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Digital-Based SAK EMKM Training for Improving MSME Accounting and Tax Literacy

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Abstract
Micro, Small, and Medium Enterprises face various challenges in financial and tax management, particularly related to limited accounting knowledge, inadequate financial reporting practices, and low utilization of digital technology in recording business transactions. These conditions affect the quality of financial information and limit entrepreneurs' ability to fulfill their tax obligations properly. This community service program aimed to improve accounting and tax literacy among business owners through the implementation of financial reporting practices supported by digital tools. The program was conducted through socialization, training, hands-on practice, and mentoring involving nine micro and small business owners in Bekasi Regency. The training covered basic accounting concepts, financial statement preparation, tax management, and the use of digital tools for transaction recording and financial reporting. The results indicated an improvement in participants' understanding of financial and tax management, enhanced ability to record transactions digitally, and increased competence in preparing systematic and structured financial statements. Participants also demonstrated positive acceptance of digital technology as a supporting tool for business management. This program contributed to strengthening managerial capacity, supporting better business decision-making, improving tax compliance, and promoting more professional and sustainable business governance.

Keywords: accounting literacy, taxation, micro and small enterprises, financial reporting, business digitalization

Introduction

Micro, Small, and Medium Enterprises (MSMEs) are one of the sectors that have a great contribution to the Indonesian economy, both in creating jobs, increasing people's income, and supporting regional economic growth. However, the sustainability and competitiveness of MSMEs still face various obstacles, especially in terms of financial management and tax compliance. One of the main problems that is often found is the low ability of MSME actors to record transactions and prepare financial statements in accordance with applicable accounting standards (Afrizal, 2024).

The government through the Indonesian Institute of Accountants has established the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) as a guideline for the preparation of simple financial statements and in accordance with the characteristics of MSMEs. The implementation of SAK EMKM is expected to improve the quality of financial information, business transparency, and make it easier for MSMEs to access formal financing sources (Ainun et al., 2024). However, the implementation of SAK EMKM in MSMEs is still relatively low due to limited accounting knowledge, lack of socialization, and low awareness of business actors on the importance of financial reports (Yolanda et al., 2024).

Various studies show that most MSMEs still do simple recording and have not been able to compile financial statements in accordance with accounting standards. This condition causes business actors to experience difficulties in measuring business performance, determining business development strategies, and meeting administrative needs to obtain access to financing from financial institutions (Kamalaheng et al., 2025). In addition, the low implementation of SAK EMKM is also influenced by educational factors, understanding of information technology, motivation, and intensity of socialization received by MSME actors (Leatemia & Gainau, 2025).

The development of digital technology provides opportunities for MSMEs to improve the quality of financial management through the use of accounting applications and simpler digital recording media. The implementation of spreadsheet-based financial records and accounting applications has been proven to be able to assist MSMEs in compiling financial reports that are more accurate, systematic, and in accordance with SAK EMKM (Candra et al., 2024). Digitization of financial records can also reduce manual recording errors and improve the efficiency of business financial data management (Ramandani et al., 2025).

In addition to the accounting aspect, good financial management also has a close relationship with MSME tax compliance. Financial statements prepared in accordance with the SAK EMKM can be the basis for correctly and timely calculation and reporting of tax obligations (Firmansyah & Layli, 2023). Research Kristiana et al., (2021) shows that the implementation of SAK EMKM-based accounting and accounting knowledge has a positive influence on the level of compliance of MSME taxpayers. Thus, increasing accounting and tax literacy needs to be carried out in an integrated manner so that MSME actors are able to meet their tax obligations while improving the quality of their business governance.

Bekasi Regency as one of the centers of economic and industrial growth in West Java Province has a large number of MSMEs with various types of businesses. Despite having high economic potential, some MSMEs in Bekasi Regency still face the same problems, namely low ability in preparing financial statements, lack of use of digital technology in business registration, and low tax literacy. This condition results in business management not running optimally and hinders the increase in the competitiveness of MSMEs in the midst of the increasingly rapid development of the digital economy (Gaddafi et al., 2025).

Various training and mentoring activities that have been carried out show that increasing the capacity of MSME actors through SAK EMKM-based accounting education can improve their understanding and ability to prepare financial statements independently (Helmina et al., 2023). In addition, digital-based financial management training has also been proven to increase the effectiveness of MSME financial recording and reporting (Lucyanda et al., 2025). Therefore, a community service program is needed that is able to integrate accounting literacy, taxation, and the use of digital technology as a solution to the problems faced by MSMEs.

Nevertheless, the practical gap persists because earlier community service programs generally treat SAK EMKM education, digital financial recording, financial statement preparation, or tax literacy as separate activities. This approach does not sufficiently show how MSME actors can convert accounting concepts into day-to-day transaction records, transform

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those records into simple financial statements, and then use the resulting financial information to understand their basic tax obligations. The same gap is also visible in the condition of the participating MSMEs, which have limited ability to integrate SAK EMKM principles, spreadsheet-based transaction recording, hands-on financial reporting exercises, and basic tax literacy into a single, continuous financial management process.

The specific value of this community service program is its integration of four interrelated components into one guided, practice-oriented mentoring activity: an introduction to the principles and structure of SAK EMKM, the use of simple digital spreadsheets for recording business transactions, practical exercises in preparing income statements and statements of financial position, and basic tax-literacy activities that link financial information with tax calculations and reporting obligations. Under this model, participants first learn to identify and classify business transactions using fundamental accounting principles, record the transactions with user-friendly spreadsheet templates, process the recorded data into simple SAK EMKM-based financial statements, and then use the financial outputs as a basis for understanding basic MSME tax obligations.

This integration differentiates the program from conventional training that only provides theoretical accounting or taxation materials. The mentoring guides MSME actors through a step-by-step learning pathway, starting from transaction evidence, moving to digital recording, continuing to financial statement preparation, and culminating in initial tax understanding. SAK EMKM functions as the reporting framework, digital spreadsheets operate as practical recording instruments, the exercises offer participants a chance to apply the concepts using their own business data, and basic tax literacy clarifies the administrative significance of the resulting financial statements. Accordingly, the program provides a practical capacity-building mechanism that connects financial recording, reporting, and tax awareness within routine MSME business management.

Based on this description, the community service program seeks to enhance MSME actors' understanding and skills in preparing financial statements in accordance with SAK EMKM, strengthen tax literacy and compliance, and promote the use of digital technology in business financial management through integrated mentoring. This mentoring combines SAK EMKM education, digital spreadsheet-based transaction recording, practical financial statement preparation, and basic tax-literacy exercises. With this sequential approach, the program is expected to support more professional, transparent, and sustainable business governance.

Methods

This Community Service Program (PkM) adopts training, hands-on practice, and participatory mentoring methods to improve the accounting and taxation literacy of MSME actors through the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) supported by digital practices. The participatory approach was selected because it allows participants to become actively involved in the learning process, rather than merely receiving theoretical explanations. Through this approach, MSME actors are guided to understand financial recording concepts and apply them directly to their own business contexts. Such a method is considered relevant because practice-based mentoring has been shown to improve MSME actors' understanding, skills, and readiness to implement SAK EMKM in a more sustainable manner (Helmina et al., 2023; Lucyanda et al., 2025).

The activity will be conducted on Friday, June 12, 2026, from 10.00 a.m. to 2.00 p.m. Western Indonesia Time, at Universitas Pelita Bangsa, Bekasi Regency, West Java. The location was selected because it is easily accessible for MSME actors in Bekasi Regency and provides adequate facilities to support digital-based training activities. The population of this program consists of MSME actors in the Bekasi Regency area, while the participants comprise nine MSME actors selected based on their needs and willingness to participate in the entire training and mentoring process. This number is considered appropriate for a community service activity that emphasizes individual capacity building through intensive and direct assistance (Lucyanda et al., 2025). The sampling technique used is purposive sampling, in which participants are selected based on criteria aligned with the objectives of the program (Leatemia & Gainau, 2025). The criteria include active MSME actors, those who have not prepared financial statements based on SAK EMKM, those who have not used digital applications for financial recording, those who need to improve accounting and taxation literacy, and those who are willing to participate until the evaluation stage.

Data collection in this activity is carried out through observation, interviews, pre-test and post-test, and documentation. Observation is used to identify the initial condition of participants, particularly their financial recording practices, use of digital technology, and understanding of taxation. This stage is important to obtain a clear picture of participants' needs before the training begins (Yolanda et al., 2024). Interviews are conducted directly with participants to explore the challenges they face in preparing financial statements, recording business transactions, and fulfilling tax obligations. This technique enables the collection of qualitative information that may not be fully captured through observation alone (Gaddafi et al., 2025). In addition, a pre-test is administered before the training to measure participants' initial understanding of basic accounting, SAK EMKM, and taxation, while a post-test is conducted after the training to assess the improvement in participants' knowledge. This evaluation model is widely applied in MSME capacity-building programs because it can provide measurable evidence of learning improvement (Helmina et al., 2023).

The tools used in this program include laptops or computers, an LCD projector, a presentation screen, participants' smartphones, internet access, a printer, and stationery. These tools are prepared to support an applied and digitally oriented learning process. In terms of software, Microsoft Excel or Google Sheets is used as a medium for preparing financial statements based on SAK EMKM because it is accessible, familiar to users, and capable of processing simple financial data through basic formulas (Candra et al., 2024; Ramandani et al., 2025). In addition, a simple digital accounting application is introduced to simulate daily transaction recording and the digital preparation of MSME financial statements. The use of digital applications is important because it can improve recording efficiency, enhance the accuracy of financial statements, and support MSME actors in managing business administration more systematically (Lucyanda et al., 2025).

The implementation stage begins with socialization regarding the importance of financial statements, the basic concepts of SAK EMKM, tax compliance, and the role of digital technology in business financial recording. This stage is delivered through presentations and interactive discussions, allowing participants to share the practical problems they encounter in managing business finances (Firmansyah & Layli, 2023). The program then proceeds to the training stage, which combines lectures, discussions, case studies, and hands-on practice. The training materials cover the basics of MSME accounting, the preparation of financial position statements, income statements, notes to financial statements, and MSME taxation literacy, including tax provisions, tax calculation, and tax return reporting. Practice-based accounting training is considered effective because it connects conceptual understanding with real business cases faced by MSME actors (Helmina et al., 2023).

The final stage consists of digital practice, mentoring, evaluation, and data analysis. Participants conduct transaction recording simulations using spreadsheets and simple accounting applications, including transaction data input, account classification, automatic preparation of financial statements, and QRIS simulation as a supporting tool for transaction records. The adoption of digital technology has been proven to improve the quality of financial reports and support the implementation of SAK EMKM more effectively (Nurjanah et al., 2023; Ramandani et al., 2025). After the practice session, participants receive mentoring through the review of practice results, individual consultation, correction of financial statements, and assistance in understanding tax administration. This mentoring stage is essential because MSMEs often encounter technical barriers when applying SAK EMKM in practice (Didied et al., 2024). The data obtained from the activity are analyzed descriptively by examining observation results, interview findings, documentation, and the comparison between pre-test and post-test scores to identify changes in participants' understanding and skills after the program.

The data obtained were analyzed using quantitative descriptive and qualitative descriptive methods. Quantitative analysis was used to measure the improvement of participants' understanding based on pre-test and post-test results.
The percentage increase is calculated using the formula:

$$P = \frac{(Skor\ Posttest - Skor\ Pretest)}{Skor\ Pretest} \times 100\%$$

Description:
P = Percentage of increase in participants' knowledge (%)
Pretest score = Pretest score before training
Posttest score = Posttest score after training

Qualitative analysis was carried out on the results of observations, interviews, and participant feedback to determine changes in behavior, the level of technology acceptance, and the readiness of participants in implementing SAK EMKM and tax obligations (Leatemia & Gainau, 2025). Data on the results of activities is presented in the form of:

1. Table of participant characteristics.
2. Table of pre-test and post-test results.
3. Graph of increasing participant understanding.
4. Table of SAK EMKM implementation achievements.
5. Documentation of activities.
6. Descriptive narrative of training and mentoring results.

The presentation of data was carried out systematically to illustrate the effectiveness of activities in improving the accounting and taxation literacy of MSMEs through the implementation of SAK EMKM based on digital practices. Through this method, it is hoped that participants will be able to prepare financial statements according to standards, utilize digital technology in recording transactions, and increase tax compliance to support the sustainability and competitiveness of businesses in Bekasi Regency (Kristiana et al., 2021; Putra et al., 2025)

Results

Characteristics of Community Service Partners

The Community Service activity with the theme "Improving Accounting and Taxation Literacy of MSMEs through the Implementation of Digital Practice-Based SAK EMKM in Bekasi Regency" was held on June 12, 2026 at Universitas Pelita Bangsa with the involvement of 9 MSME actors as participants. All participants were micro and small business actors engaged in various business sectors, including culinary, trade, services, and household creative products.

Based on the results of initial observations and interviews, it is known that most of the participants do not have a standardized financial recording system. Transaction recording is still done simply using a notebook or even just based on the business owner's memory. This condition is in line with research findings that low accounting literacy is one of the main factors that hinder the implementation of SAK EMKM in MSMEs (Afrizal, 2024; Ainun et al., 2024).

Table 1. Characteristics of Participants Based on Business Type

Yes	Type of Business	Number of MSMEs	Percentage (%)
1	Culinary	4	44,44
2	Trade	2	22,22
3	Services	2	22,22
4	Creative Products	1	11,11
Total		**9**	**100**

Based on Table 1, the majority of participants came from the culinary sector as much as 44.44%, followed by the trade and service sector at 22.22%, respectively, and the creative products sector at 11.11%.

Table 2. Initial Conditions of Participant Financial Management

Initial Conditions	Number of MSMEs	Percentage (%)
Not doing financial records	3	33,33
Perform simple note-taking	5	55,56
Have simple financial reports	1	11,11
Compile reports according to SAK EMKM	0	0
Total	**9**	**100**

The data in Table 2 shows that none of the participants have prepared financial statements according to the SAK EMKM. As many as 55.56% of participants only did simple recording and 33.33% did not record financial records at all. These results corroborated the research (Yolanda et al., 2024) which states that most MSMEs still face obstacles in the preparation of financial statements that meet standards.

Results of Digital-Based SAK EMKM Training and Implementation

The evaluation of activities was carried out through pre-test and post-test to measure the increase in participants' understanding related to basic accounting, SAK EMKM, and MSME taxation.

Table 3. Participant's Pre-test and Post-test results

Indicator	Average Pre-test	Post-test average	Increase (%)
Basic Accounting Understanding	52	84	61,54
Understanding SAK EMKM	48	85	77,08
Understanding MSME Taxation	50	82	64,00
Use of Digital Technology	55	88	60,00

The results of the evaluation showed a significant increase in understanding of all indicators. Understanding related to SAK EMKM experienced the highest increase of 77.08%, while tax understanding increased by 64.00%. These results are in line with research Helmina et al., (2023) and Lucyanda et al., (2025) which found that practice-based training is able to increase the capacity of MSME actors in understanding and implementing accounting standards.

Results of Digital Financial Recording Implementation

After the training, participants were given the practice of using SAK EMKM-based spreadsheets to record transactions and compile simple financial reports.

Table 4. Achievement of Digital Practice Implementation

Implementation Indicators	Number of MSMEs	Percentage (%)
Able to record transactions digitally	9	100
Able to compile income statement	8	88,89
Able to compile financial position reports	7	77,78
Able to use the SAK EMKM template	8	88,89
Understanding the basics of MSME tax reporting	8	88,89

Based on the results of the implementation, all participants were able to record transactions digitally using the spreadsheet that had been provided. As many as 88.89% of participants were able to prepare income statements and use SAK EMKM-based financial statement templates. These results show that the application of simple technology such as Microsoft Excel can be an effective solution in improving the quality of MSME financial records (Candra et al., 2024); (Ramandani et al., 2025).

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Results of Participant Satisfaction Evaluation

In addition to measuring competence, evaluations were also carried out on the level of satisfaction of participants with the activities carried out.

Table 5. Participant Satisfaction Level

Assessment Aspects	Excellent (%)	Good (%)	Sufficient (%)
Training Materials	77,78	22,22	0
Delivery Method	88,89	11,11	0
Digital Practices	88,89	11,11	0
Mentoring	100	0	0

The results of the evaluation showed that participants gave a very positive response to the implementation of the activity. All participants stated that the assistance provided was very helpful in understanding the preparation of financial and tax statements for MSMEs.

Summary of Results

Community service activities have succeeded in improving accounting literacy and taxation of MSME participants in Bekasi Regency. Before the activity was carried out, most of the participants did not have the ability to prepare financial statements according to the SAK EMKM and had not utilized digital technology in business registration. After training and mentoring, participants were able to record transactions digitally, prepare simple financial reports according to the SAK EMKM, and understand the basics of MSME taxation. These findings reinforce the results of previous research which stated that training and mentoring based on digital practices is an effective strategy in improving the quality of financial management of MSMEs (Kristiana et al., 2021; Lucyanda et al., 2025; Ramandani et al., 2025).

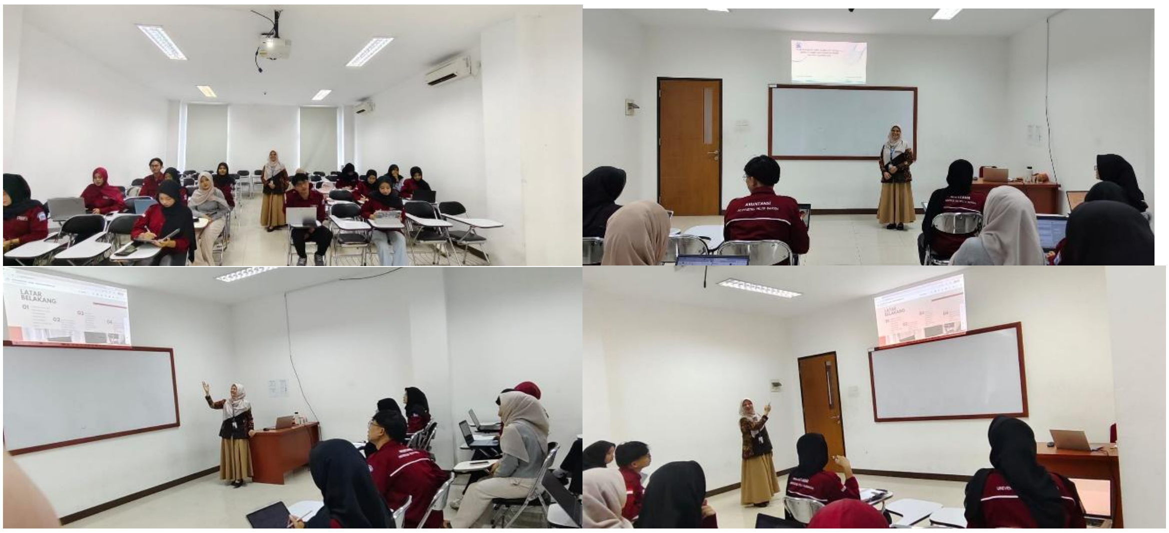

Figure 1. Activity Documentation

Discussion

Community Service activities that focus on improving accounting and tax literacy through the implementation of SAK EMKM based on digital practices show that the training and mentoring approach is able to increase the capacity of MSME actors in managing their business finances more systematically. The changes that occur after the activity are not only seen in the aspect of knowledge, but also in the ability of participants to apply financial records and prepare financial reports according to applicable standards.

The increase in participants' understanding of accounting and SAK EMKM can be explained through adult learning theory (*Adult Learning Theory*) which emphasizes that the learning process will be more effective if participants are actively involved in practices relevant to their needs. In this activity, participants not only received material theoretically, but also simulated transaction recording and financial report preparation directly. This approach allows participants to understand the relationship between business operational activities and the financial information generated. This result is in line with the service activities carried out by Helmina et al., (2023) which found that SAK EMKM-based accounting training was able to increase the capacity and understanding of MSME actors in compiling financial statements independently.

The successful implementation of digital practices in this activity also shows that the use of simple technology can be an effective solution for MSMEs that have limited resources. Before the activity took place, most of the participants still used manual recording or even did not have a structured recording system. After being given training on the use of spreadsheets and financial statement templates based on SAK EMKM, participants were able to record transactions in a more orderly manner and produce more accurate financial reports. These findings support research Candra et al., (2024) which states that the use of Microsoft Excel can make it easier to prepare MSME financial statements according to the SAK EMKM. Similar results were also found by Ramandani et al., (2025) which explains that spreadsheets are a digital alternative that is easily accessible and in accordance with the characteristics of MSMEs.

From the perspective of accounting information system theory, the application of digital technology helps improve the quality of financial information because the recording process becomes faster, more accurate, and easier to trace. Quality financial information is very important for MSME actors in conducting business control and decision-making. With financial statements that are systematically compiled, business actors can find out the condition of profit and loss, financial position, and cash flow of the business more clearly. This supports the opinion Putra et al., (2025) which states that the implementation of SAK EMKM plays a role in increasing the transparency and accountability of MSME financial statements.

In the tax aspect, the increase in participants' understanding shows that accounting literacy has a close relationship with tax compliance. Business actors who understand the process of recording and preparing financial statements will find it easier to calculate, report, and account for their tax obligations. These findings are in line with research Kristiana et al., (2021) which concluded that the application of accounting based on SAK EMKM and accounting knowledge has a positive effect on the compliance of MSME taxpayers. In addition, Firmansyah and Firmansyah & Layli, (2023) explained that financial statements prepared based on the EMKM SAK can be used as a more accurate basis in the preparation and reporting of the Annual Tax Return (SPT).

The results of this activity also show that mentoring is an important factor in the successful implementation of SAK EMKM. Although MSME actors have gained knowledge through training, the process of adapting to accounting standards and digital technology still requires direct guidance. Mentoring helps participants solve various technical obstacles that arise during the implementation process. These findings support research Didied et al., (2024) which states that the success of the implementation of SAK EMKM is influenced by the readiness factors of business actors, training support, and continuous mentoring.

In addition to supporting the results of previous research, this activity also confirmed various factors that have been obstacles to the implementation of SAK EMKM in MSMEs. Before the implementation of the activity, some participants considered that financial statements were not the main need in running a business. This perception is in line with the results of the research Afrizal (2024) and Sihombing & Mare (2025) which shows that low awareness of the importance of financial statements is still the main obstacle to the implementation of SAK EMKM in various regions. However, after gaining an understanding of the benefits of financial statements for business decision-making, access to financing, and tax compliance, participants began to show a more positive change in attitudes towards financial records.

On the other hand, the results of this activity show a relatively good level of technology acceptance. This finding is slightly different from several studies that state that low digital literacy is the main obstacle to the digitization of MSMEs (Leatemia & Gainau, 2025). This difference may be due to the characteristics of participants who are mostly used to using smartphones in daily business activities so that they are more adaptable to the use of spreadsheets and digital recording applications. In addition, the use of simple and easy-to-operate technology also supports the successful implementation of the program.

Overall, the results of this service show that the combination of accounting education, tax training, the use of digital technology, and intensive mentoring is an effective approach in increasing the capacity of MSMEs. The success of the program is not only shown by the increase in participants' understanding, but also by their ability to implement financial recording and business reporting in accordance with the SAK EMKM. These results reinforce the view that the development of MSMEs requires an integrated approach between improving the competence of human resources and the use of technology in accordance with business needs (Lucyanda et al., 2025; Gaddafi et al., 2025).

Thus, this service activity makes a real contribution in supporting the strengthening of MSME financial governance in Bekasi Regency. The implementation of SAK EMKM based on digital practices not only improves accounting and tax literacy, but is also a strategic step in encouraging the creation of more professional, accountable, and competitive MSMEs in the era of digital transformation.

Conclusion

The Community Service Activity has succeeded in achieving the set goal, which is to improve the understanding and skills of MSME actors in financial management and taxation based on Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). Based on the results of the evaluation conducted through observation, interviews, pre-tests, post-tests, and financial report preparation practices, there was an increase in participants' understanding of basic accounting, the implementation of EMKM SAK, the use of digital technology, and the administration of MSME taxation.

The implementation of practice-based training and mentoring has been proven to be able to improve the ability of participants to systematically record business transactions and prepare financial statements in accordance with the principles of SAK EMKM. In addition, the use of digital media in the form of spreadsheets and simple financial recording applications provides convenience for participants in managing transaction data and producing more accurate and structured financial reports. These results show that digitization of financial records can be an effective alternative solution for MSMEs in improving the quality of business governance.

From the taxation aspect, this activity also succeeded in increasing participants' understanding of MSME tax obligations and the importance of financial statements as a basis for tax reporting. The increase in accounting literacy obtained by participants has a positive impact on their readiness to carry out their tax obligations in a more orderly manner and in accordance with applicable regulations.

Overall, the implementation of SAK EMKM based on digital practices makes a real contribution to strengthening the managerial capacity of MSMEs, improving the quality of business financial information, and encouraging the formation of a more professional financial recording culture. This program also shows that a combination of training, hands-on practice, and mentoring is an effective approach in improving the competence of MSME actors in the field of accounting and taxation.

Based on the results of the implemented community service activities, several recommendations can be proposed to strengthen the sustainability and impact of future programs. Training and mentoring related to the implementation of SAK EMKM should be conducted continuously so that MSME actors are able to maintain, develop, and apply the skills they have acquired in a more consistent manner. In addition, the program should be expanded to involve more MSMEs in Bekasi Regency, allowing the benefits of the activity to reach a broader group of business actors and contribute to improving the quality of MSME financial management at the regional level. The use of digital technology in financial recording also needs to be continuously encouraged through the introduction of accounting applications that are simple, accessible, and aligned with the characteristics and needs of MSMEs, so that the digital transformation of business administration can be implemented more effectively.

Furthermore, collaboration among universities, local governments, and related institutions should be strengthened in providing accounting education, taxation assistance, and business consulting services for MSMEs. Such collaboration is essential to support MSME actors in improving financial accountability, tax compliance, and business competitiveness. Future community service programs may also be developed by incorporating more advanced aspects of financial management, such as business performance analysis, preparation of integrated application-based financial reports, and optimization of digital tax reporting. With continuous follow-up and institutional support, MSMEs in Bekasi Regency are expected to implement SAK EMKM more consistently, improve tax compliance, and build more transparent, accountable, and competitive business governance in the digital economy era.

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