

Accounting and Digital Marketing Assistance for MSMEs In the Covid 19 Pandemic Period

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ABSTRACT

This service aims to assist partners in making simple financial reports and assist in developing digital marketing in the form of web creation to introduce their business to the community. The problem faced by partners, especially in the field of fast food, is the lack of information about managing finances and developing marketing, so as a servant trying to provide solutions for partners to be able to enlarge their business by identifying business costs and adding a wider marketing system, namely by creating a web to market products. Therefore, the community service wants to try to solve the problems faced by partners, among others, by helping to identify the operational costs incurred to compile correct financial reports, besides that the service team also helps in developing digital marketing in the form of web creation to introduce their business to the public. The method implemented in community service is a model of mentoring and training in making financial reports and making digital marketing. Assistance is carried out step by step and continuously until partners can make financial reports independently. In addition, assistance in creating a web for their business through WA, Facebook, Instagram, and Twitter in the hope of increasing sales of the products. With the assistance provided by the service team, it is hoped that partners will be able to develop and survive during this COVID-19 pandemic. As a result of this assistance, partners are able to make financial reports independently and already have a business website that is spread through WhatsApp, Instagram, and Twitter. The service team will also always carry out monitoring and evaluation on a regular basis so that partners are able to prepare independent financial reports correctly and are also able to operate digital marketing that has been created.

Keywords: MSMEs, Fintech Lending, accounting and digital marketing

INTRODUCTION

Warung Enjoy is one of the SMEs in Malang which is engaged in fast food, especially noodles, fried rice and crispy chicken salad with spicy chili sauce. In the beginning, Warung Enjoy which was founded in 2014 is a small shop that only sells sauce. Warung Enjoy is located in a densely populated residential area, namely at Muara Sarana Indah (MSI). Then, the food sold is more varied. The shop produces and sells food every day, either through an order system or not. In the past, the mainstay of this shop was the sauce overlap which was very popular with its customers. Therefore, at that time, enjoy sales increased. A decline occurs when competitors with the same product arrive with their own uniqueness so that enjoyment is getting lower and lower and eventually out of business.

Diversification of products was carried out by the Enjoy in 2019 with different products, namely grilled fresh vegetables with spicy chili sauce. Enjoy started with orders from neighbors who ordered grilled fresh vegetables with spicy chili sauce, from day to day, week after week the orders for grilled chicken were getting increase, which finally Enjoy dared to reopen the stall by providing several other dishes. The year 2019 was a year that gave blessings to enjoy, many students bought food even neighbors enjoyed having the courage to cooperate with Gojek online to deliver the food ordered by their customers.

At the beginning of 2020, enjoy were still experiencing an increase in demand until around march the corona virus started to increase, the sales of Enjoy began to fall due to government regulations that limited sales outside certain hours and even closed businesses that began to increase. In the end, universities began to close their universities and students studied online and eventually many students began to return to their respective areas. Starting from this, it finally had an impact on the Enjoy where sales began to decline and orders also decreased.

The COVID-19 pandemic has had a very big impact on small businesses in Malang, just as the Enjoy that only provide ready-to-eat food for the surrounding community have begun to struggle to rebuild their businesses in order to help the family economy. Armed with Mrs. Indah's ability to process food ingredients into delicious ready-to-eat foods that are popular with the public, the Enjoy has started to offer its products back to customers around their homes. And several neighbors began to order more food from the Enjoy.

Some of the problems that are often faced by SMEs include lack of discipline in making financial records, and limited marketing, so they have not been able to develop rapidly, because sales have decreased from month to month during the pandemic. Enjoy is experiencing very urgent problems, namely recording business costs and financial reports, reducing buyers and customers due to insufficient marketing, making Enjoy unable to develop properly.

Micro, Small and Medium Enterprises (MSMEs) in Malang are currently growing rapidly, but MSME business actors are still comfortable using cash in transactions. Financing for the development of MSMEs is also a problem that is often faced by MSME actors. Customers of MSME products also want convenience in transactions. With the COVID-19 pandemic, business actors began to experience a very drastic decline because students had returned to their respective origins so that there were almost no customers.

Micro, small and medium enterprises (MSMEs) in the city of Malang vary from the fields of clothing, food & beverages, handicrafts. After the local government recorded that small business actors (MSMEs) in Malang city of 70000 MSMEs turned out to be only 30% who had made online sales. . However, this is often faced by several obstacles experienced by MSMEs today, including capital, distribution of goods, licensing, manual bookkeeping and online marketing, currently the more focused are: Capital.

In general, when a survey of small traders (MSMEs) is conducted, they believe that their business will increase and be successful, but the problem that continues to stick with them is the limited financial side of their business, namely business capital. If it is mapped in detail, that many small business actors are still untouched by small or micro business channeling banks and the like, so they often take the fast track, namely getting loans from other financial institutions that have a greater risk of paying the installments (pahlawandigital.com , 2018).

The big challenge that is often faced by MSME businesses, in running a profit-and-loss business is something that must be accepted. Almost all micro, small, medium or large businesses must accept many challenges. To face these challenges requires dedication and hard work from the business people themselves. Problems that are often faced include: Making correct financial reports (simple bookkeeping), Getting customers, and capital.

Enjoy offers a variety of ready-to-eat dishes packaged in food boxes. Some of the menus offered by Enjoy are grilled chicken, *geprek* chicken, noodles, fried rice, crispy chicken salad, charcoal grilled chicken salad, vegetable rice cake and many more which are produced according to customer requests.

So far, the shop enjoys serving orders in housing complexes only, then grows to accept orders from the housing next door, because the food they sell tastes good, and doesn't use chemicals or flavorings. Enjoy products are loved by many customers because they taste good, are cheap and have large portions.

A. Business Advantage

Enjoy has several advantages, so it needs to be maintained as a fast food business. The advantages of the Enjoy include, *first*, the selection of quality materials and food processing. Enjoy always pays attention to the quality of the products produced, starting from the procurement of raw materials, processing processes to finished products, business owners try to get quality ingredients, as well as the production process is always done alone without the help of others, this concerns the quality of taste. *Second*, the best service is a priority. Enjoy always pays attention to its customers, namely by providing the best service for consumers who buy their products. *Third*, practical and fast food products. Enjoy serves food that is produced practically so that it is quickly served, so that customers don't have to wait too long. *Fourth*, the delicious taste of the Enjoy food. Enjoy always pays attention to the taste and distinctiveness of the dishes produced,

so that it distinguishes it from other stalls. *Fifth*, Enjoy can accept orders according to the budget. Enjoy always provides opportunities for customers who want to buy their food according to the customer's budget, so that buyers never return home empty-handed.

B. Business Weaknesses

Like other MSMEs, entrepreneurs must have some weaknesses, so Enjoy also has several weaknesses, *First*, they do not have Financial Statements yet. So far, the Enjoy does not yet have the correct financial records, because during sales the money from the sale is directly used again for operational costs while the rest is used for household needs. *Second*, they do not use digital marketing. Limitations in finding customers because entrepreneurs only sell their products in the surrounding area, namely limited to housing complexes, have not been able to reach a wider market. *Second*, it can only be purchased by pre-order (during the pandemic). During the covid 19 pandemic, the Enjoy only served sales based on orders, this was very limited even though the quality of the food, the taste was unquestionable, so it was necessary to reopen the Enjoy stall as before the pandemic to get buyers/customers back. *Third*, the limitations of cuisine. So far, the Enjoy stall only sells traditional dishes, namely freshly fried rice, noodles, vegetable *lontong*, etc., so it is necessary to increase knowledge to be able to sell more modern foods such as fried rice that can be developed with various flavors.

C. Business Threat

Seeing the unfavorable conditions during the covid 19 pandemic, many small stalls have sprung up around the housing estate, thus becoming competitors for partners, especially for traditional food, almost the stalls that have sprung up selling the same type of food, especially for fresh vegetables and crispy chicken, because many students who still live in a boarding house in Malang prefer to eat crispy chicken and fresh vegetables, while residents of housing are also starting to look at other stalls to meet their needs. With the establishment of many stalls that have sprung up in this pandemic era, this has become a threat in itself for Enjoy, so it is necessary to find a solution.

D. Business opportunities

With the start of students arriving in Malang, it creates a very good opportunity for the growth of stalls around the campus, making partners more active in opening their stalls compared to before students came back to Malang. This is an opportunity for Enjoy to return his business so that they can develop and try to serve dishes that are liked by students, considering that Mrs. Indah's cooking is already famous for its delicious taste and low prices that are easily affordable by students' pockets.

E. Business Management

So far, Enjoy like other stalls in general, do not have proper business management, because the manager only thinks about setting up a stall with the aim of increasing the husband's income so that she can meet household needs. The founder of the Enjoy stall, in this case, Mrs. Indah only has the ability to cook with good taste, so that many customers want to enjoy the Enjoy food stall.

F. Human Resources

Enjoy is managed by a housewife who only has a high school education, along with her husband and two young children trying to set up a food stall, where the shop is located in front of the house with minimal equipment and knowledge that is only limited to being good at cooking with good taste. It is delicious, besides that, Mrs. Indah has never received any training.

G. Partner Problems

Based on the SWOT analysis above, it is known that the weaknesses faced by partners currently lie with the entrepreneurs themselves, namely one of the partners has never made financial reports so that partners have not made a financial statement.

METHOD

The implementation of the service is focused on training and mentoring partners, in this case Enjoy, which starts from recording costs, sorting direct costs and indirect costs and recording them into simple bookkeeping. After simple bookkeeping is adequate, proceed with the

preparation of financial statements according to the correct accounting standards. After training and mentoring in the accounting sector, training and assistance in Digital Marketing was continued by creating a business logo that partners could use to introduce their stalls, after the logo was created, they continued with assistance in making a food business web so that Enjoy could be known more widely and even if needed to be recognized by the other region.

To carry out the service perfectly, the service team goes directly to partners later, identifies problems and prioritizes problems as material for preparing books and making digital marketing. The implementation of the service was carried out in 14 meetings with the method of consultation and assistance with business managers and direct observations and surveys would be carried out based on the problems faced by partners.

The program of activities that will be offered during the implementation of community service are as follows:

1. The method offered to solve partner problems

Table 1. Community Service Implementation Activity

No.	Activities	Metode	Partner Participation
1	Business Identification	Management Training and Consultation	Manager
2	Identify the costs incurred to make the product(food)	Management Assistance and Consultation	Manager
3	Prepare simple financial reports	Management Assistance and Consultation	Manager
4	Evaluation of the identification results	Management Assistance and Consultation	Manager
5.	Branding and web creation for social media	Management Assistance and Consultation	Manager
6	Introducing Fintech Lending to increase business capital	Management Assistance and Consultation	Manager

2. The steps that will be carried out in the service are inviting partners to jointly prepare financial reports correctly and develop a food business by making digital marketing

Meeting	Activities
First	Introduction to Accounting
Second	Identification of production costs
Third	Segregation of direct and indirect costs
Fourth	Calculating Production Costs
Fifth	Prepare making financial reports
Sixth	Assistance in preparing financial reports
Seventh	Evaluation and monitoring
Eighth	Branding making training
Ninth	Assistance for web creation
Tenth	Evaluation of web creation
Eleventh	web revision
Twelfth	Fintech Literacy
Thirteenth	Introduction to the procedure of seeking capital with Fintech
Fourteenth	Evaluation and monitoring

3. Partners' participation in the implementation of the service program is expected to be willing to take part in the training and assistance provided by the team during the implementation of the service, so that the partner's business can be organized financially and the stall can be known

more widely. With the training and assistance carried out by the team, it is hoped that the partner's business will develop as expected

4. After conducting training and mentoring for partners, the service team will evaluate the implementation of the program which will be carried out periodically and sustainability to partners after the service activities are completed, with the hope that the partner's business can develop according to business growth.

RESULTS

Seeing the problems faced by partners, the service team tries to find solutions to solve the problems in terms of the partners' strengths, weaknesses, threats and opportunities. Judging from the SWOT analysis available to the partners, the team tried to find solutions so that the partner's business can develop well and the survival of the partner's business can be guaranteed.

Several solutions have been implemented by the team in solving the problems faced by partners, namely by buying some equipment that needs to be added to improve their business.

DISCUSSION

Steps the team has taken to partners; *First*, identify the production costs incurred during the production process. At least during the service period, identification of the costs that have been incurred during the production process is carried out. *Second*, Providing assistance for some cooking equipment because partners have started to experience an increase in demand.

In the next stage, the team together with partners conduct training and assistance in making financial reports. This means that after the production costs can be identified correctly, a cost separation will be carried out to make it easier to prepare financial reports. The next step is to help create digital marketing by creating a web, which will be informed via Instagram, WA, Facebook and Twitter and, lastly, help find solutions additional capital through fintech lending.

The stages that will be carried out by the service team with partners are as follows;

1. Conduct training and assistance in preparing financial reports for food businesses
 - a. Together with partners, the costs incurred to produce food are identified, starting from the purchase of ingredients, to the production process and becoming finished goods in the form of cooking
 - b. Together with partners do cost separation to make it easier to make financial reports
 - c. Together with partners compile financial reports
2. Assistance in making Digital Marketing in the form of a business web for MSMEs
 - a. Together with partners create branding that is appropriate and attractive to buyers. Branding is made as attractive as possible so that it is easily recognized and memorized.
 - b. Together with partners create a website that will be displayed on social media with the aim of making them easy to know and be recognized by customers.
3. Looking for an alternative to increase capital with Fintech Lending
 - a. Together with partners to get to know fintech to increase business capital
 - b. Together with partners to determine the fintech that suits the needs and capabilities of partners.

CONCLUSIONS and RECOMMENDATIONS

The dedication given to partners results in independence in doing business, especially in making simple Financial Reports and making digital marketing webs that really help partners in marketing their products. Assistance and training that is carried out regularly in making Financial and Web Reports makes partners more independent so that partners can record all transactions both purchases, purchases, cash reports to make reports related to inventory. Web digital marketing through whatsapp, Instagram, and twitter is also well operated so that it is expected to increase Partner sales. Monitoring after this service continues to be carried out so that partners can truly be independent.

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