



## Improving Student Competence MYOB Accounting, Data Processing, and Financial Literacy at Tanjung Pinang SMK Negeri 1

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### Abstrak

Kemampuan siswa SMK Negeri 1 Jurusan Akuntansi Tanjung Pinang dalam bidang pengolahan data masih sangat rendah, sehingga perlu diberikan pelatihan berupa praktek aplikasi menggunakan komputer MYOB sehingga memperoleh keahlian di tingkat nasional. Keberlanjutan hasil dari kegiatan ini adalah siswa SMK mampu melakukan input dan output hasil keuangan dengan bantuan software MYOB. Kelanjutan dari kegiatan ini adalah pencatatan keuangan hingga pencatatan laporan keuangan. Siswa SMK Negeri 1 dapat menyusun laporan keuangan standar untuk entitas keuangan mikro kecil dan menengah sesuai dengan siklus pelaporan keuangan. Mahasiswa memahami siklus akuntansi dan penyusunan laporan keuangan sesuai standar akuntansi keuangan entitas tanpa akuntabilitas publik. Siswa SMK Negeri 1 memahami penggunaan praktik akuntansi MYOB dari bukti fisik hingga menghasilkan laporan keuangan. Dan mahasiswa sadar akan pentingnya menggunakan layanan dan produk perbankan serta memilih strategi dan mengambil risiko

**Kata kunci:** *Literasi Keuangan; Pengolahan Data Akuntansi MYOB; Kompetensi*

### Abstract

*The ability of students of SMK Negeri 1 Tanjung Pinang Accounting Department in the field of data processing is still very low, so it is necessary to provide training in the form of application practise using MYOB computers so as to gain expertise at the national level. The sustainability of the results of this activity is that vocational students are able to input and output financial results with the help of MYOB software. The continuation of this activity is to record finances to record financial reports. Students of SMK Negeri 1 can prepare standard financial reports for small and medium micro-financial entities in accordance with the financial reporting cycle. Students understand the accounting cycle and the preparation of financial reports according to entity financial accounting standards without public accountability. Students of SMK Negeri 1 understand the use of MYOB accounting practices from physical evidence to producing financial reports. And students are aware of the importance of using banking services and products and choosing strategies and taking risks.*

**Keywords :** *Financial Literacy; Myob Accounting Data Processing; Competency*



## **Introduction**

Indonesia has low literacy rates in 2013, 2016 and 2019. In 2021 financial literacy has increased to 51.6%, but is still at a low level. According to research (Jeppsina, 2020) has the conclusion that high literacy can cause risk from a portfolio, the human liability side in mortgage and credit card debt for contributions to policy. However, the impact of low literacy can result in unwise finances, not having affordable financial planning. Improper investment placement. Literacy that is quite low will result in inappropriate financial choices and even have an impact on fraudulent investments. The impact of the financial crisis can cause misunderstanding in financial management. Financial literacy includes one's prosperity for a better economy. Scientific financial statements in the short term and long term. The financial problem lies not only in profit, but in the absence of an effective financial preparation plan. Limitations of financial reports can have an impact on mistakes in making profits and preparing the debt to be accepted. The disadvantages of the above cases can be felt by students.

Limited profits and personal money in the wallet that have been given by parents to students but this need will increase. So that students will feel the impact of which one should take precedence. (OJK, 2017) in 2020 financial literacy for new students is 42%. From the low level of literacy among students, OJK has made a policy to develop financial literacy. One of the points issued in compiling a curriculum related to the development of financial literacy in elementary or high school (SMA). Students belong to the next generation but must have talent in the increasingly rapid development of the times. In this era more and more students should pay attention to managing their finances to meet their needs. Especially with limited pocket money, this is where a student's challenge is to control his financial condition. One way to be able to control financial statements is to really help students for long-term affairs to enter a well-known university.

This medium is a means to increase knowledge and public understanding regarding related financial reports, including information related to the results of processing financial report data and progress in financial reporting. If the utilisation of this information processing is used appropriately, it can increase financial literacy. In order to make progress in the field of accounting, educational institutions must plan for student readiness to face these challenges. Graduate students are expected to have knowledge of accounting practices, one of which is MYOB Accounting. So, this learning process needs to be included in SMK for those who organize tertiary institutions. Likewise, SMK graduates are expected to be able to operate computers. This computer operation is in the form of MYOB data processing. MYOB itself includes very basic processing software for recording transactions. This application presents financial reports that are very easy to use. Students are also expected to be able to operate the financial transactions of a corporate institution that affect the level of student competence. Therefore, all students are expected to be able to process data at the time of their graduation from vocational schools in colleges in the field of accounting practice. SMK 1 in Tanjung Pinang is also one of the students who has national competence in class student accounting. One of the competency exams includes financial recording using MYOB Accounting. SMK Negeri 1 still has many shortcomings in terms of facilities, infrastructure, and human resources. This is because this SMK is still young compared to other SMK. Based on the results of interviews with the object or school, the results of competency exams for students majoring in accounting at SMK Negeri 1 Tanjung Pinang in the field of accounting data processing are still quite low. It is necessary to provide training in the form of MYOB

computer application training so that student readiness in the process of undergoing the national exam can be increased and influence the level of competence of these students. As well as other obstacles faced by SMK Negeri 1 students, there is still a lack of understanding regarding basic bookkeeping using MYOB to record better financial transactions. Therefore, the servant proposes coaching and training to increase student competence through the processing of MyOB accounting data and financial literacy at SMK Negeri 1 Tanjung Pinang.

### **Implementation Method**

The service schedule process is carried out over 12 months (February 2022–June 2022), which will be held in 5 meetings. On Mondays and Thursdays from 13.30 WIB to 15.00 WIB through Zoom meeting assistance. Students are given exercises in MOB and financial literacy with concepts and techniques for bookkeeping practice and basic techniques by the service team for knowledge transfer. Then the first stage is the provision of material by services regarding bookkeeping of company financial statements, practical surveys, accounting techniques for companies in recording purchases and sales as well as returns, and knowledge of financial literacy. Then the second stage included discussion and question-and-answer activities with the SMK students. Then, after discussions, assistance and training were carried out related to educational activities on the importance of savings and banking products as well as financial preparation practices following digital developments. Among them is the systematic process of community service activities:

1. Stage 1 (the lecture stage)

Students are excited to hear the introduction and explanation of the MYOB software material. The first stage takes 1.5 hours. As well as an overview of the basics of using MYOB.

2. Step 2 (Tutorial Method).

Training participants receive accounting material, starting with the process and stages of using

The continued process of evaluating the results of student service with the service team It is expected to have a positive value related to banking and accounting. Effective mastery of accounting and banking and provides separate benchmarks for SMK students. Bookkeeping training process and actual practice of banking products effectively and efficiently to increase knowledge of financial management for a more prosperous future.

The follow-up process from the results of this service by the service team is expected to be able to provide positive value and increase knowledge in the field of MYOB and financial literacy for students at Tanjung Pinang 1 SMK. It is expected that students will easily understand and utilize their existing knowledge to make it easier to make financial reports. Presentation of accounting and management services based on real students and using a fast and precise approach to accounting and information technology Other techniques of understanding banking accounting and management more quickly increase understanding of accounting practises and better financial planning.

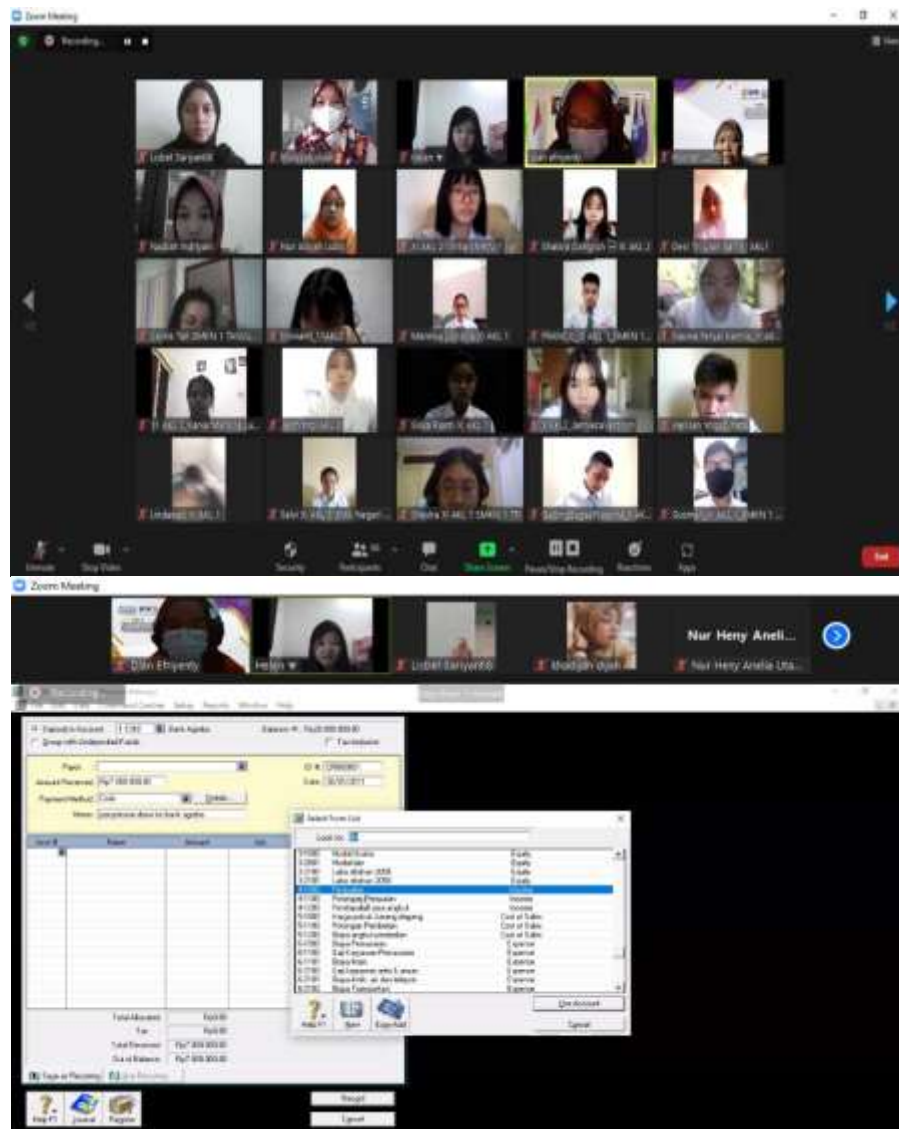


Figure 1-2. Activity

## Result and Discussion

Community service in the form of coaching has been held 5 meetings held every 13.00 to 16.00 WIB. Coaching is carried out by students of Tanjung Pinang 1 Public Vocational School with the presence of students who attend according to the class schedule determined by the teacher who adjusts to the material provided by the service team. The technical implementation of coaching is carried out using the MYOB training practice method which is carried out online via zoom meetings, lectures, discussions in the implementation of MYOB training at SMK Negeri 1 Tanjung Pinang and increasing knowledge about financial literacy. With the use of MYOB, students are expected to be able to record and make financial reports using MYOB software. Based on the method. So the service team directly guides and fosters students of SMK Negeri 1 Tanjung Pinang so that they can master and understand the use of MYOB software in facilitating the preparation of financial reports and financial literacy. The explanation at each meeting is as follows:

### 1. First Meeting.

The implementation of the first community service meeting was held on January 24, 2022, where the meeting activities at that time began with an opening by

the chair, followed by the delivery of material on the importance of MYOB software for preparing financial reports. This activity was delivered by Chairman 1. While entering the material, service participants were asked to fill in the attendance link that had been shared on chat zoom. Then member 4 continued with MYOB software practice. The first meeting took place at the Zoom meeting from 13:00 to 15:00.

2. Second Meeting.

The second community service meeting was held on Tuesday, January 25, 2022. This meeting provided hands-on practice using the MYOB software and provided examples of sales and purchasing activities submitted by members 5 and 6. The second meeting took approximately 2 hours from 10:00 a.m. 14.00–16.00 take place in a Zoom meeting. The service team provides an attendance link for students who attend the Zoom meeting.

3. Third Meeting.

Furthermore, in the implementation of community service, the third meeting will be held on Wednesday, January 26, 2022, where members 2 and 3 will be given guidance in outreach about the general description of the basics of financial literacy and how to apply it in everyday life. This third meeting was held for approximately 2 hours from 13:00–15:00, which took place at the Zoom meeting.

4. Fourth Meeting.

Furthermore, in the implementation of community service, the fourth meeting will be held on Wednesday, May 11, 2022, where members 2 and 6 will be given guidance in the dissemination of knowledge and understanding about savings banking and savings, as well as their products and mechanisms. This third meeting was held for approximately 2 hours from 13:00–17:00 using the Zoom meeting application.

5. Fifth Meeting.

Furthermore, in the implementation of community service, the fifth meeting will be held on Tuesday, June 7, 2022, where guidance will be provided by the chairman and member 1 in the practice of financial reporting and the practice of financial literacy. The fifth meeting was held for approximately 2 hours, from 13.00–17.00. In this last meeting, a simulation related to financial management and financial planning was carried out using banking service media.

Activities that have been carried out in five meetings can be explained as activities that can be carried out according to plan. In the implementation of this service activity, there were 3 lecturers and 5 students who provided guidance related to MYOB accounting data processing training and financial literacy development at SMK Negeri 1 Tanjung Pinang.

The first day of coaching was filled with socialization regarding the opening by the chair, followed by the delivery of material on the importance of understanding the basics of finance. In this session, the presenters provided an introduction to the accounting cycle, from gathering physical evidence to producing financial reports. In this session, there was a discussion between SMK students and presenters regarding matters that have been known to be related to the basics of finance, starting from the physical evidence of notes or receipts to producing financial reports.

The second day of training was continued with an explanation and practice of fostering the preparation of financial reports in accordance with financial accounting standards for entities without public accountability (SAK-ETAP). In this session,

students are given a structure of financial statements in accordance with public entity standards, namely balance sheets, profit and loss reports, reports on changes in equity, cash flow statements, and notes on financial statements. Then on the third day, material is filled in about MYOB practices in accordance with the accounting cycle. In this session, there was an interesting discussion between students about the physical evidence presented from entering account numbers, listing company inventories, making general journals, recording purchase transactions, paying bill transactions, and purchase reports, and recording sales transactions and sales returns. As well as record cash receipts and disbursement transactions. The fourth day of coaching is related to presenting banking financial products and remaining cautious. Financial literacy involves choosing the right financial strategies and decisions and understanding the responsibility for the financial decisions taken. Financial literacy is an investment so that financial conditions are maintained and can influence the growth of financial wealth.

Financial literacy is also important for the younger generation, who are more financially vulnerable because they don't spend money for fun but save or invest to add assets. The coaching on the fifth day was carried out with a review of students' understanding regarding MYOB computerization and financial literacy training in the banking sector. In this session, an evaluation was carried out for the service team on the material that had been covered before by giving a post-test. The post-test consists of two materials, namely, those regarding the practice of computerized accounting with MYOB software and the understanding of financial literacy material or banking financial products.

## Conclusion

Based on the explanation of the results and discussion, the following conclusions are obtained:

1. Students understand the accounting cycle and the preparation of financial statements according to accounting standards for financial entities without public accountability.
2. Students of SMK Negeri 1 understand the use of MYOB accounting practises, from physical evidence to producing financial reports.
3. Students are aware of the importance of using banking service products and choosing strategies and risk decisions taken.

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