistance with the implementation of digital accounting and financial technology has had a positive impact on increasing business management capacity.

Before the activity was carried out, partners were still using a manual recording system, had not prepared financial reports, and had not utilized a digital payment system. After socialization, training and mentoring, partners experienced increased financial literacy, were able to record transactions digitally, and were able to prepare simple profit and loss reports periodically. In addition, partners have awareness and readiness to implement digital payment systems as part of business transformation.

This activity shows that the integration of financial literacy, digital accounting and financial technology is an effective strategy in supporting increased financial inclusion and sustainability of MSMEs. A participatory approach and ongoing assistance are important factors in ensuring successful program implementation. In the future, further assistance and collaboration with financial institutions and local governments is needed so that the digital transformation of MSMEs can run optimally and sustainably.

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this activity can provide sustainable benefits for partners and become a real contribution in strengthening the capacity of MSMEs towards digital transformation and increasing financial inclusion.

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Conflict of interest

The authors declare no conflict of interest. The funders had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript, or in the decision to publish the results.