

IMPROVING FINANCIAL LITERACY OF MSMEs THROUGH SIMPLE FINANCIAL MANAGEMENT TRAINING IN KEMANG VILLAGE, BOJONG PICUNG DISTRICT, CIANJUR REGENCY

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Abstract

Training on Basic Financial Management for Micro, Small, and Medium Enterprises (MSMEs) in Kemang Village, Bojongpicung Subdistrict, Cianjur Regency was carried out in response to the community's lack of understanding. The goal of this financial literacy training is to improve knowledge on financial record-keeping, budget planning, and the separation of business and personal finances. Many business actors still operate without a clear and organized financial system, making it difficult for them to assess business growth or make data-based decisions. This activity was designed to be simple and easy to understand, so it could be immediately applied. The method used was a training session lasting approximately 4 hours. Participants consisted of 30 individuals from various backgrounds, including MSME actors, BUMDes Wanamukti administrators, village officials, and community leaders. The training materials covered topics such as the importance of transaction recording, basic financial management, and daily cash flow tracking. Evaluation was conducted interactively through group discussions, hands-on practice, and Q&A sessions using Google Forms. The results showed an increase in participants' understanding of financial reports. Additionally, there was a mutual agreement among participants to begin routinely recording their business finances. This activity is expected to mark a positive beginning in forming sound financial habits and encouraging the development of a more organized, structured, and sustainable MSME financial system at the village level. The outcome showed that the financial literacy index initially stood at around 66,73% and rose to 93% after the training was conducted. money system at the village level.

Keywords: Financial Literacy, MSMEs Empowerment, Village-Based Training

A. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of the national economy due to their significant contribution to employment, the spread of economic activity to remote villages, and their resilience in the face of crises (Ministry of Cooperatives and SMEs of the Republic of Indonesia, 2020). Despite this, the MSME sector in Indonesia still faces fundamental challenges, particularly in financial management. Many MSMEs still do not maintain regular financial records, are unable to prepare annual business budgets, and tend to mix personal and business finances (Fitriani & Munandar, 2023). This situation hinders business owners from making data-driven decisions, weakens financial resilience, and reduces the potential for long-term business growth.

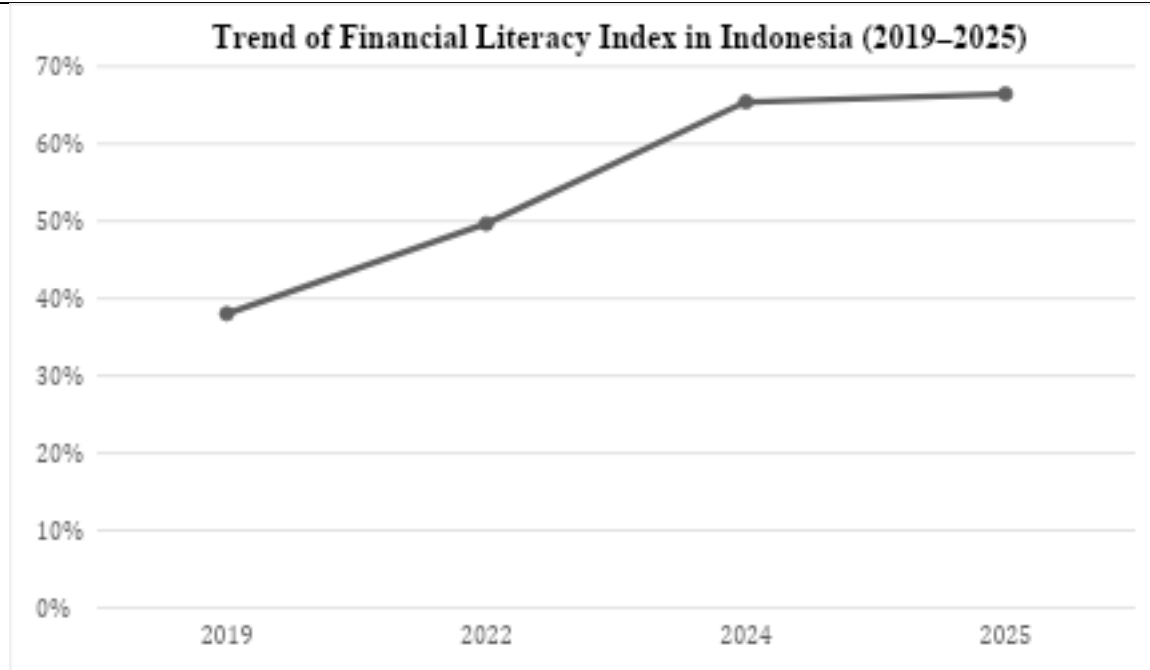


Figure 1. Trend of Financial Literacy Index in Indonesia (2019–2025)

Source:Financial Services Authority (OJK), 2019–2025. National Survey of Financial Literacy and Inclusion.

Based on data from the Financial Services Authority (OJK), the financial literacy rate of the Indonesian public in 2019 was 38.03% (OJK, 2019), increasing to 49.68% in 2022, then soaring to 65.43% in 2024, and reaching 66.46% in 2025 (OJK & BPS, 2025). This increase indicates improvement. Although showing an improving trend nationally, this achievement is not evenly distributed. Financial literacy programs have yet to effectively reach many areas in Indonesia, particularly rural regions. One example is Kemang Village, Bojongpicung District, Cianjur Regency, which has local economic potential from the agricultural sector, small trade, and processed agricultural products such as palm sugar and palm fruit. Unfortunately, this potential is not yet supported by adequate financial management practices. MSME actors in this village still manage their finances conventionally without structured recording, do not understand the importance of preparing a business budget, and have not separated personal and business finances (Amalia, 2020).

This low level of financial literacy clearly demonstrates the gap between the economic potential of villages and the basic financial management skills of business owners. Unpreparedness to face financial risks, weak cash flow controls, and the absence of daily transaction records have posed serious challenges to the sustainability of MSMEs in the region. This situation not only hinders business development but also impacts household economic resilience (Simanjuntak & Purba, 2022). Limited access to financial education and mentoring exacerbates the problem. Therefore, it is crucial to examine how community-based interventions can provide solutions to improve the financial literacy capacity of MSMEs in villages.

Several previous studies have demonstrated that financial literacy significantly influences the financial management success of MSMEs. Research by Damayanti, Sari, and Prasetyo (2024) emphasized that micro-enterprises in Indonesia still face difficulties in preparing financial reports and managing cash flow efficiently. They therefore recommended regular training and collaboration with financial institutions to improve literacy capacity nationally. Meanwhile, Rosliyati and Iskandar (2024) empirically demonstrated that financial education directly influences the financial management behavior of MSMEs in Tasikmalaya,

particularly in terms of transaction recording and expenditure control. Research by Puspitasari and Astrini (2022) examined the relationship between financial literacy and financial inclusion on MSME performance in Bogor City and found that financial literacy had a positive impact, while financial inclusion only yielded significant results when synergized with literacy. These three studies illustrate that financial literacy is a crucial factor in supporting the sustainability of micro-enterprises, although the approaches, regions, and methods used vary.

The three previous studies share similarities with this study in focusing on the importance of financial literacy as a key factor in strengthening MSME financial management. They also agree that training or education is an effective approach to improving business actors' understanding of sound financial practices. However, there are several fundamental differences between these studies and this one. The study by Damayanti et al. (2024) was macro-scale and did not involve direct field intervention, while the studies by Rosliyati and Iskandar (2024) and Puspitasari and Astrini (2022) focused on urban areas and used a quantitative survey approach that did not include practical pre- and post-training evaluations. Instead, this study was conducted directly at the village level through a participatory approach based on Community Service Programs (KKN), using simple face-to-face training methods and quantitative pre- and post-test evaluations to measure tangible improvements in financial literacy. This approach provides a clear, contextual, and practical differentiation from previous studies, which tended to be conceptual or macro-scale.

Based on this, it can be concluded that financial literacy has been proven to have a positive influence on financial management behavior and the performance of MSMEs. However, all of these studies still focus on general contexts, quantitative survey approaches, and are mostly conducted in urban areas. No research has been found that specifically examines the effectiveness of simple financial record-keeping training in a village context, using a participatory approach based on student Community Service (KKN) activities. Furthermore, no research has yet measured improvements in financial literacy quantitatively through pre- and post-training methods on a micro-scale, contextual basis at the village level. Therefore, this study is original because it carries a focused approach, based on the real needs of rural communities, and combines practical, educational, and evaluative interventions in a single empowerment program through student Community Service Program (PKM).

Financial literacy is a fundamental competency essential for MSMEs to manage their businesses sustainably, independently, and resiliently against risk (Syamsuddin, 2019). Although the national financial literacy trend shows an increase from 38.03% in 2019 to 66.46% in 2025 (OJK & BPS, 2025), this achievement is not evenly distributed, especially in rural areas with minimal access to financial education. Kemang Village in Bojongpicung District is an example of an area with significant local economic potential, but still weak in terms of business financial governance. Irregularity in recording transactions, mixing personal and business funds, and unfamiliarity with budgeting are major obstacles that can hinder MSME growth and threaten the economic sustainability of business owners' households. Therefore, this activity is crucial to implement as a concrete response to the need for financial literacy at the village level, as well as a form of student academic contribution to increasing community capacity through a contextual and applicable educational approach. This training is also relevant to the national agenda in promoting financial inclusion and sustainable empowerment of the people's economy.

This study aligns with the objective of providing a tangible contribution to improving the financial literacy of MSMEs in Kemang Village through simple, applicable, and contextual financial record-keeping training. This study specifically aims to improve business owners' understanding of the basic principles of financial management, such as recording daily

transactions, separating personal and business finances, and preparing a planned budget. Furthermore, it aims to instill awareness of the importance of structured financial management as a foundation for business sustainability, as well as provide technical training in the use of simple financial record-keeping tools, both manual and digital. This effort is also aimed at encouraging MSMEs' readiness to face financial risks through cost control, debt management, and short- and long-term financial planning. Furthermore, this study is expected to foster independence and competitiveness among MSMEs in accessing formal financial services, while simultaneously realizing the active role of students in the Community Service Program (KKN) as agents of village community empowerment through an educational and participatory approach.

B. LITERATURE REVIEW

Financial Literacy

According to Lusardi and Mitchell (2014), financial literacy is the knowledge and understanding of financial concepts and risks that individuals need to make effective decisions about managing their personal finances. Financial literacy encompasses skills in financial planning, debt management, investment, and risk management. Indicators:

- Basic financial knowledge
- Financial attitude
- Financial behavior
- Financial decision making

MSME Financial Management

Gitman and Zutter (2012) explain that financial management in small and medium-sized businesses is the process of planning, organizing, directing, and controlling financial resources so that the business can run efficiently and sustainably. Indicators:

- Financial records
- Cash flow management
- Budget planning
- Separation of business and personal finances

Community Empowerment

Zimmerman (2000) defines community empowerment as a participatory process that enables individuals and community groups to gain greater control over decisions and actions that affect their lives. Indicators:

- Capacity building
- Active participation
- Economic independence
- Social control

C. RESEARCH METHODOLOGY

The activity implementation method is a systematic approach used to achieve program objectives through planned, participatory, and measurable stages (Wahyuni, 2019). The implementation of the flagship work program in the Real Work Lecture (KKN) was carried out through training activities for Micro, Small, and Medium Enterprises (MSMEs) in Kemang Village, Bojongpicung District, Cianjur Regency. This activity was carried out face-to-face in the village hall and attended by various elements of the community, including representatives of MSMEs, village officials, members of the Wanamukti Village-Owned Enterprises (BUMDes), and local community leaders.

Students acted as the primary facilitators in the implementation of simple financial record-keeping training. In this activity, students collaborated with resource persons from

Al-Ghifari University who were also field supervisors for the KKN group to deliver material on the basics of financial literacy, the importance of simple financial record-keeping, and strategies for managing business risks effectively. In addition to the financial record-keeping training, guidance and practice were also provided on the use of manual record-keeping tools. The method used was participatory, by actively involving participants in discussions, conveying obstacles faced, and finding relevant solutions. This activity is part of the KKN students' real contribution in addressing the real needs of rural communities, particularly in the aspect of strengthening the financial capacity of MSMEs in a sustainable manner.

D. RESULTS & DISCUSSION

1. Pre-Activity

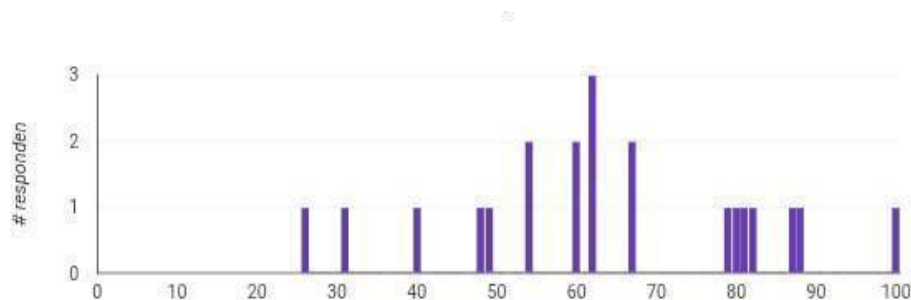


Figure 2. Financial Literacy Pre-Test Graph in Kemang Village.

The financial literacy improvement program began with field observations and interviews with village stakeholders to identify the current state of MSME financial management in Kemang Village. The findings indicated that most business owners did not maintain regular financial records, mixed personal and business funds, and lacked budget planning. To measure initial financial literacy levels, a pre-test was conducted using a simple instrument developed based on indicators from the Financial Services Authority (OJK) and a literature review. The average pre-test score was 63%, indicating that the majority of participants had an intermediate level of financial literacy. This finding supports previous studies that found that MSME financial literacy remains low and requires direct educational intervention (Simanjuntak & Purba, 2022).

The training was held face-to-face in the Kemang Village Hall, Bojongpicung, and lasted four hours, from 8:00 a.m. to 12:00 p.m. WIB. Fifty participants attended, including home-based food businesses, agricultural processors, artisans, and community leaders. Village officials, Wanamukti Village-Owned Enterprise (BUMDes) administrators, and Babinsa (village-based security guard) officers also attended and supported the training. The training was active and participatory, demonstrated by the participants' high enthusiasm for discussions and financial recording practices. The training focused on recording daily transactions, separating personal and business finances, and preparing a simple budget. Following the training, a post-test was conducted, which showed a significant increase in participants' understanding, with an average score of 93%. This improvement demonstrates that the simple, applicable, and contextual training approach has proven effective in improving the financial literacy of MSMEs in the village. These results are in line with the findings of Rosliyati and Iskandar (2024), which stated that direct financial education can improve the financial management behavior of MSME actors. To support the smooth running of this training activity, KKN students used various media and equipment, including:

1. Infocus/projector and laptop to display seminar materials,
2. Sound system in the form of active speakers and microphones for clear communication,

3. Participant chairs and tables are arranged to be comfortable for attending presentation and practice sessions.
4. Practice sheet paper, which is distributed to accompany the simple financial recording training session directly,
5. Leaflet/handout contains core material as provisions for participants after training,
6. An official invitation letter was created and distributed to MSME actors after the observation activity,
7. KKN activity banner, as event identity and activity documentation,
8. Participant attendance documents and documentation cameras,
9. Simple gifts or door prizes are distributed to several active participants as a form of appreciation and motivation for participation.

This pre-activity is an important stage in establishing initial communication with the community, ensuring technical readiness, and building enthusiasm and active participation from MSME actors in this training event.

Figure 3. Documentation of financial literacy training attendance activities



2. Core activities

Core activities in community empowerment programs such as the Community Service Program (KKN) generally involve training, mentoring, and hands-on practice to enable participants to apply their knowledge independently (Riyanto, 2019). In this flagship KKN student work program, the primary activity is simple financial record-keeping training. This activity is a concrete response to the students' initial observations in Kemang Village, which found that most MSMEs lacked adequate financial literacy—only 66%—and were not accustomed to maintaining structured financial records. This training was designed as an educational and empowerment platform for local MSMEs to manage their business finances more wisely and efficiently. Furthermore, this activity aims to equip participants to anticipate the financial risks often faced in the daily operations of micro-businesses.

Implementation Method:

This activity utilizes a combination of methods to ensure the material presented is not only theoretical but also directly applicable to participants. The methods used are:

1. An interactive discussion, where the resource person delivered key material related to the importance of financial recording, risk management, and simple financial management.
2. Discussion and Q&A, to open an interactive space between speakers and participants so that there is an exchange of experiences and solutions to real financial problems experienced by MSME actors in villages.

3. Simulation and hands-on practice, guided by students and resource persons, where participants are asked to record their daily business transactions using a simple, pre-prepared worksheet. "Recording daily transactions helps MSMEs see business progress objectively and measurably" (Fitriani Munandar, 2023). This practical activity aims to enable participants to directly apply simple and applicable recording



methods.

Figure 4. Direct practice of Financial Literacy by the Presenter

Materials Presented:

Training materials were developed based on field needs identified during observations. The materials presented include:



1. The importance of regular business financial records
2. Types of financial risks in small businesses and how to anticipate them
3. Simple strategies for managing cash flow and business capital
4. Direct practice of recording business income and expenses
5. Introduction to applications and record-keeping tools such as BukuWarung or Excel sheets

Speaker:

The main speaker for this activity was Dr. Dodi Siswanto, S.E., M.M., an academic and practitioner in the field of micro-enterprise management and finance. He also plays an active role as a lecturer at Al-Ghifari University, Bandung, as well as a field supervisor for the Bhakti Praja Community Service (KKN) group. The material he presented was written in simple language that was easy for the public to understand, and was enriched with real-life examples of problems often faced by MSMEs in rural areas.

Number and Profile of Participants:

The event was attended by 30 participants, representing various elements of the Kemang Village community. The majority of participants were local MSMEs, such as palm sugar producers, snack vendors, street vendors, and other home-based entrepreneurs. Also present were members of the Wanamukti Village-Owned Enterprise (BUMDes), a business partner that distributes local village products. Village officials, including the Village Head, Babinsa (village supervisory officer), and community leaders, were also present to support the event. All participants were active in business activities and were the direct targets of this financial literacy program.

3. Post-Activity

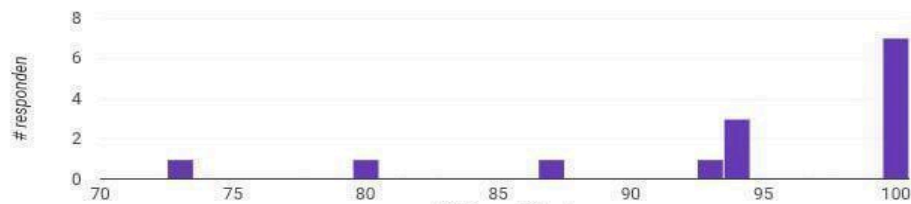


Figure 5. Financial Literacy Post-Test Graph in Kemang Village

Activity results are outputs or outcomes achieved after an activity is carried out, whether in the form of increased knowledge, skills, changes in attitudes, or useful products (Sudarwan, 2020). The implementation of simple financial recording training in Kemang Village, Bojongpicung District, Cianjur Regency, went smoothly and received a positive response from the participants. This activity was attended by approximately 30 participants consisting of Micro, Small, and Medium Enterprises (MSMEs), village officials, members of the Wanamukti Village-Owned Enterprise (BUMDes), and local community leaders. The enthusiasm of the participants was evident from their active participation during the discussion sessions, recording practice, and evaluation of results. This activity not only provided new insights into financial management but also became a trigger for participants to start implementing structured financial recording in their daily business activities.

Some of the real results obtained from implementing this activity include:

1. Improved Understanding of Financial Management: Participants gained a better understanding of the importance of separating personal and business finances, creating a budget, and recording every financial transaction. This was evident in the participants' enthusiasm during the discussion and question-and-answer sessions.
2. Using Simple Financial Recording Tools Through practical sessions, participants are trained to use manual financial recording tools to start trying out more organized recording methods.

Identifying Financial Problems Faced by Local MSMEs The open discussion identified several key challenges faced by business actors, including: lack of access to capital, inconsistent record-keeping, and weak digital promotion. This information provides crucial input for developing further strategies. Increasing Awareness of Business Risks. Participants are given an understanding of various types of financial risks, such as capital risk, market risk, and operational risk, as well as how to anticipate them with appropriate management strategies.

Collaboration between Students, MSMEs, and the Village Government was established. This activity strengthened the relationship between KKN students, the Village Government, and the MSME community. The Village Head and Village-Owned Enterprise (BUMDes) administrators fully supported efforts to increase the capacity of local businesses. Overall, this activity had a positive impact on increasing awareness, knowledge, and basic skills of MSMEs in managing their business finances in a more structured and sustainable manner.

Post-training evaluation is a crucial step in measuring participants' financial literacy improvement. This is conducted through pre- and post-tests, complemented by ongoing monitoring through mentoring (Aswidani, 2025). Following the simple financial management training, an evaluation was conducted to assess the extent to which participants' understanding had improved and to identify the initial impact of the training on the MSMEs in attendance. The evaluation results indicated that most participants found the material helpful, particularly in terms of daily financial record-keeping and increased awareness of the importance of risk management in running a business. These findings indicate that the

practical and participatory training approach successfully strengthened the basic managerial capacity of village-level entrepreneurs. Several entrepreneurs who had previously never recorded their income and expenses began to recognize the importance of financial documentation for objectively assessing business development. Furthermore, the hands-on practice with the resource person was deemed very helpful, as participants were able to observe and imitate simple methods of recording cash flow without having to use complex digital applications.

Participatory monitoring and evaluation are necessary for the MSME development program to be effective and sustainable (Wahyuni, 2019). This evaluation is expected to provide a comprehensive overview of the results achieved, the effectiveness of implementation, and the potential for improvement of the system that has been implemented. In this activity, the evaluation is carried out through two approaches, namely: (1) Quantitative Evaluation, in the form of a pre-test and post-test to measure the increase in participants' knowledge regarding financial literacy, and (2) Qualitative Evaluation, which is carried out through focus group discussions and short interviews to capture responses, understanding, and recommendations from participants regarding the training material and its application in daily business. The combination of these two approaches allows organizers to obtain more holistic and contextual evaluation results.

1. Direct observation by students of participant participation during the activity, especially during the financial recording practice session.
2. Conducting digital interviews through Google form pre-test and post-test provided by the KKN Bhakti Praja group for MSME actors.

Feedback from Participants

Overall, participants responded positively to this activity. They appreciated the communicative and easy-to-understand delivery method, as well as the opportunity to directly practice financial record keeping. Some participants even requested that this type of training be conducted on an ongoing basis, with further topics such as business debt management, capital development strategies, and the use of digital financial applications.



Figure 6. Evaluation Documentation and Completing the Post-Test at the End of the Session

Advantages and Disadvantages of Implementation:

The implementation of simple financial recording training in Kemang Village demonstrated significant advantages in terms of material relevance, delivery methods, and participant participation. The training materials, designed based on the real needs of MSMEs in the field, proved effective in increasing participant interest and engagement. Competent speakers and simple language made the materials easier to understand for all participants with diverse educational backgrounds. Furthermore, support from the village government and the Wanamukti Village-Owned Enterprise (BUMDes) provided legitimacy and strengthened the

program's reach. These findings align with research by Rosliyati and Iskandar (2024), which states that the success of financial education is largely determined by the contextuality of the materials and an inclusive communication approach.

However, this activity also faced several technical and operational limitations that require attention in future implementation. One major obstacle was the limited timeframe, which prevented some participants from fully understanding the concepts and practices of financial recording. The lack of written documentation from participants during the practical sessions also hindered the internalization of the training materials. Furthermore, some older participants experienced difficulty understanding written technical terms or instructions, even after verbal explanations. This situation suggests that despite high participation, the training's success was not fully shared across all participant groups.

In contrast, digital technology-based training approaches are considered more efficient and self-directed, as noted by Puspitasari and Astrini (2022), who noted that online training platforms offer flexibility in terms of time and materials. However, online approaches are often ineffective in rural areas with limited access and digital skills among participants. Therefore, face-to-face training with a participatory approach remains relevant and contextual for areas like Kemang Village. This reinforces the need for financial education solutions to be tailored to local social and infrastructure conditions, rather than simply adopting digital training trends without adaptation. It also demonstrates that personalization of training methods is a crucial factor that has not been widely explored in previous literature.

As a further finding, this activity revealed that financial education programs for MSMEs in villages require not only appropriate materials and qualified facilitators, but also training designs that are adaptive to the needs of participants with varying ages and literacy levels. To address these challenges, follow-up measures are needed, including post-training mentoring, the provision of visual or audiovisual modules, and the involvement of local cadres as accompanying facilitators. These efforts not only maintain the sustainability of the training's impact but also establish a more independent and sustainable model for village empowerment. In other words, this study found that the success of village-based financial literacy training is largely determined by the combination of substance, methods, and ongoing mentoring. This is an important contribution to the development of MSME training models in similar areas that have not yet been fully reached by conventional approaches.

E. CONCLUSION

Based on the results of the simple financial recording training for MSMEs in Kemang Village, it can be concluded that this activity significantly improved participants' understanding of the basic principles of financial literacy, as evidenced by the improvement in evaluation results and participant enthusiasm during the training session. The material presented was deemed relevant and applicable, and was delivered by speakers who were able to reach various backgrounds of participants. However, the implementation of this activity still faces challenges in the form of limited digital technology adaptation by elderly participants and gaps in understanding between participants with different educational levels. Therefore, it is recommended that further training involve a differentiated learning approach, the provision of more age-friendly visual learning media, and the use of simple technology such as field-tested Android-based cash applications, to ensure the sustainability of financial literacy practices in the daily lives of village MSMEs effectively.

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