

Utilization of the SI APIK Application for Songket Craftsmen in Muara Penimbung Ulu Village

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Article Info: Received: 02 September 2023; Accepted: 04 November 2023; Published: 27 November 2023

Abstract: Si Apik is a financial information recording application that can make it easier for micro small businesses to book and record every financial transaction intended for individual / micro businesses or small-scale businesses. This application is an application issued by Bank Indonesia which can be downloaded through the Google Play Store. This application can also be accessed offline which can make it easier for micro small businesses in areas with unstable internet connections to still be able to use this application without problems. This service activity regarding the use of the SI APIK Application is needed by small micro businesses in Muara Penimbung Ulu Village, especially songket craftsmen. This activity was carried out by lecture, discussion methods, and questionnaire dissemination related to the explanation of the Si Apik application. Based on the results of the service that has been carried out, it was found that there was an increase in the understanding of songket craftsmen regarding the use of the Si Apik application by 70% from the previous level of understanding of songket craftsmen only by 5.25%.

Keywords: Financial Transaction Recording System; Si Apik; Book keeping and record Keeping

How to Cite:

Patmawati., Daud, R., Meuitia, I., Rahmawati, M., & Khamisah, N. (2023). Utilization of Si APIK Application For Songket Craftsmen In Muara Penimbung Ulu Village. *Sricommer: Journal of Sriwijaya Community Services*, 4(2): 93-104. DOI: <https://doi.org/10.29259/jscs.v4i2.134>

1. INTRODUCTION

Economic growth of 61.07% of GDP was contributed by the micro, small, and medium enterprises (MSMEs) sector, which was able to survive in the midst of the covid pandemic storm (Portal Informasi Indonesia, 2023). MSMEs are a form of productive business engaged in trading activities owned by individuals or business entities (Wadud & Fitriani, 2021). Economic development in Indonesia is currently experiencing unstable conditions caused by the Covid-19 pandemic. With the global economy, people are challenged to have a qualified level of financial literacy so that they are able to face the challenges of today's global competition. However, the fact is that based on the conditions that occur in the community, the level of public knowledge and understanding of the importance of finance is still low, so that the community really needs financial literacy socialization and education. Efforts that can be made to increase understanding of the importance of finance need to be done through education about financial literacy (Hamidi et al., 2022). According to the results of the survey conducted by Otoritas Jasa Keuangan (2013). The level of financial literacy index among the Indonesian people is 21.84%, while a survey conducted by Otoritas Jasa Keuangan (2016) showed the level of financial literacy of the Indonesian people at 29.66%. This literacy rate is still low when compared to other countries in Southeast Asia. The data showed that the rate of

increase in financial literacy did not show significant changes. According to OJK in the editorial presented by Murdaningsih, women's financial literacy rate is only 25%, which means it is lower than men's by 33% (Murdaningsih, & Septyaningsih, 2017). In order to increase the level of financial literacy of the Indonesian people, OJK launched the Blueprint programme, which aims to provide knowledge to people who are not literated or less literated in order to better understand financial literacy and whose targets include schools, students, housewives to weak economic entrepreneurs (Zuraya, 2013).

The lack of information received by the community, especially villagers related to financial literacy, is one of the causes of poor community financial management, resulting in consumptive behaviour that is not in accordance with high needs. With the impact of the Covid-19 pandemic, which has now entered the new normal era, it requires the community, especially villagers, to be good at managing finances. One of the villages that still lacks understanding of financial awareness and financial literacy is Muara Penimbang Ulu Village. Muara Penimbang Ulu Village is one of the villages located in Indralaya District, Ogan Ilir Regency, South Sumatra, and is famous for its Songket handicrafts. Muara Penimbang Village has long been a centre for songket craftsmen, whose products have been sold to various regions inside and outside South Sumatra. Songket craftsmen in this region manage the sale of songket in cooperative containers or independently by each craftsman. The condition of songket craftsmen in the Muara Penimbang Ulu Village Area at the time of the location survey was carried out, namely the group of villagers classified as cooperatives (orchid cooperatives) totaling 20 people.

One way that can be done to increase understanding of financial awareness and financial literacy for villagers in general and songket craftsmen in particular is to apply financial literacy to minimize consumptive behavior. Based on the results of 2021 service activities that have been carried out by the service team, it is known that the level of understanding of MSMEs, especially songket craftsmen, on financial literacy is still relatively low (Patmawati et al., 2022). Therefore, the service team makes efforts to improve financial literacy for MSMEs, especially songket craftsmen in Muara Penimbang Ulu Village, by utilizing the Financial Information Recording Application Information System (SI APIK) issued by Bank Indonesia. Si Apik is a financial information recording application that can help micro-small businesses do bookkeeping and record every financial transaction they make (Rinandiyana et al., 2020).

This application can record simple types of transactions for individual businesses, microbusinesses, or small-scale businesses. Bank Indonesia (BI) seeks to encourage the progress of micro-small businesses by creating a Financial Information Recording Application System (Si Apik) that can be accessed by micro-small businesses to record their financial transactions. The Bank Indonesia Financial Record application can be downloaded via the Google Play Store. This application can be accessed offline. So that micro-small businesses in areas with unstable internet connections can still use this application without problems. The security of user data in this application is also guaranteed. SMEs can also enter passwords that can be set to secure transaction data. The purpose of preparing the SI APIK application is to make micro-small businesses more financially literate (Daud et al., 2022). At least they can distinguish between assets, debts, and receivables. This application is also expected to be able to replace the manual recording system commonly used by small microbusinesses to do bookkeeping. Based on the situation analysis of the behaviour carried out, the identification of problems faced by MSME actors, especially Songket craftsmen in Muara Penimbang Ulu Village, Indralaya District, Ogan Ilir Regency, is as follows:

1. Lack of information received by villagers, especially songket craftsmen, regarding financial literacy.

2. There is no understanding of how to improve financial literacy for songket craftsmen in Muara Penimbang Ulu Village.

3. Lack of awareness to record financial transactions and consider financial recording very difficult.

4. Songket craftsmen do not know the financial condition of their business

Based on the results of the identification of problems that occur, the formulation of problems in this service activity is:

1. How to improve financial literacy for songket craftsmen in Muara Penimbung Ulu Village?
2. Can the SI APIK application help songket craftsmen to record financial transactions?
3. How do I use the SI APIK application?

2. LITERATURE REVIEW

Bank Indonesia has developed an Accounting Application for Micro Small Enterprises based on Android. This application is very easy to use and has met the accounting standards of Micro, Small and Medium Entities (EMKM) issued by the Indonesian Institute of Accountants (Bank Indonesia & Ikatan Akuntan Indonesia, 2015). There are two business models that can be accommodated with this application, namely Individual Businesses and Businesses Not Having a Legal Entity. For businesses that already have a legal entity, such as a Limited Liability Company, for example, you can refer to the ETAP (Entity Without Public Accountability) Accounting Standard and it is not suitable to use this application.

The application that can be used for recording financial transactions (PTK) is the SI APIK Application which is a simple, fast and easy financial recording system based on Android. Not only just taking notes, but containing broad meanings, ranging from recording, accounting processes to preparing financial statements. Much more broadly, it can present the results of financial statement analysis and see financial performance more comprehensively. The SI APIK application can describe the financial condition of the business accurately. SI APIK outputs in the form of Financial Statements (Balance Sheet, Profit and Loss, Cash Flow etc.) that can meet the minimum Financial Statements for credit applications (Tamburaka et al, 2021).

3. MATERIALS AND METHODS

The method of implementing community service which is carried out using the lecture and discussion method of implementing community service activities is carried out using lectures, illustrations, and discussion methods. The systematics of the implementation of this service activity is as follows:

a. Step 1 (Lecture Method)

Service participants are given motivation, knowledge and insight into financial literacy

b. Step 2 (Method illustration)

Participants were given examples on how to improve financial literacy

c. Step 3 (Discussion Method)

Participants are given how to apply SI APIK

d. Step 4 (Questionnaire Dissemination)

Participants were given the opportunity to discuss issues related to the application of financial literacy and how to improve financial literacy using the SI APIK application.

The evaluation of the success of this service activity is that participants can understand the material and can use the SI APIK application delivered by the service team. The way that can be done to find out this is to distribute questionnaires which are requests for responses to *feedback* on future activities.

4. RESULTS

Community service activities regarding the use of the SI APIK application for songket craftsmen in Muara Penimbung Ulu Village lasted for approximately eight months from April to November 2022. The implementation of this activity consists of several series of activities carried out to service partners, namely Muara Penimbung Ulu Village. The first stage carried out in community service activities is to conduct a location *survey* or initial observation and licensing of the place where the service activities are carried out on April 21, 2022. This *survey* activity began by looking for data on the problems faced by songket craftsmen in Muara Penimbung Ulu village. In addition, the service team also obtained data on the number of active craftsmen in 2022 in Muara Penimbung Ulu Village. The data of songket craftsmen obtained by the service team from the head of Muara Penimbung Ulu village as many as 20 people as presented in the following picture :

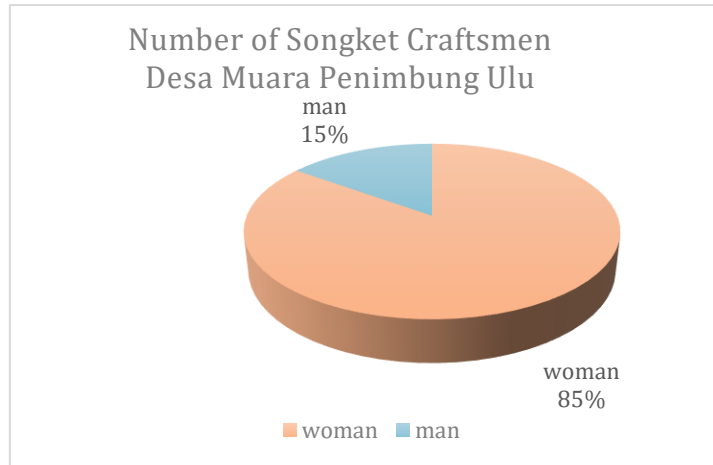


Figure 1. Number of Songket Craftsmen
Source : Author Calculations

Based on figure 1. Number of Songket Craftsmen in Muara Penimbung Ulu Village shows that 20% of the male gender is a songket craftsman while 80% of the female gender is a songket craftsman. While the level of education of songket craftsmen can be seen in the picture below :

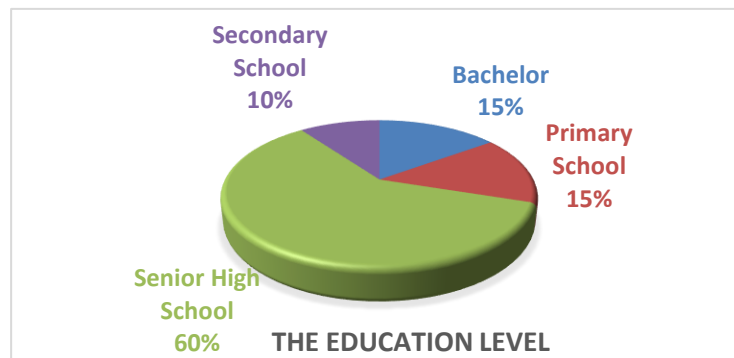


Figure 2. The Education Level
Source : Author Calculations

Based on figure 2. The education level of songket craftsmen in Muara Penimbung Ulu village shows that the number of active songket craftsmen in 2022 with an S1 education level of 15%, high school at 60%, junior high school at 10% and elementary school at 15%. The purpose of this first activity in addition to conducting *a site survey*, the service team also conveyed the purpose and purpose of the service team's arrival to the Head of Muara Penimbung Ulu Village to make Muara Penimbung Ulu Village a service partner. The Village Head welcomed the intention of the service team to carry out service activities in Muara Penimbung Ulu Village. This activity was carried out in the form of discussion and question and answer directly between the village head, the service team and one of the songket craftsmen.

Based on the results of the discussions that have been carried out, the service team found the problem faced by songket craftsmen in Muara Penimbung Ulu Village, namely that most songket craftsmen have difficulty in recording their business financial transactions. This is due to the lack of knowledge about recording financial transactions owned by songket craftsmen. Based on the survey results, *the* service team decided to provide an understanding of recording financial transactions with the SI APIK Application which can be used to record financial transactions. Based on the results of coordination with the village head and songket craftsmen in Muara Penimbung Ulu Village, it was agreed that the implementation of service activities would be carried out in August 2022. The documentation of this visit activity is as follows:



Figure 3. Licensing Survey Activities Community Service Activities

The next activity carried out is the implementation of service activities. The activity was carried out on August 8, 2022 at one of the schools in Muara Penimbung Ulu Village. This activity takes place at 08.30 – 12.00 WIB. The implementation of activities began with the opening of the event. The event began with the opening by the *Master of Ceremony* as documented in the following figure :



Figure 4. Opening of the Implementation of Service Activities by the *Master of Ceremony*

After the opening of the event, the service team distributed *pretest* questions to songket craftsmen before delivering material on the use of the SI APIK application. The documentation of this activity is as follows :



Figure 5. Songket Craftsmen in Muara Penimbung Ulu Village fill out *pre-test* questions

The purpose of this *pretest* question is to see the level of understanding of songket craftsmen regarding the use of the SI APIK application. Based on the results of the answers that have been done by songket craftsmen, the following results can be known :

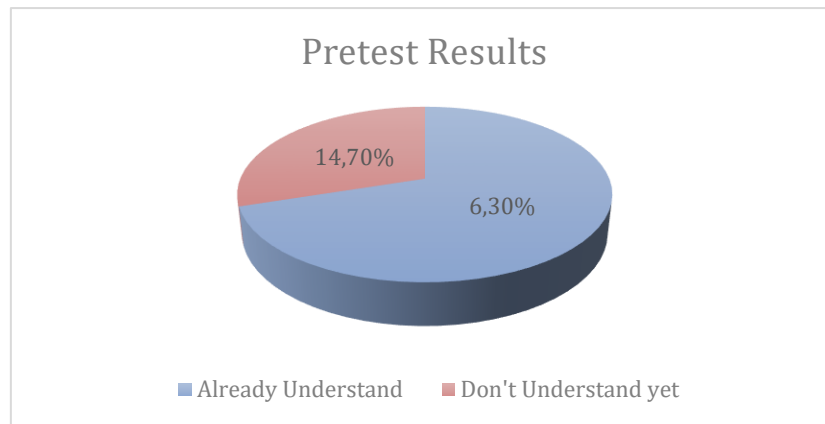


Figure 6. Percentage of Understanding Level of Utilization of SI APIK Application

Source : Author Calculations

Based on figure 6. The percentage of the level of understanding of the use of the SI APIK application can be seen that the level of understanding of songket craftsmen is classified in the category is still low, which is shown by the level of understanding of songket craftsmen is only 6,30%. While the remaining 14,70% of songket craftsmen do not understand. The next activity carried out in the service was the service team distributing *power point slides* about the use of the Si Apik application to increase financial literacy for songket craftsmen. The first material delivered by Patmawati, SE., M.Sc., Ak as the head of service was about the importance of recording financial transactions, considering that based on the results of identifying problems faced by songket craftsmen did not understand the importance of recording financial transactions. The documentation of this activity can be seen in the picture below :



Figure 7. Delivery of material on the importance of recording financial transactions

Based on figure 7. above, the service team explained that there is an *information gap* between MSMEs and banks. In this case, MSMEs, especially songket craftsmen, do not know the financial condition of their business. This is due to:

1. Awareness in recording financial transactions is still very low
2. MSMEs, especially songket craftsmen, still consider that recording financial transactions is difficult.
3. Small/simple Business Scale
4. Financial records are still mixed between personal finance and business finance.

Meanwhile, for banks, it is difficult to analyze the ability of MSMEs, especially songket craftsmen, caused by songket craftsmen not recording financial transactions correctly. This leads to the

following factors:

1. The bank does not yet know how the business performance of MSMEs, especially songket craftsmen, at present and in the future
2. The bank does not yet know how much credit is needed by MSMEs, especially songket craftsmen
3. Banks do not yet know the ability of MSMEs, especially songket craftsmen, to make credit payments.

Based on the factors mentioned above, the credit analysis carried out by the bank is inaccurate and requires time and costs. Therefore, the use of the SI APIK financial transaction recording android application is very necessary to help MSMEs, especially craftsmen, record their business financial transactions. Furthermore, the material delivered by the service team to songket craftsmen was about the mainstay/added value features of financial transaction recording applications. The documentation of this activity can be seen in the picture below :



Figure 8. Submission of material on the mainstay features of recording financial transactions

Based on figure 8. above shows that the service team explained about the mainstay / added value features of the financial transaction recording application that can be used in the SI APIK application. The mainstay features are as follows:

1. Multisector and multiuser

One application in one smartphone can record financial transactions for multiusers (individuals or business entities) and multisectors including:

- a. Service
- b. Trade
- c. Manufacturing
- d. Agriculture

No limit on the number of business entities, no limit on the number of financial transactions, no limitation on the reporting period, without conditions, and free as shown in the picture below:



Figure 9. Multisectoral and Multiuser SI APIK Applications

2. Easily input

To input in the SI APIK application can also be done easily. The first step that must be inputted is to input the initialization of the business profile consisting of:

- Business entity name *(required)
- Business entity address * (required)
- Phone number
- Owner's name

As shown in the picture below:



Figure 10. Input business profile initialization

Users are not bothered with complicated concepts, languages, accounting debit-credit systems in inputting financial transactions. A financial transaction recording application that will process the transaction in *double entry* until it produces financial statements. Users are directed step by step in categorizing and selecting the financial transaction menu according to its type and given an explanation before making input as shown in the image below :



Figure 11. Financial Transaction Input Display

3. According to special standards for micro and small enterprises

The application of financial transaction recording refers to the general guidelines and technical guidelines for recording special financial transactions made by the Indonesian Institute of Accountants (IAI) in collaboration with Bank Indonesia as a new standard in addition to PSAK and SAK ETAP. The financial accounting standards that can be used are as follows :



Figure 12. Financial Accounting Standards

4. Produce complete and accurate financial statements

The SI APIK application produces complete and accurate financial statements. There are three main types of financial reports, namely:

- a. Balance sheet report
- b. Income statement
- c. Cash flow statement

Equipped with additional information, namely: Cash Details, Current Account Details, Savings Details, Deposit Details, Receivables Details, Fixed Asset Details, Accounts Payable Details, and Bank Debt Details, Financial Performance Reports and Trend Reports Revenue, Expense Trends and Profit Trends. Financial statements specifically for individual businesses are only in the form of Reports on the Source and Use of Funds. The financial statements displayed in the SI APIK application can be seen in the picture below:



Figure 13. Financial Statements in SI APIK Application

1. Generate reports in a variety of formats

The financial transaction recording application, the SI APIK application, produces various financial report formats such as charts, PDFs, and Excel as shown in the figure below:



Figure 14. Reports in a variety of formats

5. Move data between smartphones with backup and restore features.

Users can routinely backup and store the backup data on the smartphone's external memory to maintain the continuity of recording financial transactions. If at any time there is damage to the smartphone, the data can be restored by restoring on another smartphone.

After the service team presented material related to the use of the SI APIK application, the next activity was for the service team to distribute *post-test* questions to songket craftsmen. The documentation of this activity is as follows:

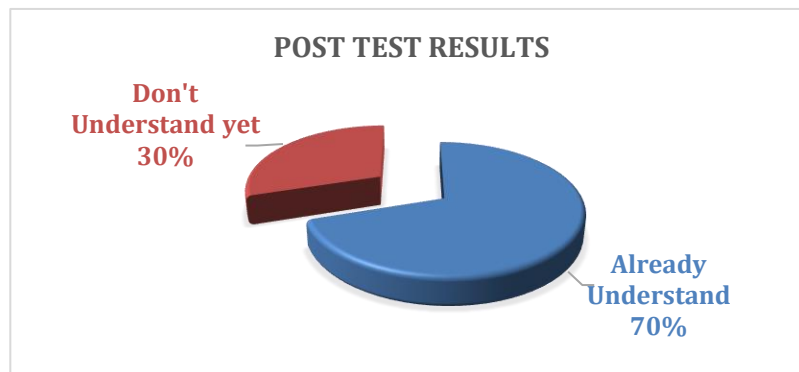


Figure 15. Percentage of the Level of Understanding of the Utilization of the SI APIK Application

Source : Author Calculations

Based on figure 15. Percentage of the Level of Understanding of the Utilization of the SI APIK Application, after the service team presented material related to the use of the SI APIK application to increase financial literacy for songket craftsmen in Muara Penimbung Ulu Village, it can be seen that the level of understanding of songket craftsmen has increased quite significantly, namely by 70% from the previous only 5.25%. The next activity is the closing of the implementation of service activities which ends with a photo with the service team with the songket craftsman participants which can be seen in the following picture :



Figure 16. Photo with the service team with Muara Penimbung Ulu songket craftsmen

5. CONCLUSIONS

Based on the results of the implementation of service activities, information was obtained that before the service team provided an explanation about recording financial transactions by utilizing the Si Apik application, it was known that the level of understanding of songket craftsmen was only 5.25%. After the service team gave a material presentation on the use of the Si Apik application, it was found that the level of understanding of songket craftsmen had increased quite significantly, namely by 70%. Based on the results of monitoring and evaluation of service activities, it was found that songket craftsmen still need assistance activities for their business activities. Songket craftsmen stated that they were helped by this community service activity. The activities that are expected to be carried out in the next service activity are the Slick Application Training. With the training on the Si Apik application, it is hoped that songket craftsmen can apply it to their business activities. In addition, the output produced can be used for financing if songket craftsmen need capital for their business.

ACKNOWLEDGMENTS

The service team would like to thank Sriwijaya University. The publication of this article was financed by the DIPA Budget of the Sriwijaya University Public Service Agency for Fiscal Year 2022. SP DIP A,- 023.17.2.67751512022, dated December 13, 2021. In accordance with the Rector's Decree Number: 0007UN9/SK.LP2M.PMI2022 dated June 15, 2022.

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