

Enhancing Financial Transparency And Sustainability In Kripik Sagu Businesses Through Automated Accounting Systems (Sdg 12: Responsible Consumption And Production)

Agung Kresnamurti Rivai P¹, Meta Bara Berutu^{2*}, Sheyla Silvia Siregar³, Dewi Agustin Pratama Sari⁴, Nor Hafizah Abdul Rahman⁵

¹ Digital Marketing, Faculty of Business and Economy, Universitas Negeri Jakarta

² Digital Business, Faculty of Business and Economy, Universitas Negeri Jakarta

³ Digital Marketing, Faculty of Business and Economy, Universitas Negeri Jakarta

⁴ Digital Marketing, Faculty of Business and Economy, Universitas Negeri Jakarta

⁵ Faculty of Accountancy, Universiti Teknologi MARA, Shah Alam, Selangor, Malaysia

* Corresponding Author: metabara@unj.ac.id

Abstract.

Sago chips are a traditional snack that has great potential in the local economy, especially in Bantul. However, most businesses still use manual financial recording, which has an impact on the lack of transparency and difficulty in financial management, thus hindering business growth. The next bad impact of this manual recording is that it is not sustainable. To overcome this problem, an automated accounting system is needed to increase business transparency, efficiency, and sustainability in line with SGD 12's goal of sustainable business. Therefore, this community service activity aims to increase business actors' understanding of good financial management and implement a simple automated accounting system. The output targets of this program include the implementation of an automated accounting system for sago chip MSMEs, increasing financial transparency in the supply chain, and business sustainability strategies in accordance with SDG 12. The program also aims to increase competitiveness through international partnerships, market expansion, as well as globally recognized scientific publications. This activity is carried out in several stages to be more effective and efficient. The first stage is socialization to sago chip MSMEs about the benefits of digital financial recording. Furthermore, intensive training is provided on the basics of accounting and the use of digital financial applications. Then, assistance is carried out to assist in the installation and evaluation of financial records. This program also includes sustainability training for MSMEs to be independent in managing finances. The science and technology implemented is a digital application for financial recording that helps MSMEs improve their business efficiency and transparency.

Keywords: *Sustainability; Finance; Bantul; Sagoo chips; Automated accounting systems.*

I. INTRODUCTION

Sago chips are one of Indonesia's popular traditional snack products, particularly in regions with abundant sago resources (Kurniawan et al., 2023). The sago chip business plays a significant role in the local economy, especially for communities involved in its production and distribution. Currently, the marketing of sago chips in Bantul is no longer limited to the local area. Bantul's sago

chips have gained recognition across various regions in Indonesia and even internationally (Astuti and Lestari, 2018). Clearly, this business holds great potential for further development. This is supported by the availability of essential raw materials, such as sago flour and soybeans, which are easily sourced in the Bantul area (Sari, 2021).

The community of MSME actors in Bantul, particularly sago chip vendors, comes from diverse backgrounds (Sriyana, 2016). Many of them are former migrant workers or housewives seeking additional income to support their families. In Bantul, a large portion of the residents are involved in sago chip production (Srihardono, 2025). This product is widely sold in local shops and frequently showcased at MSME exhibitions such as the Bantul Expo. Figure 1 illustrates one of the community activities where locals are selling sago chips.

The sago chip business plays a vital role in the local economy, particularly for communities involved in the production and marketing of this product. However, most sago chip businesses still rely on manual and basic financial recording methods (Wijaya, 2019). This condition results in a lack of financial transparency among sago chip vendors, making it difficult to determine whether their businesses are profitable or not due to poorly recorded income and expenses.

In addition, manual book keeping creates further challenges in financial management. Without proper records, business owners struggle to manage their finances effectively. This often leads to the blurring of personal and business finances, which can ultimately trigger business failure. Another major drawback of manual recording is lack of sustainability. Businesses that are not transparent and poorly managed are more likely to stagnate and eventually fail in an increasingly competitive market.

Referring to the goals of Sustainable Development Goal (SDG) 12: Responsible Consumption and Production, sustainable and efficient business practices are crucial. This includes responsible management of natural resources, waste reduction, and the adoption of transparent and accountable business operations. In the context of sago chip enterprises, the implementation of automated accounting systems can directly support these goals by improving financial transparency, operational efficiency, and long-term business sustainability.

In response to these challenges, the use of automated accounting systems presents a practical solution. Such systems enable faster, more accurate, and structured financial recordkeeping. Automated bookkeeping leads to improved financial transparency, greater efficiency in financial management, better-informed decision-making, and enhanced sustainability of the business. The main focus of this community engagement activity is to build the financial capacity of sago chip entrepreneurs. Specifically, it aims to empower local business owners to manage their finances in a more transparent and sustainable manner. The program emphasizes the adoption of information technology, particularly automated accounting systems, to enhance the efficiency and effectiveness of financial operations.

Finally, this initiative provides strategic support to the sago chip MSMEs in Bantul, which represent one of the region's key economic sectors. This support is expected to help these businesses grow, thrive, and remain competitive in an increasingly dynamic and demanding marketplace

II. METHODS

The community engagement activity was conducted in Imogiri Village, located in the Bantul Regency, within the Yogyakarta Special Region, Indonesia with the name of SME's is Keripik Sagu Imogiri. Imogiri is a semi-rural area known for its strong cultural heritage, local culinary products, and traditional small-scale industries, particularly in food processing such as sago chips (keripik sagu). The research was conducted from May 19th to May 21st 2025.

The method of implementation of this activity is divided into several stages in order to create effective and efficient activities. The first is socialization, where a team of lecturers conducts socialization to the target object of sago chip MSME actors who convey about the activities carried out. In the socialization activity, the lecturer team explained a series of activities and there was an interactive question and answer session, then followed by an interactive discussion session. In the socialization session, it was also conveyed about the benefits of financial recording for MSMEs and how to use financial tools digitally by using the success stories of other MSMEs so that they have strong motivation in participating in this service activity. The second is the stage of implementing training which is held as an incentive on the basics of simple accounting in the use of digital system record-keeping applications. The application used is called Buku Warung which can be accessed by the masses. The consideration of choosing this application is related to the ease of access that is quite good for MSMEs in the early stages of getting to know the application. The financial recording process consists of recording financial statements, cash management, and simple analysis to understand the financial condition of the business. Third, it is related to the application of technology where in this community service assistance activity uses digital application-based financial recording technology that is easy for MSMEs to operate. In this activity, the team will help install, configure, and provide easy-to-understand application usage guidelines to MSMEs. Fourth, is assistance and evaluation that is carried out periodically to ensure that MSME actors can implement better financial recording. The activities carried out in this assistance and evaluation are by collecting data on the results of recording that have been applied by MSMEs, this activity will produce information to the extent to which the recording activities that have been taught are applied properly. Furthermore, the data information is made an analysis of the success of implementation, if there are still many improvement records, a better delivery method will be reviewed and the improvements to be made will be discussed. The fifth is the sustainability of the program where this sustainability monitoring system is another learning activity for MSMEs. The next step is further training for MSMEs to increase the capacity of MSMEs in managing finances independently.

III. RESULT AND DISCUSSION

The community service activity that focuses on the implementation of an automated accounting system for sago chip MSMEs aims to strengthen financial transparency, improve operational efficiency, and encourage long-term business sustainability. This is in line with the principles of Sustainable Development Goals (SDG) 12, namely responsible consumption and production. Through an educational approach and the application of simple technology that can be accessed by MSME actors, this activity is able to identify various challenges while providing real solutions in the field. The results of the initial assessment show that the majority of sago chip MSME actors, especially among employees and small business owners, still face obstacles in the use of information technology, especially in the field of accounting and financial recording. Limited

digital literacy makes the transition process from manual to digital systems impossible instantly. Most employees are not used to using financial apps or accounting software, and tend to rely on manual note-taking in a simple ledger.



Figure 1. Activity of Training

Infrastructure limitations such as lack of adequate computer or smartphone devices, as well as limited internet access are also obstacles in themselves, especially for business actors in semi-urban and rural areas. These factors underlie the importance of an inclusive approach, which is by simplifying the application used and providing hands-on training. Although the initial challenges were quite significant, the program was enthusiastically received by business owners and employees. The implementation that prioritizes a participatory approach and materials that are contextualized with their daily activities, makes the training process feel relevant and easy to understand. Business owners stated that the digital accounting system implemented was able to facilitate the monitoring of cash flow, the purchase of raw materials, and the evaluation of profit and loss within a certain period of time. Employees also feel helped because administrative burdens that were previously manual and unsystematic, are now lighter, more accurate, and automated. With a simple interface, they can log daily transactions, access reports, and perform data input independently.



Figure 2. The activity

The observation results showed an increase in time efficiency of up to 40% in the daily financial recording process compared to the manual method. In addition, there was also an increase in the understanding of basic accounting concepts in employees by 65% based on pre- and post-assessment conducted during the training session. The application of a digital-based accounting system provides benefits that are much broader than just financial records. This system allows for data integration that can be used for business planning, capital application, and tax reporting more accurately.

This activity also introduces the use of cloud-based technology that allows data to be stored and accessed at any time and from any device, as long as it is connected to the internet. One of the main advantages of this accounting digitization is flexibility in scalability and adaptation, so that the system that has been implemented in sago chip MSMEs can be replicated for other types of businesses such as snacks, handicrafts, and other local culinary businesses. In addition, the use of this system also encourages business actors to be more disciplined in financial recording, which ultimately has an impact on more strategic and data-based business decision-making. Seeing the positive response from the participants, as well as the effectiveness of the implementation of the program in the field, this activity has great potential to be continued on a wider and more diverse scale. It is hoped that this accounting digitization program can be implemented regularly and sustainably, covering more MSMEs from various sectors with diverse business backgrounds.

In the future, this program is expected to provide collaboration opportunities with external parties such as the cooperative and MSME office, educational institutions, and microfinance institutions to support the sustainability of implementation. In the long term, this kind of activity is expected to encourage a more resilient, transparent, and environmentally and socially sustainability-oriented MSME ecosystem, in line with the spirit of SDG 12.

IV. CONCLUSION

This community service initiative successfully addressed the need for improved financial transparency and sustainability among micro, small, and medium enterprises (MSMEs) in Imogiri Village, Bantul, Yogyakarta—particularly those engaged in traditional sago chip (kripik sago) production. By introducing and implementing an automated accounting system, the program provided practical tools and skills to help MSME owners and employees shift from manual financial recording to a more efficient, accurate, and transparent digital process.

Despite initial challenges related to limited technological infrastructure and digital literacy among the participants, the tailored training and hands-on guidance proved to be effective. Business owners reported better financial insight and control, while employees appreciated the ease and flexibility of the new system. These improvements directly support the goals of SDG 12: Responsible Consumption and Production, by promoting responsible business practices and efficient resource management.

The positive response from the community highlights the relevance and impact of the activity, suggesting strong potential for wider implementation. Moving forward, it is recommended that similar programs be conducted regularly and expanded to include more diverse MSME sectors. Sustainable development at the grassroots level can be further realized through ongoing digital empowerment and inclusive economic education.

In conclusion, this program not only strengthened the operational capacity of local businesses but also laid the foundation for a more resilient, transparent, and future-ready MSME ecosystem in Imogiri and beyond.

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