

# Digital-Based Financial Management Capacity Building for BUMDes Mattuju in Pitue Village, Indonesia

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## ABSTRACT

**Purpose:** This Community Service Activity aims to strengthen the capacity of BUMDes Mattuju and village microbusiness actors in Pitue Village, Ma'rang Subdistrict, Pangkajene and Kepulauan Regency, in managing finances through simple digital recording, transparent reporting, and basic digital promotion. The program addresses the need for more orderly bookkeeping, stronger accountability, and data-informed decision-making in managing village-owned enterprises.

**Method:** The activity used a participatory capacity-building approach through training, Focus Group Discussion (FGD), practical simulation, introduction to social media, simple website utilization, and mentoring. It involved BUMDes Mattuju, village microbusiness actors, village and subdistrict stakeholders, lecturers, and students of the 2025 Student Village Development Program of Universitas Hasanuddin.

**Results and Discussion:** The program improved participants' awareness of structured financial records, introduced simple digital recording, and broadened their understanding of Facebook, Instagram, WhatsApp, and simple web-based channels for product visibility. It also produced training materials, brochures, seminar kits, certificates, documentation, and online media publications.

**Implication:** The intervention strengthens BUMDes governance by positioning digital financial management as a practical tool for transparency, efficiency, and accountability. Continued mentoring is needed to make the introduced recording format a routine managerial practice, and the model can be replicated in other coastal and rural villages.

**Keywords:** village-owned enterprise; digital financial management; BUMDes; financial literacy; rural entrepreneurship; community service.

## 1. Introduction

Village economic development in Indonesia increasingly requires local institutions capable of translating community potential into productive, accountable, and sustainable economic activities. In this context, micro, small, and medium enterprises and village-owned enterprises are not merely business units; they are social-economic instruments that connect local resources, household livelihoods, community participation, and public accountability. MSMEs have been widely recognized as an essential part of Indonesia's economic structure, while digital transformation has created new opportunities for small-scale actors to manage transactions, communicate with consumers, and access wider markets



(Aminullah *et al.*, 2024; Farina & Opti, 2023). However, the presence of technology does not automatically produce better governance. Digital tools only become useful when local actors understand why financial records matter, how transactions should be documented, and how information can be used to evaluate business performance.

Pitue Village, located in Ma'rang Subdistrict, Pangkajene and Kepulauan Regency, South Sulawesi, reflects the characteristics of a rural-coastal community whose economic activities are shaped by agriculture, fisheries, and local trade. The final community service report states that Pangkajene and Kepulauan Regency cover 12,362.73 km<sup>2</sup>, comprising 898.29 km<sup>2</sup> of land area and 11,464.44 km<sup>2</sup> of sea area. This geographical structure makes the regency rich in marine, fisheries, agricultural, and coastal tourism potential (Kadir *et al.*, 2023; Rustam *et al.*, 2022). Pitue Village is part of the regency's mainland area, yet it has a coastal character; many residents depend on agricultural land, proximity to coastal resources, and small-scale economic activities to support daily community needs (Muis *et al.*, 2021).

One of the strategic village institutions in Pitue is BUMDes Mattuju, a village-owned enterprise established in 2015. The establishment of this BUMDes was intended to increase community income and Village Original Revenue by managing local economic potential. The final report describes several relevant business units, including agricultural and fishery product processing, microfinance services, and the provision of basic community needs. This institutional role is consistent with the broader function of BUMDes as an instrument of village economic empowerment, as it enables the village to manage economic resources collectively and creates opportunities for community participation in local development (Wahyuni *et al.*, 2022).

Despite this potential, the main managerial challenge for BUMDes Mattuju is strengthening financial governance. In many village-level enterprises, transactions may occur routinely, but recording, classification, reporting, and monitoring are not always conducted consistently. Such conditions can make it difficult for managers to evaluate cash inflows and outflows, compare business unit performance, prepare transparent reports for stakeholders, and plan expansion based on reliable data. The challenge becomes more complex when the institution needs to communicate its products and services to a wider market. Without sufficient digital marketing literacy, local products may remain known only within a limited community network even though social media and website-based channels can significantly broaden visibility (Wibawa *et al.*, 2023).

The program discussed in this article was therefore designed as a community service intervention that combines digital financial management capacity-building with a basic digital marketing orientation. Its central idea is simple: BUMDes and village microbusiness actors need practical, understandable, and context-sensitive tools rather than overly complex systems that are difficult to maintain. Digitalization in this program is not understood as a sudden transition to advanced software. It is understood as a gradual process of making records more orderly, transactions more traceable, reports easier to prepare, and decisions more accountable. This approach aligns with the view that financial literacy should be connected to real-world business practices, particularly cash flow, budgeting, cost control, and responsible decision-making (Susan, 2020; Kurniasari *et al.*, 2025).

The novelty of this community service activity lies in integrating local economic mapping, BUMDes financial governance, practical digital recording, and digital promotion into a single program series. Previous community service programs often focus on either financial literacy or digital marketing separately. In contrast, this program places both elements within the specific institutional context of BUMDes Mattuju. The activity not only delivered material; it also used FGD, simulation, and mentoring to help participants connect the learning content to the daily realities of managing village businesses.

The remainder of this paper is organized as follows. Section 2 provides a literature review. Section 3 presents the research method. Section 4 provides the results and discussion. Section 5 Concluding Remarks and Recommendations.

## 2. Literature Review

### 2.1 Village-Owned Enterprises and Rural Economic Governance.

A village-owned enterprise is a hybrid institution because it combines economic objectives with community development responsibilities. It is expected to generate income, leverage local potential, provide services to residents, and support the village's development priorities. This dual role requires a governance model that differs from that of a purely private business. BUMDes managers must be able to think entrepreneurially, but they must also maintain transparency and accountability to village stakeholders. For this reason, the quality of financial management becomes one of the foundations of institutional trust. A BUMDes that cannot present clear records may find it difficult to explain its performance, justify its expenditures, or develop new business units based on reliable information.

The literature on village economic institutions emphasizes that local enterprises are strengthened when managerial capacity, institutional readiness, and relevance of business units are developed together (Nugroho *et al.*, 2023). Capacity building is therefore not limited to technical knowledge; it also includes the ability to establish routines, assign responsibilities, prepare simple reports, and use information to inform collective decision-making. In rural contexts, these capacities are especially important because formal business education, access to technology, and professional accounting support may not always be available. Community service programs can fill this gap by translating academic knowledge into practical tools that local actors can use immediately.

The case of BUMDes Mattuju illustrates the importance of connecting governance with local potential. Pitue Village has agricultural and coastal economic characteristics, so that a BUMDes can act as a coordinator of local resources, a supporter of microbusinesses, and a facilitator of market access. However, this role can only be optimized when the institution can document transactions, monitor resources, and communicate its business activities. Thus, the digitalization of financial records should be viewed as part of rural economic governance, not merely as the introduction of a new application.

### 2.2 Financial Literacy and Digital Financial Management.

Financial literacy refers to the capacity to understand financial concepts, manage money, evaluate risks, and make informed decisions (Ikhtari *et al.*, 2023; Labo *et al.*, 2023). In the context of small enterprises, financial literacy is closely related to the ability to separate personal and business finances, record transactions, calculate costs, manage cash flow, assess profit, and plan future needs. Susan (2020) argues that financial literacy contributes to the growth of micro, small, and medium enterprises by supporting more rational financial decision-making. Similarly, Kurniasari *et al.* (2025) explain that financial literacy, financial technology adoption, and access to finance are connected to business performance and sustainability.

Digital financial management extends financial literacy into the digital era. It involves using digital tools to record transactions, organize financial information, store documents, and support reporting (Ikhtari *et al.*, 2024). Widyastuti *et al.*, (2024) highlight the relationship between digital financial literacy and digital financial inclusion, showing that the ability to understand and use digital

financial services can expand access to formal financial products. For local institutions such as BUMDes, digital financial management may begin with simple spreadsheet-based records or user-friendly applications that match managers' capacity. The most important issue is consistency: every transaction must be recorded, categorized, and reviewed.

For BUMDes Mattuju, the introduction of digital financial recording is expected to address three managerial needs. First, it increases transparency because transactions become easier to trace and report. Second, it improves efficiency by enabling records to be organized, summarized, and reviewed more quickly. Third, it strengthens accountability by enabling more structured communication of financial information to village stakeholders. These benefits are especially important for a BUMDes that manages several business units and interacts with community members as both customers and beneficiaries.

### 2.3 Digital Marketing Literacy for Rural Microbusinesses

Digital marketing literacy is the ability to use online channels to communicate value, present products, interact with customers, and build market visibility. In rural and coastal communities, digital marketing can reduce geographic limitations by enabling products or services to reach beyond the immediate local market. Social media platforms such as Facebook, Instagram, and WhatsApp are widely accessible and can support product promotion, customer communication, and storytelling about local identity. A simple website can also serve as a more stable information center that presents business profiles, product catalogs, contact information, and activity documentation.

Previous studies indicate that digital literacy can transform microenterprise practices by helping entrepreneurs use social media and digital applications more strategically (Wibawa *et al.*, 2023). Hidayah and Musamma (2024) also show that digital marketing literacy modules can improve knowledge and skills among women micro- and small-business actors. These findings are relevant to BUMDes Mattuju because local economic institutions need not only internal financial discipline but also the capacity for external communication. Products cannot grow if potential customers do not know them, and institutional credibility cannot be strengthened if activities are not communicated clearly.

In the community service program discussed here, digital marketing was introduced as a supporting component of financial management. The logic is that better records help BUMDes understand its business condition, while digital promotion helps communicate its products and services. When both elements are combined, the BUMDes can move toward a more data-informed and market-oriented management model.

### 2.4 University-Community Engagement and Sustainable Mentoring

Community service is a core part of the higher education mission because it connects academic knowledge with community needs. Effective community service should not be limited to one-way socialization. It should involve diagnosis, dialogue, practical training, mentoring, documentation, evaluation, and follow-up.

Sustainable mentoring is particularly important in programs related to digital financial management. A one-day training can introduce concepts and tools, but behavioral change requires repetition, practice, and institutional commitment. Participants may understand the importance of digital records during the activity, yet the habit of recording transactions must be maintained after the



program ends. Therefore, a community service article should identify not only immediate outputs but also sustainability mechanisms, such as periodic monitoring, simple evaluation instruments, and continued communication between the university team and the partner.

### 3. Method

#### 3.1 Location and time.

This article employs a descriptive community service design to document the implementation of a participatory capacity-building program. The activity was conducted in Pitue Village, Ma'rang Subdistrict, Pangkajene and Kepulauan Regency, on April 24, 2025. The primary partner was BUMDes Mattuju, with the involvement of village microbusiness actors, village government representatives, subdistrict stakeholders, lecturers, and students. The program was part of Universitas Hasanuddin's 2025 Student Village Development Program, under the theme of entrepreneurship village development.

#### 3.2 Target audience or partners.

The selection of BUMDes Mattuju as the partner was based on its strategic position as a local economic institution and its need for stronger financial management capacity. The final activity report states that the program was proposed by the Accounting Student Association of the Faculty of Economics and Business at Universitas Hasanuddin, with 30 students participating. The proposed budget amounted to IDR 7,500,000. These administrative elements show that the program was not an informal visit, but a structured university-community engagement activity supported by institutional assignment and accountability mechanisms.

#### 3.3 Activity Schedule.

The preparation stage included the formulation of the program concept and Terms of Reference related to financial management and digital marketing; the preparation of brochures and learning materials; the preparation of seminar kits; briefings for students and lecturers who would assist participants; and the preparation of certificates. The implementation stage began with the master of ceremonies' opening remarks, followed by remarks from the lecturer supervisor, the Head of Ma'rang Subdistrict, and the Head of Pitue Village. The main session consisted of a presentation of material by lecturers and practical assistance by students. The activity continued with a question-and-answer session, a group discussion, photo documentation, a certificate handover, and a formal closing.

#### 3.4 Intervention Methods.

The program design consisted of four main intervention methods. First, training and focus group discussions were used to introduce the basic principles of financial management, financial literacy, simple reporting, and digital marketing. The FGD created an interactive space where participants could discuss their experiences, identify practical challenges, and ask the facilitators questions directly. Second, practical simulation was used to help participants understand how financial recording and digital promotion could be applied to real business situations. Third, social media and simple website orientation introduced participants to Facebook, Instagram, WhatsApp, and web-based information channels as affordable tools for product promotion and public communication. Fourth, mentoring was



positioned as a mechanism for continuity, enabling the knowledge delivered during training to be translated into routine practice.

The evaluation approach in this article is qualitative and output-based because the final report did not include a standardized pre-test and post-test instrument. Evaluation was therefore reconstructed from the activity stages, participant engagement, discussion responses, outputs produced, documentation, media publication, and financial accountability. A before-and-after indicator table was developed to represent the observed changes in awareness, understanding, and initial practical skill. This approach is appropriate for reporting an initial community service intervention, while also acknowledging the need for more rigorous quantitative evaluation in future programs.

**Table 1. Program implementation stages and expected outputs.**

Stage	Main Activities	Responsible Actors	Expected Output
Preparation	Concept and ToR preparation; brochure and material development; seminar kit preparation; lecturer and student briefing; certificate preparation.	Lecturers, student committee, and field coordinator.	Clear activity design, learning materials, participant kits, and implementation readiness.
Training and FGD	Presentation on basic financial management, financial literacy, accountable reporting, and digital marketing; interactive discussion on partner problems.	Lecturers as facilitators; students as assistants; BUMDes and UMKM participants.	Improved awareness and shared understanding of financial governance needs.
Practical simulation	Simulation of simple digital recording, budgeting, transaction classification, and basic online promotion scenarios.	Student assistants with lecturer supervision.	Initial practical skill in using digital formats for business management.
Digital media orientation	Introduction to Facebook, Instagram, WhatsApp, and simple website use for product visibility and institutional communication.	Implementation team and participants.	Participants understand affordable digital channels for promotion and communication.
Mentoring and evaluation	Discussion of obstacles, formulation of follow-up needs, documentation, media publication, and financial reporting.	Implementation team, village stakeholders, and BUMDes managers.	Recommendations for continued mentoring and accountable reporting.

## 4. Results and Discussion

### 4.1 Analysis Results

#### 4.1.1 Type of Activity, Time, and Place of Activity.

The community service activity was carried out through training, FGD, practical simulation, digital media orientation, and a mentoring program. It was held in Pitue Village, Ma'rang Subdistrict, Pangkajene and Kepulauan Regency, on April 24, 2025. The venue was selected to ensure accessibility for BUMDes Mattuju, local microbusiness actors, village officials, subdistrict representatives, lecturers, and students. The activity was designed not only as an academic visit but also as a practical engagement that brought together university expertise and village economic needs. The opening session established the program's legitimacy through remarks by the academic supervisor and local government representatives. This was important because BUMDes capacity building requires institutional support beyond the training room. When village and subdistrict stakeholders are involved, participants receive a signal that financial governance and digital transformation are not individual concerns only, but part of a broader village development agenda.

#### 4.1.2 Target Community Participants

The target participants were BUMDes Mattuju managers and village microbusiness actors who needed stronger capacity in financial recording, reporting, and digital promotion. The final report notes the involvement of 30 students in the program and confirms that the activity was connected to BUMDes Mattuju and local entrepreneurial actors. The participants represented a community segment that is close to everyday economic transactions but may not yet have systematic routines for digital record-keeping and digital market communication. The program assumed that participants had different levels of financial and technological familiarity. Therefore, the material was designed to be introductory, concrete, and practice-oriented. Rather than emphasizing complex accounting theory, the facilitators focused on the meaning of records, the usefulness of financial information, the logic of cash inflows and outflows, and the practical value of using digital channels for promotion. This approach helped reduce the distance between academic concepts and community realities.

#### 4.1.3 Review of Achievements

The first achievement of the activity was to raise participants' awareness of the importance of maintaining orderly financial records. Before the activity, the main problem was not necessarily the absence of transactions or business potential, but the need to make financial information more visible, traceable, and useful. Through training and discussion, participants were introduced to the idea that bookkeeping is not merely an administrative burden. It is a managerial instrument that helps business actors understand income, expenses, remaining cash, business unit performance, and future planning needs.

The second achievement was the introduction of simple digital recording as a gradual step toward better BUMDes governance. Participants were not expected to master advanced accounting software in one activity. Instead, the program emphasized simple formats and basic digital logic: each transaction should be recorded; each record should include a date and description; each income and expense should be classified; and each summary should be reviewed periodically. This gradual approach

is important because digital transformation in rural institutions succeeds when it aligns with users' actual capacity and daily routines.

The third achievement was the expansion of participants' understanding of digital marketing channels. Participants were introduced to Facebook, Instagram, WhatsApp, and simple websites for promoting products, sharing information, and communicating with potential customers. This element is important because financial management and marketing are interconnected. Better records can inform which products are profitable, while better promotion can increase visibility and demand. The combination of these two areas supports a more complete model of village business development.

The fourth achievement was the production of tangible program outputs. These included program concepts, training materials, brochures, seminar kits, certificates, activity documentation, online media publications, and a financial accountability report. The existence of these outputs strengthens the credibility of the activity, as it demonstrates that the program included preparation, implementation, publication, and accountability components. In community service reporting, such outputs are useful evidence that the activity was structured and documented.

#### 4.1.4 Activity Evaluation.

Because the final report did not include numerical pre-test and post-test data, the evaluation is presented through qualitative before-and-after indicators. These indicators summarize the practical changes observed from the activity, the discussion process, and the outputs produced.

- *Benefits of Community Service Activities for Partners and the Community*  
Strengthening BUMDes governance: The program helped introduce the logic of transparent financial management to BUMDes Mattuju. This is important because a BUMDes must be able to demonstrate accountability to village stakeholders and use financial information to support decision-making.
- *Improving financial awareness among local business actors*  
Participants gained a clearer understanding of why transactions should be recorded and how simple records can help evaluate business progress. This awareness is a foundation for more disciplined business behavior.
- *Encouraging practical digital adoption*  
The activity positioned digital tools as approachable instruments rather than complicated systems. By focusing on simple recording and familiar communication platforms, the program reduced psychological barriers to technology adoption.
- *Expanding market visibility*  
The introduction of social media and website-based promotion broadened participants' perspectives on how to communicate local products more widely. This is especially relevant for village businesses that depend on local networks yet have the potential to reach a broader consumer base.
- *Building university-village collaboration*  
The involvement of lecturers, students, village officials, and BUMDes managers created a collaborative learning space. Such collaboration is valuable for sustaining future mentoring and for developing similar programs in other villages.

## 4.1.5 Documentation of Community Service Activities

Visual documentation confirms that the activity involved formal opening sessions, material delivery, participant discussion, certificate handover, and practical assistance. Documentation also supports the program's public accountability by providing evidence of implementation and stakeholder participation.

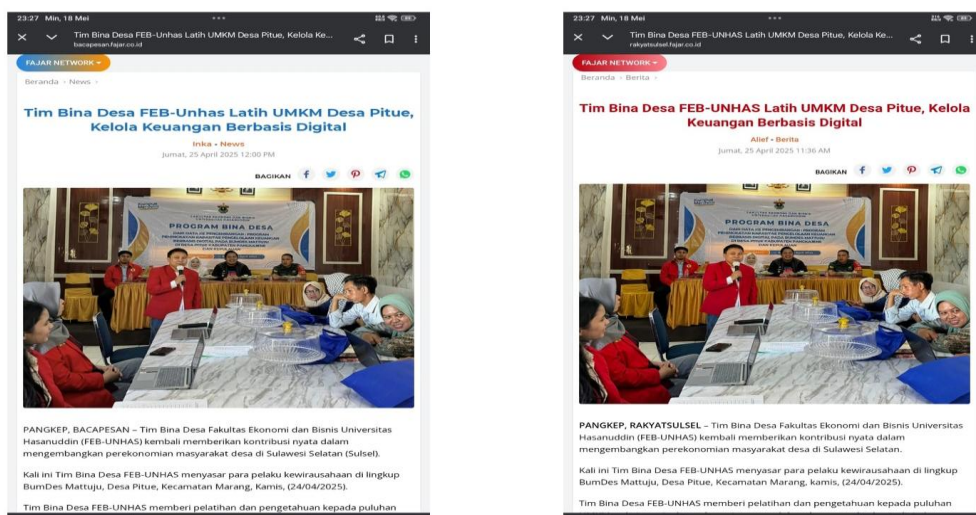
**Table 2. Qualitative before-and-after evaluation indicators.**

No.	Indicator	Before the Activity	After the Activity
1	Financial record neatness	Financial recording and reporting needed a stronger organization to make transactions easier to monitor.	Participants were introduced to a simple digital recording format to support more orderly reporting.
2	Financial literacy understanding	Understanding of the function of financial reports and business accountability needed reinforcement.	Training and FGD improved participants' awareness of transparent and accountable financial management.
3	Digital practice skills	Not all participants were accustomed to using digital devices for financial recording and business promotion.	Practice and simulation provided initial experience in using digital formats and online channels for business management.
4	Digital marketing utilization	Business promotion still needed to be expanded through accessible digital channels.	Participants were introduced to Facebook, Instagram, WhatsApp, and simple website utilization for promotion.
5	Sustainability of mentoring	There was no systematic monitoring flow to ensure post-activity implementation.	The program recommended continued mentoring and monitoring of digital financial recording practices.



**Figure 1. Documentation of the community service activity: opening remarks, material presentation, discussion, certificate handover, and practical assistance.**

In addition to internal documentation, the activity was published on the Fajar network's online media. Public dissemination is valuable because it broadens the visibility of university-community service activities and communicates the university's contribution to village economic development.



**(a) Bacapesan/Fajar publication (b) Rakyat Sulsel/Fajar publication**

**Figure 2. Online media publications on Bacapesan/Fajar and Rakyat Sulsel/Fajar.**

### 4.1.3 Problems and Obstacles.

The first obstacle was the variation in participants' digital readiness. Some participants may have been familiar with smartphones and messaging applications, but not all were accustomed to using digital tools for financial recording. This condition is common in rural digitalization programs. It suggests that future programs should begin with a simple diagnostic of participants' technological familiarity so that facilitators can adjust the level of explanation, practice time, and examples.

The second obstacle was the activity's limited duration. A one-day program can introduce concepts and provide initial practice, but it cannot fully build a new institutional routine. Financial recording requires daily or weekly consistency, and digital marketing requires repeated content creation, customer interaction, and evaluation. Therefore, the activity should be followed by periodic mentoring, either through on-site visits or online communication groups.

The third obstacle was the absence of a documented quantitative evaluation instrument in the final report. Although the activity produced observable outputs and qualitative improvements, future implementation should include pre-test and post-test questions, a practical assignment, and a rubric for evaluating the quality of financial records. Such instruments would allow the team to report knowledge gains and practical competencies more objectively.

## 4.2 Discussion

The implementation of capacity-building activities for digital-based financial management at BUMDes Mattuju demonstrates that the partners' primary need lies not only in the availability of technology, but in the ability to understand the role of financial record-keeping as the foundation for transparent, efficient, and accountable business governance. Field findings reveal that BUMDes Mattuju and micro-entrepreneurs in Pitue Village possess significant local economic potential, particularly because the village is situated in a coastal and rural socio-economic environment supported by agriculture, fisheries, small-scale trade, and community needs management. However, this potential cannot be fully realized unless transaction recording, report preparation, and the utilization of financial information are conducted in a structured manner.

The results of the activity indicate an increase in participants' awareness of the importance of organized, easily traceable financial records. Prior to the activity, financial recording and reporting still needed strengthening to enable more systematic monitoring of transactions. Following the training, focus group discussions (FGDs), and simulations, participants began to understand that financial record-keeping is not merely an administrative obligation but a managerial tool for tracking cash inflows and outflows, identifying costs, assessing business progress, and supporting decision-making. This finding aligns with financial literacy theory, which emphasizes that the ability to understand and manage financial information is crucial to improving the quality of business decisions. Susan (2020) states that financial literacy contributes to the growth of micro, small, and medium enterprises by encouraging business owners to make more rational decisions. Thus, the shift in participants' understanding during this activity serves as an early indicator that the intervention has addressed a fundamental aspect of strengthening BUMDes' institutional capacity.

The intervention also successfully introduced the logic of simple digital record-keeping as an initial step toward transforming BUMDes governance. This success is evident in the participants' ability to grasp the basic principles of record-keeping: every transaction must be recorded with the date,



description, and type of income or expenditure, and records must be summarized periodically. This simple approach is important because digitalization at the village level need not begin with complex systems. In the context of BUMDes Mattuju, using a simple digital format is more realistic because it aligns with participants' readiness, device availability, and existing work habits. This aligns with the perspective of Widyastuti et al. (2024) that digital financial literacy relates to the ability to understand and use digital services or tools to expand access and improve financial management. In other words, the success of the program is not measured by the sophistication of the applications used, but by the participants' ability to adopt more organized, consistent, and accountable record-keeping habits.

Beyond financial record-keeping, this activity broadens participants' understanding of how to use digital media for product promotion and institutional communication. An introduction to Facebook, Instagram, WhatsApp, and website-based information channels offers a new perspective: local products and BUMDes activities can be publicized more widely. This finding is significant because strengthening BUMDes is not sufficient if done solely from an internal perspective through financial record-keeping; it also requires external capabilities to build market visibility. Wibawa et al. (2023) explain that digital literacy can help micro-entrepreneurs use social media and digital applications more strategically. Thus, the integration of digital financial management and digital promotion in this activity demonstrates that BUMDes can be steered toward a more data-driven, market-oriented management model.

The primary factors supporting the success of the activities are institutional support from the university, the village government, the sub-district government, BUMDes managers, and local entrepreneurs. The involvement of lecturers, students, local government officials, and village partners creates a collaborative learning space that facilitates dialogue between academic knowledge and the community's practical needs. The presence of local stakeholders also provided legitimacy that strengthening BUMDes financial management is part of the village development agenda, not merely a one-off training activity. Additionally, the activity's methodology—which combined training, focus group discussions (FGDs), practical simulations, digital media orientation, and mentoring—served as a key enabler, as participants not only received materials but also had the opportunity to discuss and relate the content to the challenges they face daily.

Nevertheless, the program also faced several constraints. First, there was variation in participants' digital readiness. While some participants were accustomed to using smartphones and communication apps, not all were yet accustomed to using digital tools for financial record-keeping and business promotion. This indicates that participants' digital literacy remains functional for daily communication but has not yet fully developed into productive literacy for business management. Second, the limited duration of the activities poses a challenge because changing financial record-keeping behaviors requires repeated practice and habituation over a longer period. A one-day training session can enhance initial knowledge, but it is insufficient to ensure that participants will consistently apply digital record-keeping. Third, the absence of quantitative evaluation tools, such as pre-tests and post-tests, means that improvements in participants' skills cannot yet be measured numerically. The available evaluations remain qualitative, based on participant engagement, discussion responses, and activity outcomes.

The success of the intervention is primarily due to the alignment of the materials with the partners' actual needs. BUMDes Mattuju requires more organized record-keeping, more transparent reporting, and broader product promotion. Therefore, the provided materials are not abstract but directly address the challenges of village enterprise management. The intervention also succeeded because it employed a phased approach. Participants were not immediately directed to use complex



accounting systems but were instead introduced to basic recording principles and to digital tools that were already relatively familiar to them. This approach reduced psychological barriers to technology and made it easier for participants to accept change. However, this success is still in its early stages because institutional change requires follow-up through regular mentoring, the appointment of internal record-keeping staff, the use of simple report templates, and periodic evaluations of the introduced record-keeping practices.

The program not only enhances participants' knowledge but also introduces a new way of thinking—that financial data can serve as the foundation for transparency, accountability, and decision-making. If simple digital record-keeping practices are consistently applied, the BUMDes will be better able to evaluate business unit performance, prepare reports for village stakeholders, and design business development based on more reliable information. Therefore, the program's sustainability must be directed toward post-activity mentoring so that training outcomes do not remain as fleeting knowledge but evolve into routine BUMDes management practices.

#### 4.2.1 Implementation Evaluation.

An evaluation of the implementation showed that the activities proceeded as planned through training, focus group discussions, practical simulations, digital media orientation, and mentoring. Overall, these activities successfully addressed the partners' initial needs in understanding the importance of digital financial management and the use of digital media for business promotion. Participants understood that proper financial record-keeping can help Village-Owned Enterprises (BUMDes) and business operators monitor cash flow, control expenses, prepare reports, and enhance accountability to the community and the village government.

Participant feedback was generally positive, as evidenced by their engagement in discussions, Q&A sessions, and simulations. Participants' interest stemmed from the material's direct relevance to the businesses they operate. Discussions also highlighted the need for simple, user-friendly recording examples tailored to the conditions of village-based businesses. This underscores that a participatory approach is appropriate, as participants actively voiced their challenges and needs. Regarding outcomes, several changes were observed. Participants gained a better understanding of the importance of separating and recording business transactions, began to grasp the process of simple digital record-keeping, and gained insights into using social media and digital channels for product promotion. The activity also produced outputs such as training materials, brochures, seminar kits, certificates, documentation, online media publications, and accountability reports, demonstrating that the activity was carried out in a structured and well-documented manner. However, the evaluation also identified several challenges. First, participants' proficiency in using digital technology varied, so some required more intensive guidance. Second, the program's short duration was insufficient to establish consistent recording habits. Third, there are no quantitative evaluation tools available to measure improvements in knowledge and skills objectively. Therefore, the assessment of success remains based on qualitative observations, participant engagement, and the achievement of activity outputs.

Based on this evaluation, the activity was deemed successful in raising awareness and introducing basic skills, but further follow-up is still needed to ensure the sustainability of these practices. Future similar programs need to include pre-tests and post-tests, practical bookkeeping assignments, a rubric for evaluating simple financial reports, and periodic mentoring. With these

mechanisms, the program's success will be assessed not only by participant enthusiasm but also by the consistency of digital bookkeeping implementation in managing BUMDes and microenterprises.

## 4.2.2 Program Sustainability Plan

The sustainability of the program depends on whether the introduced digital recording practice becomes part of BUMDes Mattuju's routine management. To support this, the follow-up strategy should include appointing one internal record keeper, monthly reviews of transaction records, simple reporting templates, and periodic consultations with the university team. The BUMDes should also identify which business units need immediate improvements in recording and begin with the unit that has the most frequent transactions. A practical sustainability model can be built in three layers. The first layer is individual capacity, which includes managers' ability to record, classify, and summarize transactions. The second layer is institutional routine, which includes scheduled reporting, document storage, and internal review. The third layer is external communication, which includes using social media and simple web-based information to promote products, services, and activities. When these three layers are connected, digitalization becomes more than a technical tool; it becomes part of organizational learning.

The program can be replicated in other coastal and rural villages in Pangkep Regency with contextual adjustments. Villages with stronger internet access may be ready for cloud-based tools, while villages with lower digital readiness may begin with offline spreadsheet templates. The replication model should also consider the type of local business, the number of transactions, the availability of devices, and the willingness of village stakeholders to support continued mentoring.

## 5. Concluding Remarks and Recommendation

The community service program in Pitue Village addressed an important managerial need for BUMDes Mattuju: strengthening digital-based financial management and basic digital promotion capacity. The activity was implemented through training, FGD, practical simulation, media orientation, and mentoring. This combination was appropriate because it linked conceptual understanding with practical business situations faced by village-level economic actors. The main contribution of the program was improving participants' awareness of transparent, efficient, and accountable financial records, as well as introducing accessible digital channels for product and institutional communication.

The program produced several tangible outputs, including training materials, brochures, seminar kits, certificates, documentation, online media publications, and a financial accountability report totaling IDR 7,500,000. These outputs show that the activity was not only educational but also administratively documented. The program also created a collaborative space involving lecturers, students, village and subdistrict stakeholders, BUMDes Mattuju, and local microbusiness actors. Such collaboration is essential for developing village economic capacity because sustainable change requires both technical skills and institutional support.

However, the program also has limitations. The final report did not include standardized pre-test and post-test data, and the activity duration was limited. Therefore, future programs should include measurable evaluation instruments, a longer mentoring period, and a practical monitoring mechanism for financial reports. If continued systematically, the model introduced in this program can become a replicable approach for strengthening BUMDes governance and digital readiness in other rural and coastal communities.



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