Financial Optimization for MSMEs through Receivables and Financial Reporting Training at Djack Auto Car

Stepani Sisca Wulandari[1], Taufiq Akbar[2*], Edy Sukarno[3], Salsabila Rahmadini[4], Yumeizy Syahputra[5]

[1,2,3,4,5]   Perbanas Institute

✉ taufiq.akbar@perbanas.id

ARTICLE INFO	ABSTRACT
	Micro, Small, and Medium Enterprises (MSMEs) are vital to Indonesia's economy but often struggle with financial management, including ineffective receivables recording, limited digital system usage, and basic financial reporting. This community service program aimed to strengthen the managerial and financial capacity of Djack Auto Car, a microenterprise in the automotive service sector, through training, system implementation guidance, and continuous evaluation. Key interventions included soft collection strategies, structured financial recording, and basic taxation, supported by practical modules, templates, and dashboards. Pre-test results showed limited knowledge, with average scores of 57.1 for soft collection and 60 for financial and taxation topics. Post-test results demonstrated substantial improvement, increasing to 82.1 and 83.2, respectively. Field observations indicated that the partner began applying systematic receivables management, conducting timely collections, preparing periodic financial reports, and practicing prudent credit risk management. The program enhanced operational efficiency, data-driven decision-making, and awareness of proper business reporting and tax obligations. Recommendations include sustaining and optimizing the implemented systems, conducting regular financial monitoring, offering advanced financial tools training, and fostering business networks to support long-term, sustainable growth.

A. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) constitute a strategic sector that serves as the backbone of Indonesia's economy. Their contribution to the Gross Domestic Product (GDP) and employment absorption is highly significant. According to a 2025 press release from the Coordinating Ministry for Economic Affairs, MSMEs account for approximately 61% of the national GDP and employ more than 97% of the workforce (Kementerian Koordinator Bidang Perekonomian Republik Indonesia, 2025). These figures indicate that MSMEs not only act as drivers of local economic activity but also serve as a crucial foundation for maintaining national economic stability, particularly amid global uncertainties. Beyond their economic impact, MSMEs reflect the entrepreneurial spirit and innovation within society, which in turn promotes income distribution and enhances social welfare (Kiswandi et al., 2023). Therefore,

strengthening the MSME sector is key to achieving inclusive, sustainable, and resilient economic development across various layers of Indonesian society.

Despite their strategic role, MSMEs often face two major challenges. First, the absence of a structured system for recording, managing, and collecting customer receivables results in inaccurate bookkeeping, poor cash flow monitoring, and a higher risk of bad debts (Mardiyah et al., 2024). Second, difficulties in preparing financial statements—due to limited accounting knowledge, mixing of personal and business funds, and constrained resources—undermine business credibility and restrict access to formal financing (Manullang, 2024). This aligns with research conducted by OCBC Indonesia in 2023, which found that approximately 80% of MSME operators still rely on manual record-keeping rather than digital systems, reducing the accuracy of financial reports and lowering business credibility (Vauzi, 2024). Addressing these two issues is crucial for enhancing MSMEs' capacity to grow, develop, and remain competitive amid rapid digitalization and global market competition.

Djack Auto Car is a micro-enterprise in the automotive service sector that faces significant challenges in managing its finances, particularly because most of its transactions are non-cash and are not supported by a structured system for recording, managing, and collecting receivables, especially from non-government clients. The absence of a proper receivables control system disrupts cash flow and hampers operational financing—such as purchasing spare parts, maintaining equipment, and paying employee wages—while also increasing the risk of uncollectible accounts that further weaken the company's financial condition. In addition, financial records are still kept manually and are not standardized according to MSME requirements, resulting in overly simple reports that fail to provide analytical information needed for decision-making. Limited knowledge of basic accounting, financial management, and taxation among the management exacerbates these challenges, hindering the preparation of accurate financial statements, access to financing, tax compliance, performance evaluation, and long-term business planning.

As a solution to the challenges faced, enhancing financial management capacity becomes a strategic step that should be implemented through practical and easily understandable training and guidance. This community service activity is designed to assist Djack Auto Car in developing a more structured and digitally based financial recording system, encompassing receivables management as well as the preparation of financial statements supplemented with basic analytical elements. With an improved financial system in place, the business is expected not only to increase operational efficiency but also to establish a solid data foundation for making more accurate, transparent, and growth-oriented business decisions in the long term.

B. METHODS

Djack Auto Car faces challenges commonly experienced by many businesses, particularly in terms of suboptimal financial management. The inability to process and analyze financial data hinders effective decision-making, compounded by specific issues in receivables management that directly affect the company's cash flow. Therefore, this community service activity focuses on empowering Djack Auto Car through improvements in financial record-keeping and receivables management, as well as enhancing understanding of basic taxation as a crucial element of sustainable business management. With a more structured, integrated, and efficient financial administration system, Djack Auto Car is expected to manage cash flow more effectively, increase credibility with third parties, and accelerate its transformation into a more professional and independent enterprise.

Based on this background, a community service program was developed with a focus on enhancing managerial and financial capacity. The activity is carried out using a participatory approach through training, implementation guidance, and continuous evaluation to strengthen the partner's capabilities. The program was conducted during September and October 2025, with ongoing mentoring aimed at providing comprehensive knowledge of accounting practices and receivables management, supporting the sustainable implementation of the community service activities. The activities designed to assist Djack Auto Car include:

a) Training and Education

The initial step in this community service program began with the administration of a pre-test to assess the partners' baseline knowledge regarding Soft Collection as well as basic financial and taxation training materials. The results of this pre-test served as the foundation for designing educational and training activities aimed at enhancing the partners' understanding of key aspects of financial management and business administration. The educational activities included raising awareness about the importance of organized receivables recording, documenting daily transactions, and the benefits of simple financial reports in supporting business decision-making. In addition, partners were provided with fundamental knowledge regarding the significance of compliance with taxation obligations as an integral part of sound business management.

The pre-test and post-test utilized rating-scale questions presented in the form of statements assessing participants' understanding of soft collection, accounts receivable analysis, and basic financial and tax training materials. Each statement was rated using a 1–5 Likert scale, where respondents indicated their level of understanding or agreement with the material provided. This scale enabled quantitative measurement of changes in knowledge, with a score of 1 indicating very low understanding and a score of 5 indicating very high understanding. The fundamental questions used in the pre-test and post-test are presented in Table 1 and Table 2.

Technical training was subsequently provided to equip partners with practical skills in managing business finances and receivables. The training utilized a comprehensively developed Soft Collection Module, which not only covers the technical and procedural aspects of implementing soft collection but also includes various practical supporting documents that partners can easily apply. Through this module, partners were trained to understand and implement receivables recording formats, prepare basic financial statements such as income statements, balance sheets, and cash flow statements, and record daily transactions using cash books or other simple tools. In addition, partners received training on Soft Collection strategies, effective communication techniques for dealing with customers, and fundamental aspects of credit risk management, including feasibility analysis and setting credit limits.

b) System Implementation Assistance

After the training, hands-on mentoring was conducted to ensure that all the skills and systems taught could be optimally applied in the daily operations of the business. This mentoring covered the use of receivables monitoring templates, implementation of transaction recording procedures, and the preparation of financial reports based on real-time data from the partners' business activities. During this process, partners were guided in using receivables monitoring templates and dashboards equipped with an early warning system, including notifications 14 and 7 days prior to due dates. In addition, partners were directed to utilize financial dashboards that present integrated, real-time data, facilitating

comprehensive monitoring of the business's financial condition. Partners were also assisted in gradually implementing receivables control and collection systems in accordance with the actual conditions of their customers.

Credit risk management mentoring focused on the development and implementation of internal policies, including customer feasibility assessment, credit limit determination, and the establishment of payment schemes tailored to the risk profile and business conditions. In addition, partners were supported in utilizing financial dashboards as analytical tools that present integrated, real-time financial data, facilitating the monitoring of cash flow, receivables, and overall financial performance. With structured and easily accessible information through these dashboards, partners can conduct comprehensive financial evaluations and make more accurate, timely, and data-driven business decisions. This approach aims to enhance the effectiveness of credit risk management while supporting the sustainability and growth of the business.

c) Evaluation and Continuous Improvement

The final stage of this community service program was the evaluation of the system implementation and record-keeping practices carried out by the partners. The evaluation began with a post-test to assess the partners' progress in knowledge regarding Soft Collection as well as basic financial and taxation training, serving as a benchmark against the pre-test conducted at the start of the program. The pre-test and post-test data were then analyzed descriptively to compare average scores and identify improvements in the partners' understanding. In addition to the post-test, the evaluation involved direct observation of the partners' receivables recording and financial report preparation, review of transaction documents and prepared financial statements, and in-depth interviews to holistically assess system implementation, compliance, and overall understanding. Furthermore, the evaluation examined the extent to which the partners had applied prudential principles in granting credit and the effectiveness of collection efforts carried out in their business operations.

To support better business management, partners were also guided in developing their skills in preparing and utilizing financial reports on a regular basis, including the use of financial dashboards as tools for monitoring business performance and making informed decisions. In addition, foundational knowledge regarding tax obligations was provided as part of the training. All evaluation results and post-test outcomes served as the basis for system improvements, further training if needed, and adjustments to internal policies, enabling the partners' businesses to be managed more professionally, systematically, and sustainably.

C. RESULTS AND DISCUSSION

This community service program was implemented in a phased approach, integrating training, system implementation assistance, and continuous evaluation. The primary objective of the program was to enhance the partners' capacity in managing receivables through soft collection strategies, structured financial management, and a general understanding of tax obligations, thereby improving business effectiveness and enabling data-driven decision-making.

a) Training and Education Results

The community service program began with a pre-test to assess the partners' initial knowledge regarding financial reporting-based decision-making, receivables management, and tax obligations. The pre-test covered two main aspects: soft collection and financial–tax training, with average scores of 57.1 and 60 on a 0–100 scale, respectively. These results indicate that the partners' understanding ranged from basic to intermediate levels, highlighting the urgency of implementing the program to enhance their capacity. Furthermore, the pre-test outcomes served as a basis for tailoring the training materials and methods to better align with the participants' needs and initial comprehension levels, ensuring that the program was conducted more effectively and targeted appropriately.

Subsequently, training on financial reporting and socialization of the Soft Collection method was conducted as part of efforts to enhance the partners' capacity in financial management and receivables administration. In addition to delivering material through presentations on financial reporting and receivables collection strategies, the PKM team also utilized the comprehensively prepared Soft Collection Module. This module not only covers the technical and procedural aspects of implementing soft collection but is also supplemented with various practical supporting documents, such as Government Collection Letters, Procurement Contract Templates, and Soft Collection SOPs for both private clients and government institutions.

During the training sessions, the partners demonstrated high enthusiasm and active participation, particularly in case study discussions involving the use of supporting documents, where participants shared experiences and inquired about the application of these documents in the context of their own businesses. Qualitative observations indicated that participants were beginning to connect the concepts of soft collection with operational practices at Djack Auto Car, especially in the processes of receivables collection and cash flow management. The provision of a comprehensive module—including SOPs, contract templates, and credit feasibility analysis—offered not only theoretical knowledge but also practical tools that could be directly applied, thereby minimizing the gap between theory and practice in the field. Consequently, this training is expected to strengthen financial governance and enhance the effectiveness of receivables management at Djack Auto Car in a sustainable manner.

b) System Implementation Assistance

Following the completion of the training sessions, the program proceeded with a mentoring phase aimed at ensuring that all the material delivered could be practically applied in the partner's daily operations. This mentoring focused on three main aspects: the implementation of an organized accounts receivable recording system, the application of soft collection strategies, and the preparation of financial reports based on real-time data reflecting the actual condition of the business.

During the implementation phase, partners were guided to consistently use the prepared accounts receivable monitoring template, which included key information such as customer details, receivable amounts, due dates, and payment status. Through mentoring, partners were not only introduced to the template but also intensively coached on integrating it into their daily workflow. Observations showed that after using this template, the frequency of recording receivable transactions increased significantly, and the accuracy of receivable data was better maintained, enabling the collection process to be carried out more systematically and efficiently.

In addition, partners were guided to utilize the accounts receivable dashboard as a tool for visualization and decision-making. This dashboard is equipped with an early warning system featuring automatic notifications 14 and 7 days prior to due dates, which has proven highly effective in enabling partners to conduct proactive collections. For instance, during the first month of implementation, Djack Auto Car successfully collected several previously overdue receivables thanks to these notifications, thereby reducing the risk of bad debts. Furthermore, partners were introduced to the financial dashboard, which allowed the owner of Djack Auto Car to view cash flow and the financial position in real-time for the first time. This replaced the time-consuming manual reconciliation process and facilitated faster, more accurate decision-making, such as prioritizing spare part purchases or allocating operational funds. The accounts receivable and financial dashboard layouts used in this activity are presented as follows:

Figure 1. Illustration of the Financial and Receivables Dashboard
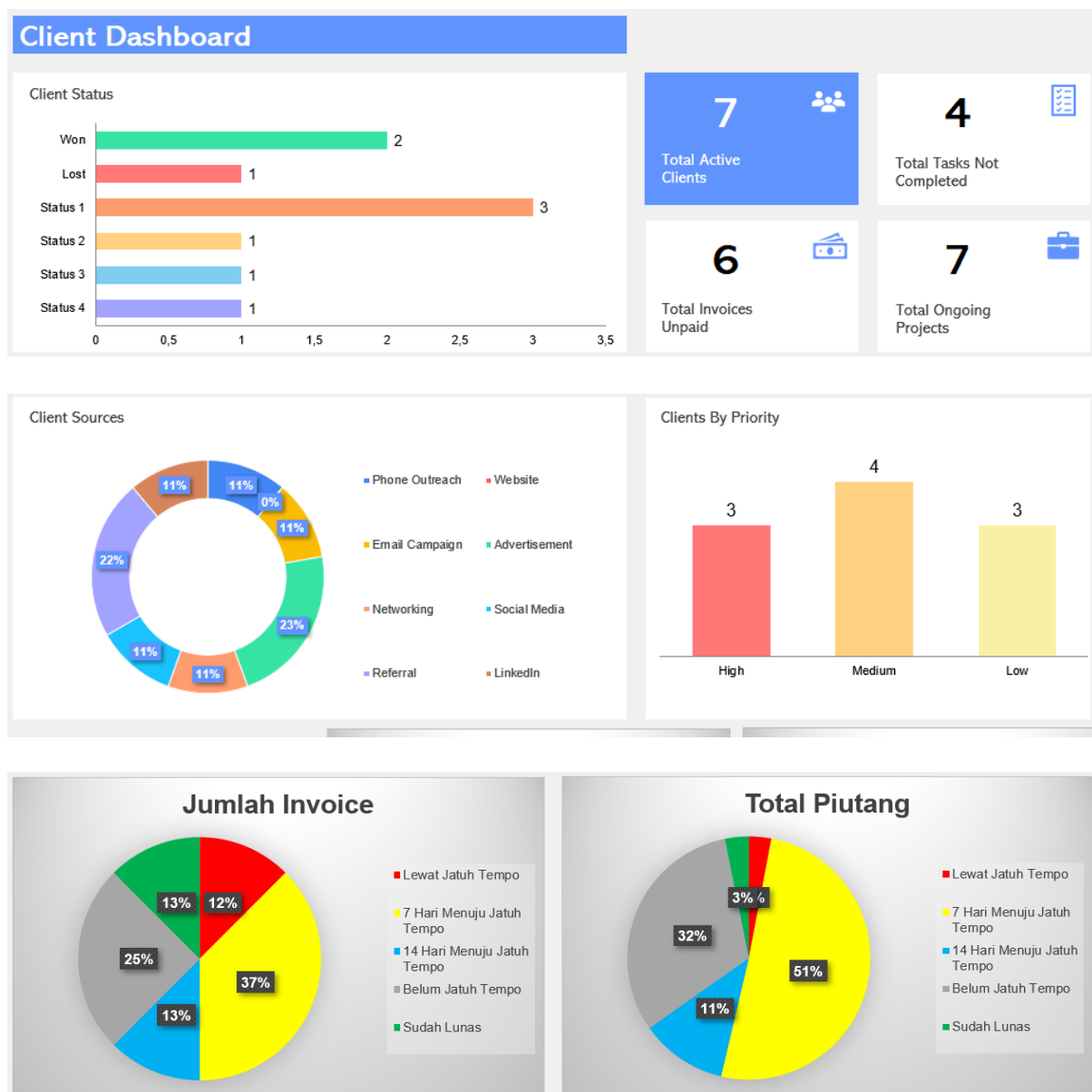
Data Disclaimer: The data presented are simulated to protect the privacy and sensitive information of Djack Auto Car.

Based on the accounts receivable dashboard shown in Figure 1, Djack Auto Car can manage its receivables more effectively by monitoring customer payment statuses in real time. The use of this dashboard enables the implementation of an early warning system, allowing receivables to be collected before their due dates. Consequently, customer and receivables management becomes more structured, reducing the risk of late payments, improving cash flow, and supporting faster, data-driven decision-making.

c) Result of Evaluation and Improvement Continuous Program

The evaluation stage is a crucial part of assessing the success of system implementation and the improvement in partners' understanding following the training and mentoring process. At this stage, a post-test was conducted to compare partners' comprehension before and after the activities. The results indicated significant improvement, with the average post-test score for the soft collection material rising from 57.1 to 82.1, reflecting an increase of 25 points, while the average score for the financial and basic taxation training increased from 60 to 83.2, or approximately 23 points. This substantial increase in average scores not only demonstrates progress in theoretical understanding but also indicates that partners now possess a stronger knowledge foundation to implement best practices in financial and accounts receivable management. This directly aligns with the main objective of the community service activity, which is to enhance the managerial capacity of Djack Auto Car, making it more professional, administratively organized, and capable of managing financial aspects independently and sustainably. The complete pre-test and post-test results are presented as follows:

Table 1. Pre-Test and Post-Test Results of Partners' Understanding of Soft Collection

Key Concepts Emphasized	Average Pre-Test Score (0-100)	Average Post-Test Score (0-100)	Score Improvement
Principles of Persuasive Communication in Collections	60	85	+25
Techniques for Initiating Communication with Empathy and Professionalism	58	83	+25
Delivering Invoices Without Pressure	55	80	+25
Offering Payment Solution Options	57	82	+25
Effectively Building Payment Commitments	59	84	+25
Payment Follow-Up and Monitoring Strategies	56	81	+25
Ethics and Professionalism in Soft Collection	55	80	+25

Table 2. Pre-Test and Post-Test Results on Understanding Basic Finance and Taxation Training Materials

Key Concepts Emphasized	Average Pre-Test Score (0-100)	Average Post-Test Score (0-100)	Score Improvement
Fundamentals of Financial Reporting	62	85	23
Financial Statement Analysis for Decision-Making	58	82	24
Cash Flow Management	65	88	23
Financial Planning	60	83	23
Fundamentals of Taxation	55	78	23

Evaluation of the quality of receivables recording, completeness of transaction documentation, and accuracy of financial reporting indicates measurable and significant progress. Prior to the mentoring program, Djack Auto Car's receivables were often incompletely recorded, scattered across various media, and lacked systematic documentation. Following the mentoring, the partner began consistently using a digital receivables monitoring template, allowing for more organized and centralized record-keeping. Field practice evaluations revealed notable improvements: the frequency of receivables data updates increased, and the number of overdue receivables decreased due to the implementation of more timely collection procedures.

Additionally, the partner began actively using financial reports for decision-making, such as determining spare parts purchasing schedules based on cash flow conditions and revenue projections. Basic understanding of tax obligations also improved, fostering better compliance in business administration. All evaluation results and post-test outcomes serve as a foundation for continuous system improvement, planning of further training if necessary, and adjustment of internal policies to support more professional, orderly, and sustainable financial management. Some of the activities conducted during the community service program are illustrated in the images below:

Figure 2: Community Service Documentation

D. CONCLUSION

This community service program was successfully carried out in a phased manner through a combination of training, system implementation mentoring, and continuous evaluation, with the primary focus on enhancing the partner's capacity in receivables

management by applying soft collection strategies, using an organized simple financial system, and improving general understanding of tax obligations. The results of the pre-test indicated that the partner's initial understanding was still at a basic level, with an average score of 57.1 for soft collection material and 60 for financial and basic taxation material. This condition aligns with the findings of (Pamungkas & Karini, 2024), which stated that the main challenges faced by MSME actors lie in limited knowledge and low awareness in recording financial transactions, as well as the suboptimal use of applications for financial reporting.

Through training and the use of the Soft Collection module, which is equipped with supporting documents such as collection SOPs, contract templates, billing letters, and credit analysis forms, along with mentoring for system implementation based on real-time data, the partner's capacity has improved significantly. The post-test results showed an average score of 82.1 for soft collection and 83.2 for financial and basic taxation material, reflecting an increase in understanding of 25 and 23 points, respectively. Moreover, the use of receivables and financial dashboards has assisted the partner in monitoring and making business decisions more objectively and in a data-driven manner. As highlighted by (Haritsar et al., 2024; Wahyuning & Febriana, 2023), receivables and financial management become significantly more effective when supported by decision-making processes based on accurate data.

Evaluation of field practices indicated that the partner has begun to implement systematic receivables recording, conduct persuasive and timely collections, and prepare periodic financial reports. The principle of prudence in credit risk management has also started to be applied. Overall, this activity successfully fostered positive changes in the partner's business governance, both in operational management and in financial data-driven decision-making. The implementation of this program provided tangible benefits for the partner, including improved skills in business financial management, enhanced ability to assess customer credit risks, and the application of more humane and measured collection strategies. Additionally, the partner became more aware of the importance of straightforward business reporting, including basic tax obligations. All these achievements contributed to an overall increase in business effectiveness and promoted healthier, more sustainable business practices.

To ensure that the achieved results are maintained and further enhanced, it is recommended that the partner consistently implement the established systems, conduct regular financial monitoring, and continuously update internal policies in line with business developments. The mentoring team or affiliated institutions may also organize more advanced training, particularly on the use of financial tools and the optimization of data-driven marketing strategies. In addition, strengthening networks among business actors should be facilitated to provide the partner with references and inspiration for further business development.

E.ACKNOWLEDGEMENTS

the program, while also strengthening the synergy between the academic world and the business sector in applying knowledge to benefit society.

F. AUTHOR CONTRIBUTIONS

All members of the community service team collaboratively carried out the program at Djack Auto Car, while each member had primary responsibilities to ensure its effectiveness. Stephanie Sisca, as team leader, coordinated the overall program, developed strategic plans based on identified challenges, led outreach to management, and supervised evaluation and reporting. Taufiq Akbar provided technical guidance on financial systems, credit management, and basic taxation, assisting in implementing receivables management, soft collection strategies, and risk mitigation policies. Edy Sukarno facilitated training on financial recording, operational evaluation, and workforce capacity building, supporting the preparation of financial statements and the use of cloud-based accounting software. Two student assistants, Salsabila Rahmadini and Yumeizy Syahputra, contributed throughout training sessions, system implementation, and ongoing evaluation, helping ensure practical application and continuous improvement. Together, the team worked integrally to strengthen the partner's financial management, receivables control, and understanding of tax basis.

G. REFERENCES

Haritsar, Y., Tirtosetianto, R. H., & Solichah, F. (2024). Pemanfaatan Sistem Informasi Keuangan untuk Meningkatkan Akurasi Prediksi Arus Kas dan Tata Kelola Keuangan. *Jurnal Akademika*, 22(2), 94–102. https://doi.org/https://doi.org/10.51881/jak.v22i2.133

Kiswandi, F. R. P., Setiawan, M. C., & Ghifari, M. A. (2023). Peran Umkm (Usaha Mikro, Kecil, Dan Menengah) Terhadap Pertumbuhan Perekonomian Indonesia. *Jurnal Ilmiah Ekonomi Dan Manajemen*, 1(4), 154–162.

Manullang, T. (2024). Praktik Akuntansi Pada Usaha Mikro, Kecil, Dan Menengah (Umkm) Di Desa Situmeang Habinsaran, Tapanuli Utara. *Journal on Education*, 07(01), 4889–4901. https://doi.org/https://doi.org/10.31004/joe.v7i1.7063

Mardiyah, I., Safitri, N., Risq, M., Hakim, L., & Adiyanto, M. R. (2024). Penggunaan aplikasi dalam pencatatan laporan keuangan pada umkm. *Jurnal Media Akademik (JMA)*, 2(6).

Pamungkas, P., & Karini, R. S. R. A. (2024). Penerapan aplikasi "Si Apik" dalam penyusunan laporan Keuangan UMKM Kecamatan Regol Kota Bandung. *BEMAS: Jurnal Bermasyarakat*, 5(1), 15–22.

Perekonomian, K. K. B. R. I. (2025). *SIARAN PERS KEMENTERIAN KOORDINATOR BIDANG PEREKONOMIAN REPUBLIK INDONESIA No. HM.4.6/27/SET.M.EKON.3/01/2025 tentang Pemerintah Dorong UMKM Naik Kelas, Tingkatkan Kontribusi terhadap Ekspor Indonesia.* https://www.ekon.go.id/publikasi/detail/6152/pemerintah-dorong-umkm-naik-kelas-tingkatkan-kontribusi-terhadap-ekspor-indonesia#:~:text=Peran UMKM sebagai tulang punggung,dari 64 juta unit usaha.

Vauzi, M. R. (2024). *80% Pelaku UMKM Indonesia Masih Melakukan Pencatatan Keuangan Secara Manual.* EmitenNews.Com. https://www.emitennews.com/news/80-pelaku-umkm-indonesia-masih-melakukan-pencatatan-keuangan-secara-manual?utm_source=chatgpt.com

Wahyuning, S. W., & Febriana, A. (2023). Sistem Informasi Akuntansi Pengendalian Piutang Dagang Berbasis Web. *Dinamika: Jurnal Manajemen Sosial Ekonomi*, *3*(1), 60–68. https://doi.org/10.51903/dinamika.v3i1.327