

RESEARCH ARTICLE



Enhancing financial literacy through cash book management training for junior high school students

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ABSTRACT

This study aims to enhance financial literacy among middle school students through training on simple financial recording and cash book management. The program targeted students at SMP Ash-Sholihin in Depok, West Java Province, where prior research indicated limited understanding of proper bookkeeping practices and minimal use of technology in financial management. The training employed a hands-on approach, incorporating theoretical sessions on cash book concepts and practical exercises using Microsoft Excel. Results showed improved student understanding of financial literacy principles and the practical application of technology in cash book management. This initiative is expected to provide students with the foundational skills necessary for effective financial management in classroom contexts.

KEYWORDS

Financial literacy; cash book management; Microsoft Excel; financial education

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1. Introduction

School institutions' education is very important for progressing education and science (Husamah et al., 2019). School is a place of learning demand science and development. This development is accompanied by progress in technology that is constantly changing. The modern era, like today, needs knowledge related to technology. Technology is a method that makes something or can be interpreted as a method that applies knowledge for practical purposes (Anwar et al., 2022). Progress technology will impact the progress of applications or software. Software is device software specifically for data management formatted and later stored digitally, producing information that a computer reads or writes (Nur, 2019).

Development technology impacts all aspects of life, such as financial management. Financial management is planning, organizing, directing, and controlling activities in financial matters such as income and expenditure of funds (Karini et al., 2024). Financial

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management will be present in every circle, both young and old. Age is no barrier for someone to continue developing and being literate towards technology, for example, financial management carried out by students in Indonesia. Students in Indonesia must follow developments in financial management technology, such as class cash book management. The class cash book is a recording medium regarding information on income and expenditure of class funds (Setyadi, 2023). In the modern era, cash book recording has used computer assistance, such as Microsoft Excel software. Microsoft Excel is a software application program from Microsoft Office to help calculate, project, analyze, and present data in the form of tables or graphs (Hadi, 2008).

So, in order to be able to follow the flow of technological developments, Indonesian students, especially class treasurers, must be able to understand and apply technology in cash book management in order to improve the efficiency and accuracy of activities. However, based on the study results, most students at SMP Ash-Sholihin Depok do not understand the correct cash bookkeeping system. It can be concluded that they still use manual methods in class cash bookkeeping and do not understand how to use technology in cash management. It is urgent to conduct training related to cash book recording management at SMP Ash-Sholihin Depok. So, in this training activity, participants will be given training materials related to simple financial recording and will be introduced to financial literacy by providing materials on the definition of cash and its function. Then, participants are also asked to listen to the explanation to understand the concept of cash book management and practice directly using Microsoft Excel software. Implementing this training is expected to be a provision for SMP Ash-Sholihin students to implement correct cash book management in their respective classes. The author's hope for this activity is that students in Indonesia can adapt to technological developments and implement financial management in everyday life.

2. Literature review

2.1. Management

Etymologically or linguistically, the word management is taken from the ancient French language, namely management, which means organizing and implementing. According to Daft & Marcic (2023), management is achieving objective organization through effective and efficient planning, managing, leading, and controlling source power organization. According to Robbins & Coulter (2018), management is completing tasks. All something, effectively and efficiently, with and through other people. So, that can concluded that management is a series of activities (including planning, organizing, directing, and controlling) that are aimed at sourcing power organization (human,

financial, operational, and information) to achieve objective organization effectively and efficiently (Hartati, 2013).

Management has several branches of knowledge: human resources, operational management, marketing management, and financial management (Okkiana, 2021). Financial management is a process in financial management activities in a company organization, where there are planning, analysis, and control activities for financial activities (Okkiana, 2021). Financial management can also be interpreted as all organizational activities related to a business's getting funds by means of minimizing costs and using efforts as well as effort allocation of funds in an efficient manner to maximize the mark organization (Hartati, 2013).

2.2. Cash book

A cash book contains reports about financial information, be it notes about income and expenses from an organization (Putra & Santi, 2021). According to the Financial Services Authority, commonly abbreviated as OJK, a cash book is a medium for recording financial information organization, in which there are various types of transactions in cash and credit (OCBC, 2022).

In recording cash books scientific accountancy, there are two standard terms: debit and credit (Okkiana, 2021). The purpose of debit and credit terms is as follows:

- Debit: terms used to describe transactions that add money to an account. For example, if a company receives money from A transaction sales, then the company will take notes of the transaction as a debit in the account sale, and
- Credits: are terms that describe transactions that reduce the amount of money in an account. For example, if a company spends money to buy material standards, the company will take notes of a transaction as credit in account purchase (Kamal, 2023).

2.3. Microsoft Excel

Microsoft Excel is one of the software application programs that originated from Microsoft Office and helps calculate, project, analyze, and present data in tables or graphs (Hadi, 2008).

The main benefit of Microsoft Excel is that it makes it easier for users to process numerical data (Oktaviani et al., 2024). Microsoft Excel data processing uses various formulas in a spreadsheet sheet (worksheet). The worksheet in Microsoft Excel gathers cells arranged in rows and columns, commonly known as the spreadsheet system

(Yuniarto, 2023). With Microsoft Excel, calculations and data reading in the form of numbers no longer need to be done manually.

3. Research methods

Training in the devotion community is carried out by the team implementers using several methods. The entire activity consists of preparation, direction, and implementation. The methods used in implementing the court activities public Class cash book training with Microsoft Excel application are as follows:

1. Socialization method

Socialization methods provide students direction when using Microsoft Excel applications to compile class cash books. This method is carried out with a team executor conducting presentations and sessions and asking students for answers so that it is hoped that in the next activity, students will be able to follow the practical activities well and smoothly.

2. Training practice method

The training practice method is carried out after the completion of the socialization method. This method has begun to implement the results of the briefing that has been carried out in the previous method. The training practice method is that students use mobile phones to operate the Microsoft Excel application to do class cash bookkeeping.

4. Research results

Based on the implementation training class results, cash book management using the Microsoft Excel application for treasurers at SMP Ash-Sholihin Depok has had satisfactory results. This is supported by the final results class cash book financial report that was made by the treasurer correctly. This training is designed so that students can understand channel financial accounting in cash book management class by following the increasing digitalization process.

Microsoft Excel is one of the financial bookkeeping applications that can be used in simple and easy class cash book management, understood by students. This application is very relevant and very familiar to students. Microsoft Excel has made it easier for treasurers to calculate the final results of class cash income and expenses without making mistakes or human error. This is also related to the development of technology that continues to grow so that students are required to follow the advancement of technology and digitalization in learning and education activities.



Figure 1. Training activity on cash book management for junior high school students

The final result of the cash book management training class with Microsoft Excel application is that the students can produce financial reports, such as report cash receipts, cash disbursements, and the end financial position of the class cash. This activity makes the students enthusiastic because they can make class cash financial reports easily and efficiently (Figure 1).

5. Discussion

Digital implementation has entered all directions, including the direction of the world of education. It is undeniable that our surroundings are already using digitalization. This caught our attention, so we created a class cash management training with the Microsoft Excel application for students at SMP Ash-Sholihin who still use a manual handwritten system in class cash financial reports. The implementation team conducted training activities targeting all class treasurers, OSIS treasurers, and extracurricular treasurers at

SMP Ash-Sholihin. However, with the enthusiasm of the students, not only the treasurer, this activity is open to other students who want to increase their scientific knowledge.



Figure 2. Cash book management training using Microsoft Excel

In Figure 2, the activity is carried out by the class treasurer and other students to improve their knowledge of financial accounting, management science, and literacy technology. This training activity will be very useful for students in the future, not only in implementing class cash book management but also in knowledge accountancy and the use of today's digital technology.

The student was given an understanding of how to download the Microsoft Excel application and then input the existing class cash data. They are also given techniques for entering class cash data into Microsoft Excel at once, which is the formula used to accumulate all the income and cash expenditures of the class. As a result, they were able to follow the training very well, starting from inputting class cash financial transaction data, classifying class income and expenses with debit and credit, entering formula accumulation income and expenses, and final results simple class cash financial report

to report every semester to classmates and their respective homeroom teachers (Esteria, 2016; Jamil, 2022; Sitorus, 2017).

6. Conclusion

Devotion to the Community (PKM), which will implemented by our group, is a race to progress globalization technology at the moment. This is already in the era of technology 5.0. This is based on devotion to the public through the Training Management Cash Book for Treasurer Classes at Ash-Sholihin Middle School, Depok.

Activity is an act carried out based on the results of research that has been done previously. Based on the results of the study part, big students of Ash-Sholihin Middle School, Depok, do not yet understand proper and correct cash bookkeeping. It can be concluded that they still use the manual method in class cash bookkeeping and do not yet understand the method of technology used in cash management. Therefore, that activity training recording finance simple and introductory literacy finance with giving material about understanding cash and its functions from cash. Then, participants were also asked to listen to an explanation to understand the draft management cash book and practice directly using Microsoft Excel software. So, with implementation training, they are expected to implement the correct cash book for management in each class.

Disclosure statement

The authors declare that there is no conflict of interest regarding the publication of this paper.

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