PELAPORAN KEUANGAN DIGITAL UMKM: APLIKASI SI APIK PADA SENTRA TAPE KUNING

Smes’ Digital Financial Reporting: Si Apik Application On Sentra Tape Kuning

Yosefa Sayekti, Aisa Tri Agustin†, Rinir Irmadariyani, Indah Purnamawati, Bambang Irawan, Agung Prayitno, Karenina Dwi Adhani, Dania Safira Agustin

Universitas Jember, Jawa Timur, Indonesia

Jl. Kalimantan Tegalboto No.37, Krajan Timur, Sumber Sari, Kec. Sumber Sari, Kabupaten Jember, Jawa Timur 68121

*Alamat Korespondensi: aisa.agustin@unej.ac.id

(Tanggal Submission: 16 Mei 2023, Tanggal Accepted : 10 Juli 2024)

**Kata Kunci :** UMKM, SI APIK, Laporan Keuangan, Pelatihan

**Abstrak :**

Kemajuan sebuah UMKM melibatkan beberapa faktor, seperti manajemen keuangan dan pemasaran produk. Salah satu aspek penting dalam laporan keuangan bagi UMKM adalah memperoleh modal dari pihak eksternal atau bank. Sejalan dengan kegiatan usaha yang dilakukan, UMKM produsen tape di Desa Tegalwaru menghadapi tantangan, yaitu tidak adanya pencatatan keuangan yang baik karena kurangnya literasi keuangan. Dalam inisiatif pengabdian ini, dilakukan edukasi kepada pemilik usaha UMKM Sentra Tape mengenai pentingnya penyusunan laporan keuangan dan pemanfaatan aplikasi pencatatan informasi keuangan (SI APIK). Tujuan dari kegiatan ini adalah agar para pelaku usaha UMKM Sentra Tape dapat secara mandiri melakukan pencatatan dan penyusunan laporan keuangan dengan menggunakan aplikasi SI APIK yang dapat diakses melalui telepon genggam. Pengelolaan keuangan berbasis digital dapat membantu UMKM dalam melakukan pencatatan transaksi, menghasilkan output berupa laporan keuangan yang bermanfaat tidak hanya bagi UMKM tetapi juga bagi perbankan dalam menganalisa kelayakan calon debitur UMKM. Metode yang digunakan dalam pengabdian ini meliputi tahap observasi, pengenalan, dan pendampingan, penyusunan laporan keuangan, pelatihan, implementasi, serta monitoring dan evaluasi. Hasil yang dicapai melalui kegiatan pengabdian kepada masyarakat didokumentasikan dalam sebuah laporan tahap pelaksanaan yang meliputi kunjungan awal, persiapan Focus Group Discussion (FGD), dan pelaksanaan FGD. Untuk rencana pengembangan di masa depan, pelatihan Sumber Daya Manusia yang berkelanjutan sangat penting untuk mendukung UMKM dalam mengimplementasikan SI APIK.
### Key word:
- MSMEs, SI APIK, Financial Reports, Training

### Abstract:
The progress of an MSME involves several factors, such as financial management and product marketing. One of the important aspects of financial reports for MSMEs is acquiring capital from external parties or banks. In line with the business activities conducted, MSME tape producers in Tegalwaru Village face challenges, specifically the absence of proper financial records due to a lack of financial literacy. In this service initiative, education was provided to Sentra Tape MSME business owners regarding the significance of preparing financial reports and the utilization of the financial information recording application (SI APIK). The objective of this activity is to enable Sentra Tape MSME business actors to independently record and prepare financial reports using the SI APIK application, accessible via mobile phones. Digital-based financial management can assist MSMEs in recording transactions, generating outputs in the form of useful financial reports not only for MSMEs but also for banks analyzing the suitability of prospective MSME debtors. The methods employed in this service include observation, introduction, and mentoring stages, financial report preparation, training, implementation, as well as monitoring and evaluation. The results attained through community service activities are documented in a report on the implementation stage, encompassing initial visits, preparations for Focus Group Discussions (FGD), and the actual FGD sessions. For future development plans, continuous Human Resources training is essential to support MSMEs in implementing SI APIK.

---

Panduan sitasi / citation guidance (APPA 7th edition):


---

### INTRODUCTION
The Accounting Information System (AIS) functions as a comprehensive system that gathers, records, stores, and processes data to generate pertinent information for decision-makers (Romney, 2015). Comprising elements like individuals, procedures, instructions, data, information technology infrastructure software, and internal controls, AIS isn’t confined to large corporations; even Micro, Small, and Medium Enterprises (MSMEs) adopt AIS, albeit often restricted to manual recordings in notebooks. Every accounting chain is now increasingly interwoven with digital technologies, including financial activities, transaction processing, financial report disclosure, accounting judgment, decision making, and auditing (Liew et al., 2022).

This implementation aligns with the "Technology Acceptance Model" (TAM) theory, a conceptual framework elucidating how users embrace and utilize technology in their professional spheres. Grounded in psychological theory (Davis, 1989), TAM delineates the connections between beliefs, attitudes, intentions, and user behavior concerning information technology. A pivotal factor is users’ perceptions of the utility and user-friendliness of the technology, wherein the recognition of benefits and ease of use influences an individual's inclination to accept and integrate the technology into their work.

In the specific context of the SI APIK application, users experiencing the perceived utility and convenience it offers will empower business actors to digitally record their finances. The alignment with TAM underscores the significance of user acceptance and engagement, highlighting how favorable perceptions drive the integration of digital financial recording tools, even in the realm of MSMEs.
employing manual methods. This interconnected approach underscores the versatility of AIS and its adaptability across various business scales.

The potential that exists in each region can generally be developed as a characteristic or superiority of the region (Yufit et al., 2017). The existence of a potential in the form of geographical location, human resources, natural resources, or history, if it can be utilised and developed properly, it will be able to help the local community to progress. Based on a press release by the Coordinating Ministry for Economic Affairs of the Republic of Indonesia on 1 October 2022, MSMEs have a major role in economic growth in Indonesia, with the number reaching 99% of the total number of existing business units. Regional potential developed through MSMEs can create jobs for the community with a total employment of 96.9% of the total national employment. One of the villages in Jember Regency, Tegalwaru Village, is an area that develops tape as a superior product of the region. The basic ingredient of tape, cassava, is an abundant regional potential in Tegalwaru Village which was previously only sold in the form of cassava but is currently sold in the form of processed Tape Kuning.

The progress of an MSME involves several factors, for example, financial management and product marketing. Although in its business activities the income generated has not been at a high level, financial records are needed. The importance of financial reports for MSMEs, one of which is to obtain capital from other parties or from banks (Dinardjito et al., 2021). For MSMEs that already have financial reports, it is certain that it will be easier to get investors for the businesses they run.

One of the obstacles experienced by MSME actors in Indonesia is the problem of capital. According to Wardi et al, in their journal entitled The Importance of Financial Management Implementation for MSMEs, the obstacles and problems that occur in MSMEs are caused by the lack of knowledge possessed by business actors, the ability to manage businesses, and the application of existing technology in assisting MSME business activities (Wardi et al., 2020). Many MSME actors think that making financial reports requires complicated accounting knowledge so that MSME actors choose to make financial records (Utama et al., 2022).

In line with the business activities carried out, tape-producing MSMEs in Tegalwaru Village have obstacles that must be faced, namely the absence of good financial records due to a lack of financial literacy. Bank Indonesia endeavours to encourage financial access for MSMEs by launching a financial information recording application called SI APIK. This application is a digital money recording application that aims to facilitate MSMEs in recording transactions and preparing financial reports. The recording method is single entry so that users do not have to have accounting knowledge to input transactions. Transaction input is done according to the type of transaction and does not need to pay attention to the debit and credit of the transaction. Another convenience of the SI APIK application is that it can be downloaded on mobile phones so users do not need to use a laptop or computer to access it.

This service activity at Sentra Tape Kuning in Tegalwaru Village, provides assistance regarding the importance of financial reports for MSMEs in obtaining funding and to determine the financial condition of MSMEs. In addition, assistance to Tape Kuning producers is also carried out to compile digital-based financial reports using the SI APIK application. It is hoped that with the assistance in using the SI APIK application, Tape Kuning producers can compile their own financial reports to help make decisions in advancing their business.

**ACTIVITY METHODS**

The methodological approach used in this research is the case study method. According to Creswell, (2015). The case study approach is a qualitative approach in which the researcher explores real-life situations, contemporary limited systems (cases), or diverse limited systems (multiple cases), through detailed and in-depth data collection involving various sources of information or multiple sources of information. The reporting is presented in the form of case descriptions and themes. This method is employed because the research aims to uncover how financial reports are prepared in UMKM Tape Kuning ABC. The study is conducted through direct field observations in UMKM Tape Kuning ABC, which has been chosen as the research object with specific objectives and motivations that focus on the research problem formulation.
Location of Service Implementation
The service activities were carried out in the Sentra Tape Region which is located in Tegalwaru Village, Mayang District, Jember Regency. Specifically, the assistance in preparing digital financial reports was carried out on one of UMKM Sentra Tape Kuning (with a disguised name), UMKM Tape Kuning ABC.

Implementation Method
The implementation method for assistance in preparing financial statements through the Financial Information Recording Application (Si Apik) is carried out in the following stages:

1) Observation Stage
This stage is carried out by visiting partners and collecting photo documentation for the profile of the Tape Kuning UMKM business unit in Tegalwaru Village. At this stage it will also discuss whether the Tape Kuning producers have recorded the transactions that occur. In addition, at this stage it also identifies the need to compile digital-based financial reports.

2) Introduction and Assistance of SI APIK Application
Participants in this activity were the two heads/owners of business groups (partners), representatives of workers, and representatives of heads/owners of other similar business groups in one area of the implementation location, namely UMKM Tape Kuning in Tegalwaru Village. In this training, participants were given knowledge about the SI APIK financial information recording application. The assistance, the business actors will be given a module on how to operate the SI APIK application.

3) Training Stage
This stage is the stage to provide training to UMKM Tape Kuning in Tegalwaru Village to be able to operate the SI APIK application to record transactions and make financial reports.

4) Implementation Stage
At this stage, Tape Kuning producers will start inputting sales and purchase transactions that occur in their business activities in the SI APIK application. After inputting transactions for a period of 1 month, a financial report will be made on the transactions that have been inputted.

5) Monitoring and Evaluation
At this stage, monitoring will be carried out whether the Mayang Tape Kuning MSME business actors still have difficulties in using the SI APIK application for inputting transactions and preparing financial reports.

RESULTS AND DISCUSSION

Result
The results achieved through Community Service activities are outlined in the form of activity reports at each stage of implementation as follows:
1. **Initial Visit**

The initial visit in Tegalwaru village was carried out to find out whether MSME producers had made financial records. The initial visit to UMKM Tape Kuning ABC. During the visit, some information was obtained that UMKM Tape Kuning had not recorded financial statements. This is due to a lack of knowledge and skills in conducting financial reports. As a result, MSME producer do not know exactly how much income/expenditure has occurred and how much profit/loss has been obtained. The community service activities will focus on providing an introduction and assistance regarding recording financial statements using the SI APIK application.

2. **Focus Discussion Group**

This service activity by providing assistance through forum group discussions to UMKM Tape Kuning ABC aims to provide an introduction and improve the ability to use the SI APIK application in preparing financial reports. Assistance in using the SI APIK application by providing a module of steps for using the application. Before being given to the UMKM Tape Kuning ABC, what was in the module was based on practices that had been carried out by the author. Based on the module that has been given to producers, during the FGD, service assistants and lecturers explain the use and practice directly using the application. At the FGD, an interview was also conducted regarding what data was needed to be inputted into the SI APIK application. The interview was conducted by the service assistant to UMKM Tape Kuning ABC. From the interview, several data were obtained such as the raw materials used, what costs are incurred each month, how many employees they have, and how many sales occur each month.

3. **Modul of SI APIK**

The following is a module of steps for using the SIAPIK application given to MSME producers who attended the FGD.
4. Data Entry into the SI APIK Application

This service activity is focused on providing assistance to UMKM Tape Kuning ABC to get to know the SI APIK application in helping record and prepare financial reports. After holding FGDs and obtaining data related to sales, purchases, and payment of expenses from Tape Kuning ABC, data input was then carried out into the SI APIK application.

**Input**

1) **Supplier Data**

   In the purchase of yellow cassava, the supplier name used is tape farmer, because the UMKM obtains tape directly from a garden not far from the production house. In entering the supplier name, SIAPIK users can input supplier data on the Data Menu> Supplier Data. The steps to input supplier data can be seen in the figure below.
2) Customer Data
At UMKM Tape Kuning ABC, there are two types of customers, namely general customers and resellers. Generally, resellers make purchases in large quantities. To input customer data in SIAPiK, it can be done on the Data > Customer Data menu. In data input, there is some information about customers that can make it easier for sellers. The following are the steps in customer data input.

3) Inventory Data
In manufacturing companies such as UMKM Tape Kuning ABC, inventory is in the form of raw materials and finished goods. Before making sales or purchases of inventory, inventory data in the SIAPiK application must first be entered. In the SIAPiK application, there is material category data, material data, and finished goods data. To input this data, you can go through the Data menu, in the material category option, you can fill in the material category you have, namely direct raw materials and indirect raw materials. Furthermore, the material option can be filled in with the name of the material owned, such as yellow cassava, yeast, and gas as well as inputting material units and material purchase prices. In the finished material data to input what finished goods are owned for sale. The following is a picture of the material data input process (inventory).
Transaction Input Process

1. Purchase

Purchase input is by entering raw materials into the purchase menu. The data that must be inputted is the name of the raw material purchased, the amount of raw material, payment method, price, supplier name, and purchase transaction date.

![Figure 8. Display of the Expenditure Menu and Material Purchase Input on SI APIK](image)

2. Sales

After entering the purchase of raw materials, you can then input tape sales. In UMKM Tape Kuning ABC there are 2 types of Tape Kuning, namely Tape Kuning with a weight of 700 gr sold at a price of IDR 15,000,000 and a weight of 1 Kg sold at a price of IDR 20,000,000. In sales transaction input, the data that must be filled in are the name of the finished goods, the amount of finished goods purchased, and the name of the customer who bought. The following is the display when inputting cash sales.

![Figure 9. Display of the Finished Goods Sales Entry and Input Menu in SI APIK](image)

3. Salary Payment Input

Besides being able to input purchases and sales, through SI APIK MSME producers can also input employee salary payments. Mayangsari MSME has employees in the garden and production employees, in one week the total salary costs that must be incurred are IDR 8,800,000 per week.

![Image](image)
4. Packaging Cost Input

In the production process, UMKM Tape Kuning ABC also has factory overheads that are charged, namely the cost of buying packaging. In one packaging order, UMKM Tape Kuning ABC incurs costs of Rp16,000,000 for 10,000 pcs of packaging. The packaging BOP input is done through the other expenses menu.

Reporting

After inputting all transactions, the next step is to create financial reports. From the inputted purchase, sales, and expense payment data, the financial statements that can be created are the Statement of Financial Position, income statement, cash flow, detail report, and financial performance report. Financial reports can be viewed through the report menu. To display financial reports, you can choose which reports to create and then determine the period of the reporting. The financial report can be directly viewed in the application or can be exported to an excel file. The following is a view of the financial statements in the SIAPIK application.
In the report, sales come from tape sales for one month which sold approximately 10,000 boxes. Material expenses consist of the ingredients used, namely cassava and yeast. Each production, UMKM Tape Kuning ABC can spend 8 quintals of cassava/day on weekdays and 17 quintals of cassava/day on weekends. Labour costs consist of production employees and employees in the cassava garden. The number of production employees is 11 people with a wage per person of IDR 550,000/per week and 4 employees in the cassava garden land with a wage of IDR 550,000/day. The profit and loss statement shows that in June the sales of UMKM Tape Kuning ABC amounted to IDR 170,010,000 and earned a profit of IDR 88,504,000.

Based on the report presented, there are several key points related to the operations of UMKM Tape Kuning ABC. Monthly sales reached approximately 10,000 boxes, which generated revenue of IDR 170,010,000 in June. The revenue provided a profit of IDR 88,504,000, indicating a healthy profit margin in this business operation. One important factor in production costs is the use of raw materials, namely cassava and yeast. Cassava usage per day varies depending on weekdays or weekends. On weekdays, UMKM Tape Kuning ABC can use up to 8 quintals of cassava per day, while on weekends, the usage increases to 17 quintals per day. This indicates the need for careful planning in inventory management to accommodate fluctuations in demand.

Labour costs are also an important factor in the profit calculation. With a total of 11 production employees and 4 employees in the cassava field, labour costs are a significant cost component. The wage given to employees is IDR 550,000 per week for production employees and IDR 550,000 per day for employees in the cassava field. Thus, expenditure on wages is an aspect that needs to be considered in cost management. From the data provided, it appears that UMKM Tape Kuning ABC are able to achieve encouraging profits. However, further analysis needs to be done to understand operational efficiency and opportunities for further profit improvement. For example, it can be explored whether there is potential to optimise the use of raw materials, reduce labour costs, or improve overall production efficiency. In addition, better planning in inventory management can also help in reducing costs and improving long-term profitability.

In conclusion, although UMKM Tape Kuning ABC have managed to achieve good profits, there is potential to improve operational efficiency and optimise results. With more in-depth analysis and the right strategies, these MSMEs can continue to grow and generate greater profits in the future.

**Discussion**

Through this community service, the main objective is to empower Sentra Tape MSME business actors to independently manage the recording and preparation of financial reports through the SI APIK application, which can be easily accessed via mobile phones. It is important to highlight the in-depth benefits of implementing SI APIK in the context of Sentra Tape Kuning MSMEs. First of all, SI APIK opens the door to substantial operational efficiency. With the automation of transaction recording, cumbersome administrative work can be minimised. This not only reduces the workload, but also gives
MSMEs the opportunity to focus on the strategic and innovative aspects of their business. In other words, SI APIK provides tools for Sentra Tape MSMEs to increase their productivity and competitiveness in the market. Secondly, the financial reports generated by SI APIK are not only accurate but also easily accessible. Sentra Tape MSMEs can quickly get up-to-date information on their financial performance. This speed of access has direct implications in day-to-day decision-making. MSMEs can respond quickly to changing market conditions, optimise marketing strategies, and manage inventory more effectively

Furthermore, the long-term benefits of SI APIK are seen in its ability to increase the credibility of MSMEs in the eyes of external parties, such as banks and potential investors. Well-structured financial reports not only reflect business transparency but also provide a solid basis for applying for loans or attracting investments. As such, SI APIK can be key in improving Sentra Tape MSMEs' access to financial resources necessary for growth and development. In the context of the financial statements of UMKM Tape Kuning ABC, in-depth analysis of information on sales, raw material costs, and labour costs can provide strategic insights. For example, identification of sales trends can help MSMEs design more effective marketing strategies, while evaluation of production costs can surface opportunities for further operational efficiency. As such, the implementation of SI APIK is not just about efficient digital record-keeping, but also about empowering Sentra Tape MSMEs through in-depth analysis and data-driven decision-making, enabling their continued growth and business continuity.

Integration with applications such as the Accounting and Financial Reporting Information System (SIAPIK) can provide additional benefits for UMKM Tape Kuning ABC in evaluating their financial performance. Through SIAPIK, financial data can be well organised and available in a format that is easy to access and understand. For example, SIAPIK can be used to record all sales transactions, production costs, and other operational expenses on a regular basis. Thus, the information needed to calculate financial ratios such as income, costs, assets, and liabilities can be obtained quickly and accurately. In addition, SIAPIK can also provide tools to automatically calculate financial ratios or present data in the form of customisable reports. This allows UMKM Tape Kuning ABC to directly see the development of their financial performance over time and make comparisons with industry standards or internal targets.

Digital transformation is not simply the introduction of technologies such as Big Data, artificial intelligence, machine learning and robotic process automation; it is also a journey that involves process reengineering, change management, and technology implementation (Liew et al., 2022) and enterprises should continuously develop the digital skills of their employees and properly plan, select, and implement digital technologies. The government, in turn, should create an enabling environment to accelerate digital transformation, e.g., through financial subsidies, tax breaks, consulting services, training, and accompanying programs.

The implementation of the SI APIK application in Small and Medium Enterprises (SMEs) in Tegalwaru village faces several challenges, primarily revolving around signal issues, the capabilities of users, and the adequacy of devices. Firstly, the availability and stability of network signals pose a significant hurdle, particularly in rural areas. In Tegalwaru village, intermittent or weak signals may hinder the seamless utilization of SI APIK, impacting the real-time recording and accessibility of financial data. Secondly, the capabilities of users, especially in terms of digital literacy and familiarity with the application, play a crucial role. SMEs in Tegalwaru may encounter difficulties in effectively navigating SI APIK if there is a lack of understanding or training on its functionalities.

Additionally, the devices used by SMEs for accessing SI APIK could be a limiting factor. Outdated or incompatible devices may not fully support the application’s features, impeding the overall user experience. To address these challenges, it is essential for the government to consider implementing strategic solutions. Firstly, improving and expanding the telecommunications infrastructure in rural areas, including Tegalwaru village, is crucial to ensure a stable and robust network signal. This can be achieved through investments in additional cell towers and technologies that enhance signal strength.

Secondly, the government should initiate comprehensive digital literacy programs targeted at SME owners and employees in Tegalwaru village. These programs can provide training on using SI APIK
effectively, fostering a better understanding of the application's benefits and functionalities. Lastly, incentivizing the adoption of updated devices through financial support or subsidies can enhance the overall usability of SI APIK among SMEs in Tegalwaru. Such as in Singapore, the Singapore government has provided several grants to accelerate digitization in SMEs and offers tax incentives for SMEs that innovate with digital technologies (Perdana, Lee, Koh, and Arisandi 2022).

By addressing these challenges and implementing targeted solutions, the government can facilitate a more seamless integration of SI APIK in SMEs in Tegalwaru village, promoting digital financial management and contributing to the overall growth and sustainability of these businesses.

CONCLUSION AND RECOMMENDATION

Conclusion
The progress of an MSME involves several factors, such as financial management and product marketing. Although in its business activities the income generated is not yet at a high level, financial records are needed. The importance of financial reports for MSMEs, one of which is to obtain capital from other parties or from banks. For MSMEs that already have financial reports, it is certain that it will be easier to get investors for the businesses they run. Digital-based financial management can help MSMEs to record transactions made which will then produce output in the form of useful financial reports. The output of financial reports through SIAPIK is not only useful for MSMEs, but also for banks to help analyse the feasibility of prospective MSME debtors. By implementing SIAPIK, it is expected to provide information that is relevant, accurate, up-to-date, and can be used for the benefit of the company. Behind the advantages of SIAPIK, there are obstacles in its use by MSMEs in Tegalwaru village, namely that this application can only be used on iOS devices. In addition, MSME players have difficulties in its application due to their lack of ability to use technology. However, this can be improved through a number of training and development for the younger generation so that it can help MSMEs in Tegalwaru Village manage their finances digitally. In this Community Service Activity, UMKM Tape Kuning in Tegalwaru Village is the object that will be developed in the use of applications to record financial reports. To realise this, several activities were carried out through FGDs, namely mentoring and introducing the SI APIK application in recording financial reports. Through the application, producers can easily record transactions because the method used is single entry. Simple financial reports will also make it easier for producers of UMKM Tape Kuning to read the report.

Based on the results of the visit and FGDs that have been carried out, the suggestions that can be given to MSME producers are 1) Do a lot of practice in using the SI APIK application; 2) Doing routine recording to get used to it; 3) Try to make financial reports through the SI APIK application to make it easier to make decisions or in obtaining capital.

Financial digital transformation goes beyond mere information technology applications; rather, it constitutes a strategic approach. For successful financial digital transformation, a collaborative ecosystem is essential. Concurrently, the government plays a crucial role in fostering a conducive environment for expediting digital transformation, which may involve initiatives such as providing financial subsidies, offering tax incentives, facilitating consulting services, conducting training sessions, and implementing supporting programs.

Reccomenda5on
Sugges7ons for further community service activities are to expand the reach and deepen the assistance to MSMEs in Tegalwaru Village in adopting the SI APIK application for their financial records. This training also includes MSME businesses, both in the service, trade, and manufacturing sectors. This could include a series of workshops or more intensive training, focussed on the practical use of the application in the context of MSME businesses. Workshops could include hands-on training on the operation of the application, understanding of the financial reports generated, as well as individualised consultations on how to apply the financial information gained in day-to-day business decision-making. In addition, service activities can involve ongoing mentoring or coaching sessions, where MSME actors can be provided with personalised support and guidance in overcoming the challenges they face in using the app.
ACKNOWLEDGEMENTS
Thanks are expressed to all producers UMKM Tape Kuning in Tegalwaru Village, the village head and secretary, and other parties who have helped in the smooth implementation of community service activities in Tegalwaru Village, Mayang District, Jember Regency. Thanks are also expressed to the Institute for Research and Community Service (LP2M) of the University of Jember for funding this activity through an internal grant.

REFERENCES
Press Release of the Coordinating Ministry for Economic Affairs of the Republic of Indonesia dated 1 October 2022 Number HM.4.6/553/SET.M.EKON.3/10/2022 "The Development of MSMEs as a Critical Engine of the National Economy Continues to Receive Government Support"