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Enhancing Financial Literacy and Simple Reporting Skills Among Indonesian Migrant Entrepreneurs In Penang, Malaysia

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ABSTRACT

The goal of this community service program was to help Indonesian migrant business owners in Penang, Malaysia, learn more about money and how to report it simply. Many small business owners don't keep their business and personal finances separate, use informal financial practices, and don't know much about their tax obligations. These conditions make it harder for them to get formal loans and make their businesses less sustainable. The program was for 75 Indonesian migrant workers and small business owners. It included lectures, discussions, and hands-on tutorials on basic financial management, capital planning, simple bookkeeping, and how to pay taxes on income earned abroad. The evaluation used tests before and after to see how well people understood the goals of financial management, the accounting cycle, sources of capital, how to keep track of transactions in a systematic way, and how to report and pay taxes. The results show a big improvement in the participants' skills, with the average score going up from 37.2 percent to 80.2 percent, or 43.0 percent. The biggest improvement was knowing how to keep track of income and expenses and file taxes and reports. Participants said that the training materials were useful for their daily work and helped them plan their cash flow and keep better records of their transactions. The results indicate that structured financial literacy training can greatly help Indonesian migrant entrepreneurs become better managers and keep their small and micro businesses going.

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INTRODUCTION

Small and medium-sized enterprises (SMEs) constitute an essential foundation of economic activity for lower-middle- and middle-income communities. For individuals who do not participate in formal employment, operating micro-enterprises becomes one of the most accessible options for generating sustainable income. Typically, these businesses concentrate in high-demand areas like residential neighborhoods, campuses, and marketplaces, requiring modest initial capital. Common types of micro-enterprises include food and beverage stalls, laundry services, mobile phone credit sales, grocery kiosks, and small-scale service activities. Despite their contribution to household welfare, micro-enterprises often face fundamental managerial and financial challenges that limit their potential for growth and long-term sustainability. One major challenge stems from the limited managerial capacity of business owners. A large portion of micro-entrepreneurs operate with minimal formal education and rely heavily on experience-based practices.

Many manage their daily operations independently or with assistance from family members, which restricts their ability to improve service delivery, business presentation, or operational efficiency (Widjaja et al., 2020). As a result, aspects such as booth design, branding, customer service, and overall business organization are often overlooked, even though these elements play a significant role in maintaining competitiveness. Business owners struggle to adapt to changing market conditions or apply more professional approaches to running their enterprises without adequate managerial competencies. Marketing capabilities also remain underdeveloped among micro and small entrepreneurs. Activities such as product promotion, pricing decisions, distribution, and quality control are typically carried out through intuition rather than through structured planning or evidence-based strategies (Sarpingah et al., 2017; Syaputra, 2019).

This traditional approach results in limited market penetration and restricts opportunities for business expansion. In a competitive market, small business owners need to know how to create effective marketing plans, keep their products consistent, and set prices that are fair based on both costs and demand. These functions require a degree of financial understanding and strategic planning that many micro-entrepreneurs have not yet developed. Financial management is arguably the most critical and persistent problem faced by SME actors. Many entrepreneurs do not prepare budgets, determine financial targets, or maintain organized records of income and expenses. Financial documentation is often informal and fragmented, consisting only of daily notes or memory-based tracking. Surplus profit is frequently used for immediate consumption rather than reinvested into the business (Nugraeni & Susilawati, 2020).

As a result, business owners face difficulties in monitoring financial performance, identifying operational inefficiencies, and planning business development. A lack of structured financial records also prevents entrepreneurs from accessing external financing, as banks and financial institutions require credible financial statements to assess business stability and repayment capacity (Prajanti & Rengga, 2023). These conditions point out the importance of capacity-building initiatives that focus on basic financial literacy, bookkeeping, and financial planning. These challenges are more pronounced among Indonesian migrant workers in Malaysia who run micro-enterprises alongside their employment activities. Many migrants operate small businesses to supplement their income, yet they face similar limitations in managerial competence and financial knowledge. In addition, migrant workers encounter additional barriers related to legal status, taxation, and documentation requirements that influence their ability to manage finances effectively (Bangun, 2023; Farida, 2020; Juniansyah et al., 2023).

Limited understanding of tax obligations, reporting procedures, and the need for transparent financial records often leads to uncertainties in managing overseas income. Strengthening financial literacy

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within migrant communities is therefore essential not only for supporting business sustainability but also for enhancing long-term economic stability and minimizing administrative risks. Community organizations play a strategic role in addressing these issues. In Penang, Malaysia, the Pertubuhan Masyarakat Indonesia (PERMAI) is a non-governmental organization that helps Indonesian communities living abroad by offering educational, social, and cultural programs. PERMAI collaborates with universities and institutions to facilitate capacity-building activities, including digital literacy, financial literacy, and skill-based training (Kusdarini et al., 2021).

These agreements provide migratory workers access to organized educational opportunities that would otherwise be challenging to acquire owing to limitations in time, expense, and mobility. Notwithstanding the significance of micro-entrepreneurship for Indonesian migrant workers, a distinct deficiency in community services persists. Although numerous studies highlight the difficulties migrants have in financial management and taxation, scant programs provide practical training specifically designed for migrant-owned micro-enterprises. The majority of existing programs concentrate on either general entrepreneurship or specific elements of taxation, lacking an integrated framework that encompasses financial planning, bookkeeping, and fundamental reporting. This gap underlines the necessity for specialized training that confronts the distinct financial issues faced by migrant entrepreneurs in Malaysia. In response to this demand, Universitas Mercu Buana, in partnership with PERMAI Penang, implemented a community service program in 2025 designed to enhance financial literacy and basic financial reporting competencies among Indonesian migrant entrepreneurs.

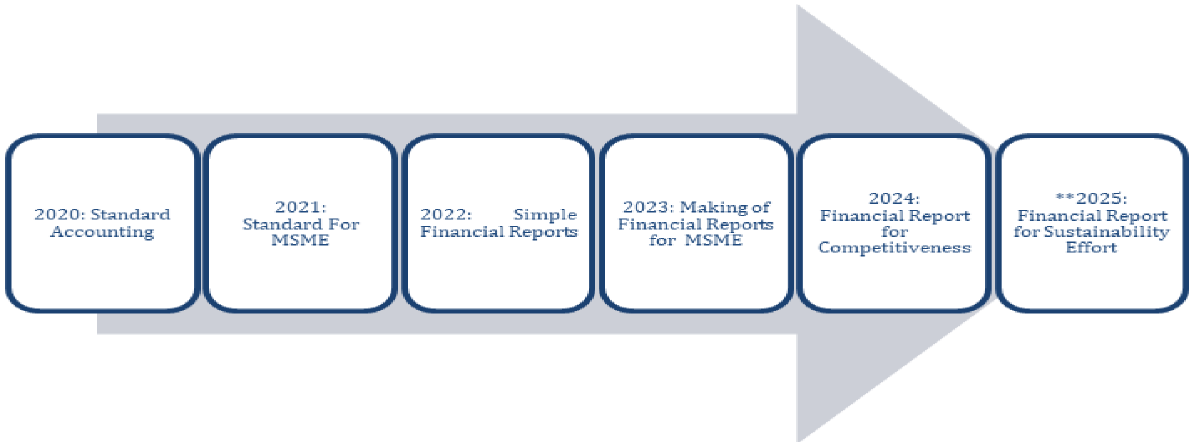

FIGURE 1. Roadmap Community Service Activity

Figure 1 presents the activity roadmap, delineating the phases of planning, implementation, and evaluation that informed the program's framework. The training courses focus on three fundamental areas: financial planning, transaction documentation, and the compilation of basic financial statements. The curriculum incorporates lectures, facilitated discussions, and hands-on exercises to provide a thorough learning experience customized to the participants' requirements. This effort has four objectives. The first objective is to enhance participants' ability to create basic financial plans for their businesses, which includes budgeting and setting goals. Secondly, to enhance proficiency in systematically recording business transactions and preserving financial paperwork. Third, to enhance understanding of the significance of financial records for business sustainability, performance assessment, and access to capital. Ultimately, to assist migrant entrepreneurs in comprehending fundamental financial obligations that enhance their enduring economic stability. The program aims to enhance the financial capabilities of Indonesian migrant entrepreneurs and enable them to operate their enterprises more efficiently. The initiative seeks to enhance the long-term viability and growth of micro-enterprises run by Indonesian migrants in Malaysia by providing participants with vital financial skills.

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PROBLEMS AND SOLUTIONS

In the current era of globalization, the mobility of workers across national borders has become increasingly common. Many Indonesians have chosen to work or build businesses abroad, seeking better income opportunities and professional growth. Conversely, foreign nationals also come to Indonesia for similar reasons. This phenomenon reflects the interconnectedness of the global economy, where labor and capital move freely across borders. However, this situation also presents new challenges, particularly in the area of taxation and financial management. Many Indonesian citizens working or operating businesses overseas are unaware of their tax obligations, both in the host country and in Indonesia. This lack of understanding often leads to confusion regarding the proper management of income, financial reporting, and compliance with applicable tax regulations.

One significant group experiencing this challenge is Indonesian migrant workers and entrepreneurs residing in Malaysia. Malaysia has long been one of the primary destinations for Indonesian workers due to its geographic proximity, cultural similarities, and demand for labor in various sectors such as domestic work, construction, manufacturing, and small-scale entrepreneurship. Many of these Indonesians have lived in Malaysia for years or even decades, often establishing small businesses or working as independent traders. However, despite their long-term stay, most of them remain unaware of their taxation status. They are uncertain whether they should pay taxes in Malaysia, Indonesia, or both, and how to report income earned abroad to the Indonesian government.

The issue becomes more complex because many of these migrant workers and entrepreneurs maintain strong economic and family ties with Indonesia. They may send remittances home regularly, own property, or have dependents living in Indonesia. From the perspective of the Indonesian tax system, an individual's tax status depends not only on citizenship but also on the length of stay abroad and the location of their primary economic activities. According to Indonesian taxation principles, citizens who reside outside the country for more than 183 days in 12 months are generally classified as non-resident taxpayers. However, if they still maintain economic ties such as ownership of assets or family in Indonesia, the situation becomes more nuanced. This complexity underscores the importance of understanding cross-border taxation rules and how financial reports should be properly recorded to avoid double taxation or non-compliance.

Unfortunately, the level of financial literacy and understanding among Indonesian migrant entrepreneurs in Malaysia remains low. Most of them do not have a formal background in economics or business management. They typically rely on practical experience, intuition, and traditional methods to manage their daily finances. Their business transactions are often recorded informally, if at all, and there is rarely a systematic approach to financial planning or bookkeeping. Daily income and expenses are usually calculated manually, and any remaining profit is immediately used for personal consumption without allocating funds for future business development or tax obligations. This lack of financial discipline can hinder long-term growth and even lead to financial instability.

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FIGURE 2. Presentation of financial plans and reports.
Source: Personal Documentation

Furthermore, many Indonesian entrepreneurs in Malaysia misunderstand the importance of preparing accurate financial reports. They often assume that financial reporting is only necessary for large corporations or government-related institutions. In reality, even small-scale businesses require clear financial documentation to monitor performance, manage cash flow, and assess profitability. Financial reports are also essential for accessing external funding or credit. Lenders and investors rely on financial statements to evaluate the credibility and stability of a business before granting loans or investment support. Without such documentation, small entrepreneurs find it difficult to expand their operations or survive in competitive markets.

The lack of awareness regarding taxation and financial management is not merely an administrative issue; it reflects a deeper gap in financial education. Many of these workers and entrepreneurs have limited access to formal training or guidance. Their daily focus is on fulfilling immediate needs, leaving little time or resources to learn about financial literacy. Consequently, they are vulnerable to financial mismanagement, fraud, or penalties from non-compliance with tax regulations. This situation underscores the need for targeted community education programs designed to improve their understanding of financial planning, recording, and taxation obligations.

FIGURE 3. Community Service Participants
Source: Personal Documentation

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To address these challenges, a community service initiative has been designed to provide training in financial planning and simple bookkeeping for Indonesian migrant workers and entrepreneurs in Malaysia. The program aims to raise awareness about the importance of maintaining financial records, developing financial plans, and understanding cross-border taxation rules. Through structured training sessions, participants are expected to gain practical skills in managing their business finances more effectively and responsibly.

The proposed solution of this community service program focuses on three key outcomes:

- The trainees should understand the importance of financial planning and recording.
- The trainees should be willing to actively participate in training on how to prepare simple financial plans and records.
- The trainees should be able to comprehend and apply the procedures for creating financial plans and reports.

The first goal emphasizes the need to cultivate financial awareness among participants. Many small entrepreneurs operate under the misconception that financial planning is unnecessary for small-scale businesses. By illustrating real-world examples, the training aims to show that even simple budgeting and bookkeeping practices can help improve profitability and prevent financial losses. Understanding how to allocate funds for operational costs, savings, and investment will empower entrepreneurs to sustain their businesses over the long term.

The second goal focuses on participation and motivation. Training alone is ineffective without active involvement from participants. Therefore, the program is designed to be interactive, combining theoretical explanations with practical exercises. Participants will learn how to record daily transactions, classify income and expenses, and create simple financial summaries. These hands-on activities aim to build their confidence in managing finances independently.

The third goal targets practical competency in financial reporting. Participants will be introduced to the basic structure of financial statements, including income statements, balance sheets, and cash flow statements. They will learn how to organize data, record transactions accurately, and interpret financial results to make informed business decisions. Additionally, the training will highlight the importance of maintaining transparency and accountability—qualities that enhance business credibility and open access to external funding sources.

Beyond financial training, the program also seeks to integrate a basic understanding of taxation principles relevant to Indonesian citizens working abroad. Participants will be introduced to the concept of tax residency, taxable income, and reporting requirements for overseas earnings. This knowledge will help them understand their dual obligations to both the Malaysian and Indonesian governments. By clarifying these rules, the program aims to prevent potential legal or financial issues related to taxation.

Moreover, the program encourages participants to adopt a forward-looking mindset. Rather than focusing solely on day-to-day survival, they are encouraged to view financial management as a strategic tool for growth. By maintaining accurate financial records, entrepreneurs can monitor performance trends, identify weaknesses, and plan for business expansion. They can also leverage their financial data to negotiate better deals with suppliers or attract potential investors.

Ultimately, this initiative aligns with the broader mission of empowering Indonesian migrant communities abroad. By enhancing their financial literacy and tax awareness, the program helps them become more self-reliant and competitive in the global economy. It also contributes to strengthening

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Indonesia's economic image overseas, as financially disciplined and law-abiding citizens reflect positively on the nation.

In conclusion, the globalization era presents both opportunities and challenges for Indonesian migrant workers and entrepreneurs. While cross-border employment and business ventures can significantly improve livelihoods, they also demand a solid understanding of financial management and taxation systems. Through dedicated community service programs like this one, participants can acquire the necessary knowledge and skills to manage their finances responsibly, comply with tax regulations, and build sustainable enterprises. As financial literacy improves, Indonesian communities abroad—particularly in Malaysia—can transform from merely surviving economically to thriving as professional, independent, and globally competitive contributors to both host and home countries.

METHOD

This community engagement program utilized a quantitative pre-post evaluation design to measure the degree to which the intervention improved participants' financial literacy and basic financial reporting skills. On April 27, 2025, at Dewan Orang Ramai Taman Pelangi in Juru, Bukit Mertajam, Pulau Pinang, Malaysia, 75 Indonesian migrant entrepreneurs took part in the activity. They had to sign up on their own through the local community group PERMAI Penang. Before implementation, participants received an explanation of the program objectives and evaluation procedures, and consent was obtained to ensure adherence to ethical standards appropriate for community-based research. No sensitive personal information was gathered, and all replies were anonymized to safeguard participant confidentiality.

A standardized assessment tool was administered prior to and following the training to obtain empirical evidence of learning results. The instrument comprised 20 multiple-choice items aimed at assessing five fundamental domains of competency pertinent to micro-enterprise financial management: (1) foundational principles of business financial management; (2) comprehension of the accounting cycle; (3) capital planning and sources of micro-enterprise funding; (4) systematic transaction documentation; and (5) fundamental knowledge of taxation and reporting responsibilities.

Each item had one correct answer worth one point, resulting in a total score range of 0–20, which was later transformed to a percentage scale for easier interpretation. The instrument was validated by two scholars in accounting and entrepreneurship who evaluated item relevance, grammatical clarity, and conformity with the program's learning objectives. Reliability testing was performed via a pilot assessment with a similar participant group three weeks before the program, yielding a Cronbach's alpha coefficient of 0.81, signifying adequate internal consistency for community-engagement evaluations.

The pre-test was conducted at the beginning of the program to determine baseline knowledge, whereas the post-test was given at the end of the training, with item order deliberately randomized to reduce recall bias. Both evaluations were overseen by facilitators to guarantee independent execution and to mitigate measurement mistakes linked to group-based testing. The data analysis employed both descriptive and comparative methodologies. Mean scores and standard deviations were computed for each competency domain, and percentage improvements were assessed by comparing pre- and post-test outcomes.

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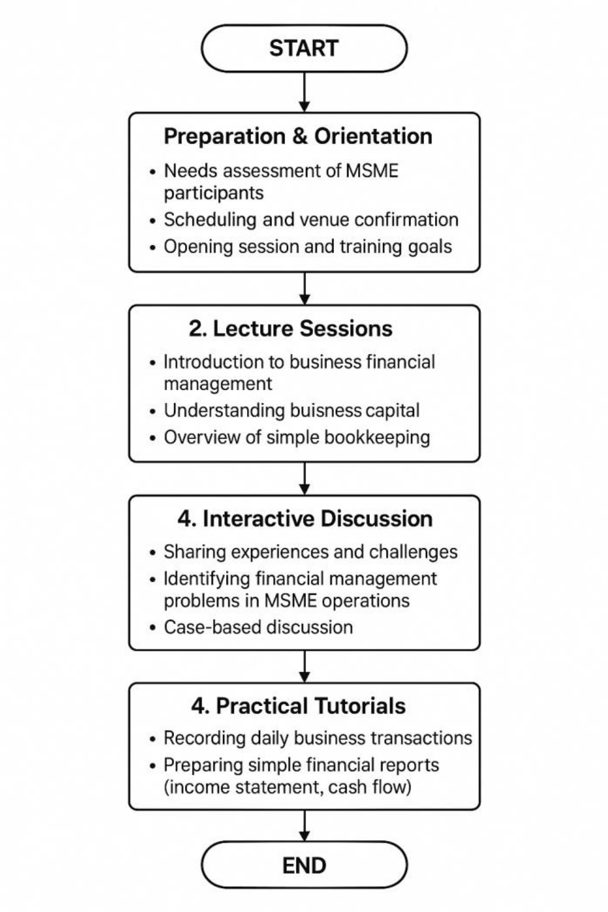

FIGURE 4. Method Flowchart

This analytical method facilitated a systematic evaluation of the intervention's efficacy and allowed for the identification of areas where participants exhibited the most significant enhancement. The training intervention utilized a pedagogical method that incorporated lectures, facilitated group discussions, and organized tutorials, as depicted in Figure 4. This multimodal approach was chosen to guarantee conceptual comprehension, peer-assisted reflection, and the acquisition of practical skills. The initial instructional component acquainted participants with fundamental principles of business financial management, highlighting financial goal establishment, the distinction between personal and business finances, and the use of financial information in managerial decision-making. The second component concentrated on business capital, instructing participants on calculating capital needs, identifying suitable funding channels, and assessing the appropriateness of microcredit, cooperative financing, and digital funding platforms within the Malaysian context. The concluding educational element offered practical training in fundamental bookkeeping, encompassing the recording of daily transactions, categorization of business expenses, and the formulation of basic financial statements, including income statements and cash flow summaries. Participants were also introduced to accessible digital bookkeeping tools.

RESULTS AND DISCUSSION

The results of the community service program demonstrate a notable improvement in participants'

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financial literacy and fundamental reporting skills, evidenced by the comparison of pre-test and post-test scores. Before the intervention, participants exhibited a lack of understanding of fundamental financial concepts, including the role of financial statements, the accounting cycle, capital identification, and systematic transaction recording. The pre-test results revealed this scenario, demonstrating low average scores across all competency domains. Following the teaching, the post-test scores demonstrated a significant increase, resulting in an overall improvement of approximately 43 percent. This enhancement indicates that the instructional approach, comprising lectures, guided discussions, and practical exercises, effectively improved participants' conceptual and practical skills.

TABLE 1. Evaluation Results of Participants

No	Evaluation Component	Pre-Test Average (%)	Post-Test Average (%)	Increase (%)	Remarks
1	Understanding of financial management objectives	45	88	+43	Significant improvement after explanation of financial planning and budgeting
2	Knowledge of the accounting cycle for micro and small businesses	38	80	+42	Better understanding after hands-on tutorials
3	Awareness of capital sources and financial access	40	76	+36	Improved awareness of microcredit and digital funding
4	Ability to record income and expenses systematically	35	82	+47	Strong increase due to practical exercises using bookkeeping examples
5	Understanding of taxation and reporting procedures for overseas income	28	75	+47	Major improvement after discussion on Indonesian taxation standards
	Average Score	**37.2**	**80.2**	**+43.0**	

Source: Data is processed 2025

Table 1 illustrates the quantitative trend of these enhancements, demonstrating uniform score gains across all five evaluation components. Pre-test averages varied between 28% and 45%, corroborating the initial knowledge deficiencies noted during preliminary assessments. Following the training, post-test averages significantly increased to a range of 75% to 88%. The most significant enhancements were observed in the areas of systematic income and expense documentation (+47%) and comprehension of taxation and reporting protocols (+47%). The statistics corroborate the previous narrative, finding that participants commenced the program with scant exposure to organized bookkeeping techniques and a limited understanding of obligations concerning foreign income. The practical tutorials offered during the program significantly contributed to these enhancements, allowing participants to immediately implement recording formats within their own business contexts. This application aligns with research in micro-enterprise financial literacy, which highlights that practical activities result in greater learning transfer than solely theoretical training (Nugraeni & Susilawati, 2020).

Conceptually, there were notable improvements in understanding financial management objectives (+43%) and the accounting cycle (+42%). Many participants revealed that they had previously relied on informal, memory-based financial methods and lacked a definitive framework for evaluating business performance. The training's organized elucidations, along with visual illustrations and sequential demonstrations, allowed participants to link routine business operations with overarching financial

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reporting procedures. These results align with studies indicating that straightforward and contextually relevant explanations can markedly enhance financial comprehension among micro-entrepreneurs (Widjaja et al., 2020). Participant feedback enhanced the interpretation of the data. Numerous participants observed that the practical exercises constituted the most significant aspect of the training, especially when engaging with authentic scenarios derived from their daily operations. The discussion sessions promoted peer learning, enabling participants to recognize common difficulties such as uneven cash-flow paperwork and unrecorded spending. Several participants indicated that taxation materials were wholly unfamiliar, and the simple explanations provided throughout the course facilitated their comprehension of reporting obligations that they had previously found perplexing. Table 1 illustrates notable gains, but we must acknowledge important limitations. The one-day training format constrained the depth of education for more intricate topics, such as tax computation and regulatory protocols. Additionally, the program lacked follow-up assessments, impeding the evaluation of long-term retention or behavioral modification. The heterogeneity in participant backgrounds and business scales influenced the learning tempo, suggesting that forthcoming programs should incorporate diverse modules or extended mentoring. The consolidated findings and participant evaluations indicate that the program successfully addressed significant knowledge deficiencies among Indonesian migrant entrepreneurs in Pulau Pinang. The substantial enhancements illustrated in Table 1, along with participant perspectives and alignment with current evidence, indicate that structured, practice-oriented financial literacy interventions can effectively enhance financial competence and reporting abilities. The ongoing extension of such initiatives, bolstered by digital accounting tools and regular mentoring, is anticipated to improve the community's long-term financial resilience.

CONCLUSION

The community service program successfully strengthened the financial literacy and simple financial reporting skills of Indonesian migrant entrepreneurs in Pulau Pinang, Malaysia. The program, which integrated lectures, guided discussions, and practical bookkeeping exercises, yielded significant enhancements across all competency areas. The comparison of the pre-test and post-test showed that the total went up by about 43 percent. Participants demonstrated notable improvements in their ability to methodically track their income and expenditures, alongside an enhanced understanding of tax obligations and reporting requirements for foreign income. The findings indicate that structured, practice-based education effectively mitigates the financial knowledge gaps commonly faced by migrant businesses. The findings highlight the imperative of providing accessible and contextually pertinent financial literacy programs for Indonesian migrant workers, who often rely on informal financial practices and have little access to formal training. The initiative improves corporate sustainability, fortifies decision-making, and reduces financial risks for migrant-owned micro-enterprises by enhancing their ability to record transactions, understand financial statements, and recognize essential tax responsibilities. To attain a more substantial long-term effect, forthcoming programs should incorporate multi-session training formats, mentorship components, and follow-up assessments to track behavioral change over time. Supplementary modules focusing on digital accounting tools and advanced taxation strategies would improve participants' capacity to regularly implement financial practices. Enhancing collaboration among colleges, community organizations, and migrant associations like PERMAI will be crucial for engaging a broader demographic of migrant entrepreneurs. The program illustrates that focused financial literacy initiatives can significantly enhance the economic resilience and business efficacy of Indonesian migrant groups overseas.

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