

Advances in Community Services Research

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Digital Finance: Financial Recording Education for Women Entrepreneurs

Fifi Nurafifah Ibrahim  Sutiawati ² St Nursanti Iskandar ³ Rina ⁴

 Universitas Muslim Indonesia, Makassar, Indonesia
(^{2,3,4}) Universitas Muslim Indonesia, Makassar, Indonesia

Received: 2025, 11, 04 Accepted: 2025, 11, 17

Available online: 2025, 11, 20

Corresponding author. Fifi Nurafifah Ibrahim

 fifinurafifah.ibrahim@umi.ac.id

ABSTRACT	
<p>Keywords: digital finance; financial education; digital financial record-keeping; entrepreneurship for women; empowerment; family welfare empowerment.</p> <p>Conflict of Interest Statement: The author(s) declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.</p> <p>Copyright © 2025 The Author(s). All rights reserved.</p>	<p>Purpose: This community service activity aims to improve literacy and digital-based financial recording skills among women entrepreneurs in Padanglampe Village, especially Family Welfare Empowerment (PKK) members who still rely on manual recording. The program is designed to provide ongoing education, introduce relevant digital finance applications, and offer assistance and consultation on their use.</p> <p>Research Design and Methodology: The activities were conducted through presentations on basic accounting materials, training on digital financial recording, demonstrations of the BukuWarung application and similar applications, and interactive discussion sessions. The approach used was socialization, hands-on practice, and participatory mentoring, actively involving partners throughout the entire process.</p> <p>Findings and Discussion: The results of the activity showed an increase in partners' knowledge of digital financial recording concepts and ease of use of smartphone-based financial recording applications. Partners also gained a greater understanding of basic accounting and financial recording, and a greater awareness of the importance of consistent financial recording. The participants' enthusiasm was evident in their active involvement in question-and-answer sessions, discussions, and the practical use of the application.</p> <p>Implications: This activity provides practical benefits for women entrepreneurs, especially in improving the efficiency of digital-based business financial management. The program also opens up opportunities for developing basic accounting consulting services and sustainable digital recording for rural communities.</p>

Introduction

The development of digital technology has opened up new opportunities in financial management, including for entrepreneurs (entrepreneurial woman). In this context, Padanglampe Village is an area with abundant female resources, supported by Family Empowerment and Welfare (PKK) activities, where many homemakers have become micro-entrepreneurs. However, most of them still face obstacles in managing their business finances systematically. Simple financial record-keeping is often neglected because it is seen as complicated or a low priority, even though it is significant for optimizing profits, controlling expenses, and developing a sustainable business (Rahmadhani & Astuti, 2024). In today's digital era, simple financial applications can be a practical solution for homemakers to record business transactions more efficiently. However, low digital and financial literacy is a

significant challenge in implementing technology-based accounting systems (Ayuningtyas & Utomo, 2023). Based on a preliminary survey conducted in Padanglampe Village, more than 70% of homemakers who are business owners have never used financial recording applications and rely solely on memory or unstructured manual records, which can lead to inaccuracies in profit-and-loss calculations and difficulties in business development planning. In response to this phenomenon, through the community service program Digital Finance: Financial Recording for Women Entrepreneurs in Padanglampe, the Accounting lecturer team sought to provide practical assistance and training in digital-based business financial management by introducing simple tools such as BukuWarung, Excel, and Google Sheets, which are easily accessible on smartphones. Thus, the problems of low-quality financial records and limited use of technology are expected to be overcome, thereby strengthening women's entrepreneurial capacity in Padanglampe Village.

Previous studies have shown that financial digitization plays an important role in improving women's business management skills. Utami (2019) shows that the digital economy has significantly improved women's financial and digital literacy. In line with this, Fitriana et al. (2019) found that women entrepreneurs, especially those in rural areas, face significant obstacles to financial inclusion, underscoring the need for digital finance interventions. Meanwhile, Nurcahyani & Isbah (2020) highlight how digital platforms enable women to balance domestic and entrepreneurial roles, thereby providing broader economic opportunities. However, financial record-keeping remains a significant challenge, as noted by Yulianti et al. (2022), who found that micro-enterprises experience difficulties with financial reporting and require technological support, such as the Si Apik Android application. The positive impact of digital training is also proven by Wibawa et al. (2023), who emphasize that training interventions can teach women to use digital financial applications, separate personal and business finances, utilize social media for marketing, and implement systematic bookkeeping. Such programs have proven relevant, as shown by Indrasari et al. (2022), who found that around 95% of participants improved their digital literacy and financial tracking skills. In fact, research by Saida et al. (2025) shows remarkable results for five female entrepreneurs—a 68% increase in financial literacy, a 122% increase in digital payment application skills, and a 115% increase in awareness of online transaction security. These findings are reinforced by a study by Nur et al. (2024), which proves that digital financial literacy and inclusion have a significant effect on women's entrepreneurship. However, 99% of women SME owners in Indonesia have high digital inclusion but low literacy, making them vulnerable to fraud.

Although various studies show that financial digitization can improve women's literacy, business capacity, and economic independence, there are important gaps that previous research has not addressed, especially for women entrepreneurs in rural areas such as Padanglampe Village. Most studies, such as Utami (2019), Fitriana et al. (2018), and Nurchayani & Isbah (2020), emphasize improvements in women's financial and digital literacy after participating in training programs but have not examined in depth how a continuous mentoring process can shape consistent financial recording behavior. The research by Yulianti et al. (2022) highlights the challenges micro-businesses face in financial reporting, but does not provide a detailed description of the implementation of digital applications in the daily lives of entrepreneurs with limited access to technology and low digital literacy. In addition, although the research by Wibawa et al. (2023), Indrasari et al. (2022), and Saida et al. (2025) studies show the positive impact of digital training on improving women's technical skills, these studies have not highlighted the empirical context of rural areas that have structural barriers such as a lack of technological facilities, a traditional recording culture, and resistance to changes in financial recording methods. Another gap lies in the lack of studies that integrate the real needs of rural women entrepreneurs with digital training models tailored to their capacities, thereby limiting the effectiveness of digital finance interventions in improving grassroots financial management.

The novelty of this research lies in the application of a digital finance education model designed and sustainable for women entrepreneurs in rural areas, particularly in Padanglampe Village, which has not been widely covered in previous studies. Unlike previous studies, which mainly focused on general digital literacy or short-term training without follow-up assistance, this study presents an integrated approach in the form of practical training, the use of simple financial recording applications (such as BukuWarung, Excel, and Google Sheets), and intensive assistance through continuous

communication for one month. This approach addresses empirical gaps in digital literacy, manual recording practices, limited access to technology, and the absence of a mentoring system tailored to participants' abilities. Thus, the objectives of this study are to comprehensively analyze the effectiveness of digital financial recording education for women entrepreneurs in Padanglampe Village, identify changes in financial management skills after the intervention, and develop a technology-based mentoring model that can be replicated in other rural communities of women entrepreneurs.

Literature Review

Digital Finance

Digital finance refers to the use of digital technology to provide faster, more accessible, and more efficient financial services for individuals and businesses. This concept includes the use of financial applications, digital wallets, electronic payment platforms, and technology-based banking services that allow users to make transactions without time and location restrictions. The development of digital finance has become the center of global economic transformation due to its ability to expand access to financial services for groups previously difficult to reach by traditional financial systems. Basnayake et al. (2024) explain that financial digitization in the Asia-Pacific region has significantly expanded financial inclusion, especially for developing countries that previously faced structural barriers to the distribution of formal financial services. With a similar approach, Tay et al. (2022) argue that digital finance not only accelerates transaction flows but also creates opportunities for sustainable development by improving digital literacy and users' skills in managing financial information. This transformation shows that digital finance is not merely a technological innovation but part of a broader socio-economic change, in which technology helps expand equal access across various segments of society.

Understanding digital finance cannot be separated from accessibility and user empowerment, especially for marginalized groups in the conventional financial system. Mabrouk et al. (2023) show that digital financial inclusion is a key mechanism in strengthening women's economic independence in various developing countries, as electronic money services, payment applications, and financial record-keeping platforms give them greater control over their transactions and business management. Digital financial services offer features that are easy to learn, low transaction costs, and compatibility with simple devices such as smartphones, making them a highly inclusive tool. Setiawan's (2024) research reinforces this view by showing that women's adoption of fintech is influenced by the ease of use of applications and the perceived usefulness of technology, suggesting that the design of digital finance systems should consider users' social context and literacy levels. Furthermore, Kumari et al. (2025) emphasize that digital financial inclusion contributes significantly to poverty reduction in Asian countries by increasing access to formal financial services and users' ability to understand digital transactions. Through technology, vulnerable groups can build financial records, separate personal and business finances, and gain access to capital that was previously difficult to obtain, proving that digital finance serves as an instrument of empowerment and social transformation.

The concept of digital finance also plays an important role in improving the financial resilience of households and microenterprises, especially amid rapid economic change. Liu et al. (2024) show that digital financial inclusion significantly reduces households' financial vulnerability in Asian countries, as the use of financial applications enables more accurate transaction recording and real-time cash flow monitoring. Thus, financial technology serves not only as a transaction tool but also as a managerial instrument in daily financial management. The strategic value of digital finance becomes even more apparent when linked to women's financial literacy. Hasan et al. (2023), in a study of women entrepreneurs, show that digital financial literacy plays an important role in women's ability to access formal services, avoid fraud, and use financial record-keeping applications to grow their businesses. Meanwhile, Raheem et al. (2024) emphasize that the successful implementation of digital finance is greatly influenced by system designs that are responsive to the needs of low-income users, including women in rural areas who face technological limitations. A needs-based approach is key to the sustainable adoption of technology.

Financial Record Keeping Education

Financial recording education can be understood as a systematic process to improve the knowledge, skills, and awareness of individuals or business actors in recording financial transactions correctly, structurally, and sustainably. This education equips business actors with basic skills in managing financial reports, understanding cash flow, and making more rational business decisions based on actual data. Adela et al. (2024) emphasize that business owners' ability to perform basic bookkeeping is a key factor affecting the performance of micro and small businesses, as accurate recording enables business actors to understand their financial position in real time. In the context of financial literacy, financial recording education strengthens the understanding of the importance of documenting every transaction, both income and expenses, so that business actors have complete control over their financial activities. This aligns with the findings of Ikhtiari et al. (2024), which show that digital application-based financial recording training can improve MSME actors' skills in compiling financial records that are more organized, accurate, and reliable. Financial record-keeping education also serves as an empowerment tool, helping business owners transition from error-prone manual record-keeping to a more efficient, digitized system. From the perspective of small business capacity building, this education is an important foundation for maintaining business sustainability, as good record-keeping is a prerequisite for accessing financing, conducting business analysis, and making data-driven decisions.

Financial recording education not only introduces basic accounting techniques but also shapes responsible financial management behavior. Aliah et al. (2024) emphasize that effective financial recording education and training strategies include understanding basic accounting concepts, preparing simple financial reports, and hands-on practice in recording daily transactions. This education is increasingly important in the context of micro and small businesses, which are generally managed by individuals with non-accounting educational backgrounds, thus requiring training methods that are easy to understand and applicable. Zotorvie et al. (2025) state that the application of information technology, such as digital bookkeeping applications, can improve the accuracy of financial recording when business actors receive appropriate training and adequate assistance. This indicates that digital transformation in financial recording cannot be effective without structured education tailored to participants' needs. On the other hand, Husain & Sahara (2023) demonstrate that training in financial literacy and basic bookkeeping can measurably improve MSME entrepreneurs' understanding of managing finances, separating personal and business finances, and monitoring business development.

The concept of financial recording education also includes aspects of adapting to digital technology developments and efforts to minimize the risk of recording errors that often occur in small businesses. A study by Gyamera et al. (2023) shows that accounting services and training in financial recording significantly improve MSME performance, as business actors with strong recording skills tend to maintain financial stability and predict capital requirements. Proper training also enables business owners to avoid inaccurate recording practices, such as relying on memory or inconsistent manual records. Tripalupi (2023) emphasizes that accounting and financial management education has a real impact on improving participants' understanding, mainly when training is conducted through a hands-on approach and contextual material is delivered in line with participants' characteristics. In addition, Tripalupi (2023) highlights that sound financial recording not only provides administrative benefits but also helps business owners assess performance and plan for expansion using accurate information. Through a planned educational approach, participants can develop an awareness that financial recording is an important part of responsible business management and is the first step in building a professional business. Therefore, financial recording education must be designed not only to transfer technical skills but also to shape a mindset and culture of financial management that is transparent, accurate, and oriented towards continuous improvement in business quality.

Entrepreneurship Woman

Women's entrepreneurship can be understood as the process by which women identify opportunities, manage resources, and create economic value by establishing or developing businesses they manage independently. This concept is not only about business activities but also concerns how

women play a role as decision-makers, innovators, and agents of change across various social and economic contexts. Franzke et al. (2022) explain that women's entrepreneurship in Asia is growing rapidly as women's access to education, technology, and social networks increases, despite remaining overshadowed by structural inequalities and cultural barriers. From a global perspective, Ughetto et al. (2020) emphasize that women are increasingly occupying strategic positions in the digital entrepreneurship ecosystem by leveraging technology to create flexible work arrangements, expand market networks, and increase business competitiveness. Thus, women's entrepreneurship is not only understood as women's efforts to enter the business world, but also as a form of empowerment that reflects their ability to adapt, initiate innovation, and sustain businesses amid the dynamics of the modern economy.

Women's entrepreneurship has distinct characteristics and dynamics compared to male entrepreneurship, especially in terms of access to resources, institutional support, and the cultural and social barriers encountered in running a business. Rietveld & Patel (2022) reveal that gender gaps in entrepreneurship often stem from unequal access to funding, professional networks, and market opportunities, which reduce women's capacity to expand their businesses. On the other hand, in the Indonesian context, the use of technology and the internet has become a significant gateway for women to develop their businesses independently. Asrofi et al. (2023) show that women entrepreneurs' use of digital media increases business activity, expands market reach, and facilitates more effective branding. The use of this technology also supports women in managing their dual roles as housewives and business owners, thereby often leading to women's entrepreneurship in the form of micro-businesses based at home. The main drivers of female entrepreneurship in Asia include the motivation to improve family welfare, the drive for financial independence, and increased opportunities enabled by digitalization, which expand women's scope of movement in economic activities. Thus, the development of female entrepreneurship is closely related to the social, technological, and economic dynamics that shape the current business environment for women.

The concept of women's entrepreneurship also cannot be separated from the social and economic roles they play in society. Sánchez-Limón et al. (2025) emphasize that women's entrepreneurship is often a driving force for sustainable development because many women entrepreneurs integrate sustainability and inclusiveness into their business models. This shows that women's entrepreneurship is not only oriented toward financial gain but also tends to create positive social and environmental impacts. In Indonesia, a study by Rosepti & Niasari (2022) shows that women entrepreneurs use digitalization as a marketing strategy to advance MSMEs, empower women's communities, and strengthen families' economic positions. In addition, Mayanja et al. (2025) highlight the importance of social networks and community support for the sustainability of women's businesses, emphasizing that women entrepreneurs with access to business communities, mentoring, and broader market networks tend to have more resilient businesses in the face of economic changes. Therefore, women's entrepreneurship should be understood as a multifaceted phenomenon that encompasses not only economic and business aspects but also the social, cultural, and psychological dynamics that shape women's experiences in running a business. Women's entrepreneurship ultimately becomes a strategic space where women can gain economic independence, strengthen social participation, and make a real contribution to community development.

Research Design and Methodology

The method used to implement this community program is to present material on digital finance, covering basic understanding, recording processes, and an introduction to various platforms and applications specifically designed for digital financial recording. Participants then practice using these applications with the assistance of partners. Partners are selected based on previous visits, audiences, sharing, and discussions with them. The methods used in this community service activity include training/hands-on practice, education using materials presented by the community service team, followed by discussion, sharing, and question-and-answer sessions. The program agreed upon with the partners is carried out using the following methods:

- Providing materials through presentations explaining digital finance and simple financial record-keeping.

- Providing detailed explanatory material on the availability of various digital finance applications.
- Conducting hands-on practice in using digital finance applications with tutorials that facilitate partners' understanding.
- Providing consulting and assistance services related to the application of digital finance with ongoing communication via WhatsApp.

Under the agreed program with the partner, a plan is needed that includes implementing activities and evaluating the Community Service Program (PkM) for Partner Villages. The plan for the implementation of activities and program evaluation is as follows:

1. Activity Implementation Plan (Months 1-3)

a. Preparation where the activities to be carried out include:

- Socialization to partners, namely Mrs. PKK "Padeci" of Padanglampe Village, through village officials, in this case, the Secretary of Padanglampe Village.
- Appoint one partner as field coordinator to facilitate communication during the activity;
- Meeting with partners, members of partner groups, to discuss the training program schedule and agree upon with the activity implementation team;
- Conducting program socialization to partners who will participate in the targeted activities 15-25
- Preparation of presentation materials on the theme of PkM;

b. Training (Months 4-5):

- Assistance and training where the implementation team will act as facilitators in carrying out activities developed together with partners. With an introduction to materials related to digital finance, accompanied by hands-on practice.
- The assistance and practices offered by the training implementation team to partners will be considered. Once approved, the following activities will be carried out.
- Activity Evaluation: After completing the training activities from the entire program series, participants will be invited to discuss/share and ask questions.

The participation of partners in the overall implementation of the program is expected to enable all partners to consistently implement the training results to the maximum extent possible, thereby providing benefits and personal development for the partners. (Months 5-6)

Findings and Discussion

Findings

The structure of the Community Service Program (PkM) committee for the assisted village in this activity consists of an implementation team of three (3) people. The following is the structure for the implementation of this service activity:

Table 1. Activity Implementation Team Structure

	Implementing Team	Position	Field of Expertise	Tasks in Community Service Activities
1	Fifi Nurafifah Ibrahim, SE., M.Ak	Chairman	Accounting	Training, Counseling, and Report Writing
2	Dr. Sutiawati, SH.,MH	Member	Law	Training, Counseling, and Report Writing

Type of Activity, Time, and Place of Activity

This Community Service (PkM) activity in the assisted village was carried out together with members of the PKK (Family Welfare Movement) of Ma'rang Subdistrict, Padanglampe Village, Pangkep Regency, as the primary partner in the program to empower and increase the capacity of women entrepreneurs in the area. The activity took place on Tuesday, October 16, 2025, from 10:00 a.m. to 12:00 p.m. WITA. The entire series of activities was held at the Padanglampe Village Office, which serves as the center of community empowerment and was chosen as a strategic location to facilitate attendance and active participation by all participants.

Target Community Participants

Participants in the Community Service Program (PkM) for the assisted village are members of the PKK (Family Welfare Movement) in Padanglampe Village, Pangkep Regency. (Attendance list attached)

Review of Achievements

The results of this activity included an increase in partners' knowledge of digital financial recording, especially applications that make it easier for partners to use, increased knowledge of financial recording in accounting science, and awareness of the consistency of digital business recording with basic accounting knowledge conveyed by the community service team. The volunteer team provided education on applications that can facilitate digital recording, such as Buku Warung. Buku Warung is a financial recording application that is very easy for everyone to access by downloading it from the Play Store. In this application, business actors can record various financial transactions, including cash inflows and outflows, inventory or stock records, accounts payable and receivable records, business report records, a recording schedule feature, and additional features such as an electronic payment feature. Note Info Settings, and Business Card Creation (6). The model presented in the material is through the application display and how to use it.

The Community Service Team (PkM) also advised partners to record consistently to avoid deficits in their businesses. In addition, the PkM team provided information. It demonstrated various platforms and software partners for digital recording, as well as introducing digital platforms such as e-commerce and social media for product marketing. Providing product marketing information beyond e-commerce can also be done by promoting through an endorsement system with public figures.

During the community service activities, the partners appeared enthusiastic when seeing and practicing digital record-keeping. Some participants were even learning about and seeing digital record-keeping for the first time through the application. This made them more enthusiastic and interested in learning more, and for the partners, this was very helpful in recording their business finances, which had previously been done manually.

Benefits of Community Service Activities obtained by partners and the community (outcome)

Activities such as this provide positive benefits for partners. Partners can immediately feel the benefits by consistently implementing business financial recording, making it easier to record digitally with just one touch on their mobile phones. Through E-Commerce, partners can also market their products and gain wider public recognition. The results of the community service process are evident in the responses and enthusiasm shown during the sharing, discussion, and Q&A sessions. Another benefit is that partners can consult further with the community service team regarding business financial management.

Documentation of Community Service Activities



Figure 1. The Head of the Community Service Team presents the material



Figure 2. The Community Service Team conducts a sharing session and discussion with participants.

Activity Evaluation

The Community Service Program began with communication with village officials as liaisons to the PKK, in this case, the village secretary, to convey information about the planned community service activities to be carried out according to schedule. Next, the implementation of the activity plan was discussed, including the activity schedule, location, target audience (business groups), and the total number of participants required. Information was also provided regarding the technical implementation of this Community Service Program in Binaan Village.

This activity was carried out, among other things, by providing information on Digital Finance, namely, financial record-keeping education for women entrepreneurs who are members of the PKK group in Padanglampe Village, Pangkep Regency. Through this activity, it is hoped that the partners will increase their knowledge and maintain consistent financial records, enabling incoming funds to be managed optimally and the products they market to be better known to the community through digital platforms or social media.

Problems and Obstacles

There is a lack of information on household financial management, which has not been optimally implemented by partners, especially in terms of simple recording, both manually and digitally. The obstacles for partners include inconsistent recording practices, unfamiliarity with financial recording applications, and limited proficiency in using e-commerce or social media to market products.

Conclusion

Research and Community Service (PkM) activities conducted in Padanglampe Village provide a comprehensive overview of the importance of digital financial record-keeping education for women entrepreneurs, especially PKK members who run micro-businesses from home. This program is designed to introduce the concept of digital finance, improve financial literacy, and build a basic understanding of financial record-keeping applications such as BukuWarung and other relevant digital platforms. General findings from the implementation of the activities indicate that the education and mentoring process increased participants' knowledge of the importance of financial recording, motivated them to switch from manual to digital recording, and raised awareness of the benefits of technology in supporting the sustainability of their businesses.

Scientifically, this research makes an important contribution to the understanding of how digital financial record-keeping education can be effectively implemented in communities of women entrepreneurs in rural areas. The program offers an original approach through a combination of training, mentoring, and hands-on practice, tailored to participants' varying levels of digital literacy. The practical value of this research is evident in its application to community empowerment, where

entrepreneurs acquire new skills that not only improve the efficiency of financial recording but also strengthen their ability to manage cash flow, understand their businesses' financial condition, and make more rational business decisions. From a managerial perspective, this activity has strategic implications: strengthening the capacity of women entrepreneurs must be achieved through continuous training, technical mentoring, and the provision of easy-to-use digital applications to support better business management.

The limitation of this study lies in its limited scope of participants, which only involved PKK members in Padanglampe Village, so the results cannot be generalized to a broader community. In addition, the relatively short duration of the training and the limited technological facilities available to participants posed challenges in ensuring optimal knowledge transfer. Given these limitations, further research should expand the study area to capture the social and economic context of women entrepreneurs in other regions. It is also recommended that future research develop a follow-up training model that deepens the use of digital financial recording applications, provides long-term support, and tests the program's effectiveness using quantitative indicators of business performance. Thus, future research is expected to enrich the literature on digital finance and women's empowerment and provide more practical recommendations to encourage digital transformation in the micro-business sector.

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