Indonesian Journal of Community Services
Volume 8, No.1, May 2026
http://jurnal.unissula.ac.id/index.php/ijocs
DOI: http://dx.doi.org/10.30659/ijocs.8.1.83-93

Strategy for Improving Household and MSMEs Financial Management Towards Financial Independence for the Mijen Community

[1]Rita Rosalina*, [1]Muhammad Ja'far Shodiq, [2]Khansa Shabihah, [1]Nur Hidayah Cahya Putri

[1]Department of Accounting, Faculty of Economics and Business, Universitas Islam Sultan Agung, Semarang, Indonesia
[2]Department of Management, Faculty of Economics and Business, Universitas Islam Sultan Agung, Semarang, Indonesia

*Corresponding Author
Jl. Kaligawe Raya No. KM.4, Terboyo Kulon, Genuk District,
Semarang City, Central Java, Indonesia, 50112
E-mail: ritar@unissula.ac.id

Received:	Revised:	Accepted:	Published:
9 December 2025	23 March 2026	27 April 2026	26 May 2026

Abstract

Financial independence is a crucial factor in improving community welfare, particularly for households and MSMEs in developing areas such as Mijen Village. This study aims to analyze changes in community financial literacy and management skills before and after participation in a financial education program. The method used was participatory action research with pre-test and post-test instruments to evaluate changes in participants' understanding. Primary data were collected through questionnaires covering aspects of budget planning, financial record-keeping, cash flow management, and the separation of household and business finances. The results showed significant improvements in most indicators after the educational intervention. Respondents who initially had only a moderate understanding of financial management showed improvement, as evidenced by increases in average post-test scores across both conceptual understanding and the application of financial practices. MSMEs and households began to implement savings strategies, manage cash flow more discipline, and maintain a more apparent financial separation. The results of this study confirm that the financial literacy-based empowerment program is effective in increasing community financial independence and supporting local economic sustainability in Mijen Village.

Keywords: *Financial independence; financial management; household; MSMEs*

INTRODUCTION

Financial independence is a crucial goal for improving community quality of life, especially in developing areas like Mijen Village in Semarang City. Financial independence reflects not only an individual's or family's ability to meet daily needs but also encompasses their capacity to manage income, anticipate risks, and better plan for the future (Syaula et al., 2023). At the community level, financial independence will help create stronger social and economic stability (Dahrani et al., 2022; Dewi, 2023). Therefore, it is essential to identify the financial management challenges faced by the Mijen community as a basis for developing a program to improve financial capacity. At the household level, the main problem is often a lack of basic financial literacy (Ginanjar et al., 2023). Many families don't yet understand the importance of preparing a budget, prioritizing needs over wants, and keeping simple records of income and expenses (Ayuningtyas & Utomo, 2023). The impact is that household cash flow is often uncontrolled, making it difficult to achieve financial balance (Widajantie et al., 2025). This condition is further exacerbated by consumer habits that are not balanced with long-term financial planning (Khusna et al., 2025). When urgent needs arise, such as illness or asset damage, many households face a crisis because they lack adequate reserve funds (Diyani et al., 2023; Srimindarti et al., 2023).

Furthermore, the use of formal financial services remains limited among many families in Mijen Village. Some residents prefer informal financing, such as loans from family, neighbors, or colleagues, because the process is quicker, though some may charge high interest rates and pose a risk of financial problems later (Iswanto et al., 2022; Janah et al., 2024). A lack of understanding of formal financial products such as term deposits, insurance, and productive financing services weakens household financial resilience (Ridwan et al., 2024). In fact, utilizing formal financial products can help families manage risk and develop healthier financial strategies (Harun et al., 2023; Supriyono et al., 2021).

In the local economy, MSMEs in Mijen Village play a crucial role in absorbing labor and driving economic activity. This community service activity involved 13 MSMEs across various business sectors, including culinary, household needs, services, and goods trading. Despite their diverse business sectors, nearly all the MSMEs involved still faced challenges in managing their finances. However, many MSMEs still face structural challenges in managing their business finances (Khusna et al., 2025). One problem that often arises is the lack of separation between personal and business finances (Dwiastanti et al., 2024; Santoso et al., 2023). This practice makes it difficult for business owners to accurately assess their business's financial condition, whether it is profitable or unprofitable. Without clear financial records, MSMEs also struggle to evaluate their business, determine pricing strategies, or plan for sustainable business development (Ghasarma et al., 2022). A lack of understanding of cash flow management, working capital strategies, and business investment planning also hinders the development of MSMEs. Many MSMEs focus solely on daily operations, neglecting long-term development strategies (Purnomo et al., 2024; Sulistiyani et al., 2023). However, without careful financial calculations, MSMEs are vulnerable to failure, especially when facing declining demand, rising raw material prices, or other market challenges (Nurchayati Nurchayati et al., 2024). In addition, business actors with poor financial reporting generally have difficulty accessing financing from formal financial institutions because they cannot meet administrative requirements (Ramadhani & Trisnaningsih, 2022). In today's digital era, new challenges have emerged regarding communities' and MSMEs' ability to utilize financial technology (fintech) (Febriansah et al., 2024). Although fintech offers conveniences such as cashless transactions, financial recording applications, and access to digital financing, people's lack of understanding of how to use it can actually lead to new risks such as fraud, data misuse, or impulsive consumption patterns (Choiriah et al., 2022; Marheni et al., 2022).

Given these challenges, comprehensive community empowerment efforts are needed to improve household and MSME financial management in Mijen Village. Furthermore, collaboration among the village government, universities, financial institutions, and local communities will enhance the program's effectiveness. By improving the community's financial management, it is hoped that positive changes will occur in the mindset and financial behavior of Mijen residents. Households will be better able to develop mature financial plans, minimize financial risks, and improve family well-being. Meanwhile, MSMEs can run their businesses more professionally, increase productivity, and open opportunities for greater business expansion.

Ultimately, strengthening household and MSME financial management will be a crucial foundation for promoting sustainable financial independence in Mijen Village.

IMPLEMENTATION METHOD

The implementation method for this community service activity uses a participatory approach, positioning the community and MSMEs as active subjects at every stage. Activity evaluation is conducted systematically to measure the effectiveness of the implemented program in improving participants' financial literacy and management skills. The evaluation instruments used are pre-activity (pre-test) and post-activity (post-test) questionnaires to identify changes in participants' understanding and skills after participating in a series of training and mentoring sessions. The results of this evaluation serve as a basis for assessing program achievements and as material for improving the implementation of subsequent community service activities. All data used are primary data collected directly from participants in the activity, including households and MSMEs in Mijen Village. The main instrument for data collection was a questionnaire structured in two stages. A pre-test was administered at the beginning of the activity to identify participants' initial knowledge regarding budget planning, financial record-keeping, cash flow management, and the practice of separating personal and business finances. This questionnaire consisted of closed-ended questions designed to capture both conceptual understanding and participants' actual financial behaviors in their daily lives. Furthermore, at the end of the activity, a post-test was administered using a similarly structured instrument to evaluate changes in knowledge and skills following the educational sessions. Comparing the pre-test and post-test results allowed researchers to assess the effectiveness of the intervention and to measure the extent to which the community service program improved the community's financial literacy capacity. This pre-post measurement technique is considered relevant because it can provide an objective picture of the improvement in participants' competencies (Rofiqoh et al., 2024).

This empowerment program encompasses a series of activities designed to improve the financial management capacity of MSMEs, including training in financial literacy, household budgeting, MSME bookkeeping, and mentoring in managing business capital. These activities are implemented in stages and continuously to help participants understand and consistently apply the knowledge and skills acquired. To increase effectiveness, this program uses approaches easily understood by the community, such as hands-on practice, simulations, and counseling, so participants can directly apply financial management in their daily business activities.

The educational activities in this community service program are implemented through several structured stages. The initial stage consists of interactive lectures that provide a basic understanding of the importance of financial management, summaries of personal and business finances, and foundational financial literacy concepts. Next, participants are engaged in case studies based on real-life situations faced by MSMEs, enabling them to identify problems and discuss solutions relevant to their business context. In the next stage, participants are given hands-on practice in creating simple financial documents, such as preparing a household budget, recording daily cash flow, and grouping business income and expenses. Participants are also guided in identifying priority needs and developing a more focused financial plan. Direct mentoring is provided throughout the practical process to ensure each participant can apply the material presented to their specific business circumstances. Through this series of activities, the program focuses not only on theoretical delivery but also emphasizes mastery of practical skills that can be directly applied in daily economic activities. Evaluation of the effectiveness of this series of activities is then conducted as part of the assessment of the community service program's success. After data collection was completed, pre-test and post-test results were analyzed descriptively to illustrate changes in participants' knowledge. The analysis was conducted by grouping findings based on understanding categories: high, medium, and low. The descriptive approach was used because it aligns with the characteristics of community service activities,

Indonesian Journal of Community Services
Volume 8, No.1, May 2026
http://jurnal.unissula.ac.id/index.php/ijocs
DOI: http://dx.doi.org/10.30659/ijocs.8.1.83-93

which emphasize capacity building and empowerment rather than statistical hypothesis testing. The analysis results were then interpreted to provide a comprehensive understanding of the activities' impact on the Mijen Village community's financial independence.

RESULTS AND DISCUSSION

The following are the results and discussion in this study:

Research result

Respondent Characteristics

Respondent characteristics included basic information such as age, type of business, and length of time in business, providing insight into the participants' backgrounds and the context of their experiences in financial management. This characteristic analysis aimed to demonstrate the extent to which participants represented relevant community groups and to provide insight into the specific challenges and needs they face in financial management. Respondent characteristics can be described as follows:

Table 1. Respondents' Age Characteristics

No	Respondent Age	Amount	Presentation
1	21-30 years old	1	8%
2	31-40 Years	4	31%
3	40 - 50 Years	4	31%
4	Over 50 Years	4	31%
	Total	**13**	**100%**

Table 1 shows that the respondents to the activity came from a fairly diverse age range. The 21–30 age group had the fewest participants, with only one respondent (8% of the total). Meanwhile, the other three age groups had similar proportions. The 31–40, 40–50, and 50+ age groups each comprised four respondents, or 31% of the total participants. This distribution indicates that the majority of respondents were in their productive to mature years, who generally have more complex financial responsibilities, both in household and business contexts. Overall, 13 respondents participated, or 100% of the participants who completed the questionnaire. The relatively even age distribution within the adult age group indicates that this activity reached a relevant community group for improving financial literacy and management.

Table 2. Characteristics of Respondents' Business Types

No	Type of business	Amount	Presentation
1	Culinary	8	62%
2	Household needs	3	23%
3	Service	1	8%
4	Goods	1	8%
	Total	**13**	**100%**

Table 2 shows that the majority of respondents were entrepreneurs in the culinary sector, comprising eight individuals (62% of the total participants). This dominance of the culinary sector reflects the high interest and opportunities in food businesses in Mijen Village, which are generally easy to start and have stable demand. Furthermore, the household needs category ranked second, with three respondents (23%), indicating the presence of entrepreneurs providing everyday products needed by the community. Meanwhile, the services and goods sectors were each represented by 1 respondent, with 8% in each category. Overall, 13 respondents (100%) were included, reflecting the diversity of MSMEs in the region. This distribution indicates that although culinary businesses dominate, there is a diversity of other businesses with the potential to grow through improved financial management capacity.

Table 3. Characteristics of Respondents' Business Length

No	Length of Business	Amount	Presentation
1	1-3 Years	5	38%
2	4-6 Years	4	31%
3	7-9 Years	1	8%
4	More than 9 Years	3	23%
	Total	**13**	**100%**

Table 3 shows that the majority of respondents had 1–3 years of business experience, with five respondents (38% of the total participants). This indicates that most MSMEs are still in the early stages of business development, where the need for strengthened financial management is quite high. Furthermore, four respondents (31%) had been running their businesses for 4–6 years, indicating that some participants were in the growth phase and needed a more stable financial management strategy. Meanwhile, only one respondent (8%) was in the 7–9 years category, indicating a relatively small number of entrepreneurs at this stage. Furthermore, 3 respondents, or 23%, had been running their businesses for more than 9 years, illustrating the presence of entrepreneurs who are quite mature and experienced. Overall, 13 respondents (100%) were included, with a distribution of business years reflecting the varying levels of experience among MSMEs in Mijen Village. This distribution also indicates the need for a training approach that can reach both new and experienced entrepreneurs.

Descriptive Analysis

A descriptive analysis was conducted to assess changes in participants' financial literacy and financial management skills following participation in the educational activities. A comparison of pre- and post-intervention conditions provides insight into the effectiveness of the community service program in improving the financial independence of households and MSMEs in Mijen Village. These results not only illustrate knowledge development but also demonstrate behavioral changes and participants' readiness to implement healthier financial practices.

Pre-Test

Table 4 illustrates the participants' baseline financial literacy and financial management skills before participating in the educational activities. This data was obtained through a questionnaire administered at the beginning of the program. The pre-test table aims to demonstrate participants' basic understanding of budget planning, financial record-keeping, cash flow management, and other financial practices. The information in Table 4 provides an essential basis for analyzing intervention needs and determining the focus of the material provided during the community service activities.

Indonesian Journal of Community Services
Volume 8, No.1, May 2026
http://jurnal.unissula.ac.id/index.php/ijocs
DOI: http://dx.doi.org/10.30659/ijocs.8.1.83-93

Table 4. Descriptive Analysis of Respondents (Pre-Test)

No	Question	Average	Information
1	I understand the difference between household finances and the finances of the MSME business that I run.	4	Agree
2	I regularly record the income and expenses of my MSME business.	4	Agree
3	I have separate financial budget plans for household and business needs.	3	Enough
4	I am able to manage cash flow so that business and household finances remain balanced.	3	Enough
5	I have a strategy to save expenses so that household and business finances are more optimal.	4	Agree
6	I know how to use business income for household needs without disrupting business operations.	3	Enough
7	I feel independent enough in managing household and business finances to meet daily needs and business investments.	3	Enough

Based on the assessment results in Table 4, respondents' ability to manage household and MSME finances is at a fair-to-good level but still requires improvement in several important areas. Respondents rated "Agree" on several indicators, including understanding the differences between household and business finances, routine financial record-keeping, and savings strategies. This indicates that respondents have a fairly good foundation in financial literacy and consistently implement several financial management practices. Regular record-keeping and the ability to distinguish between business and household finances are reasonable first steps toward maintaining the financial stability of MSMEs. However, several other aspects, such as preparing separate budgets, managing cash flow, using business income for household needs, and maintaining financial independence, received a score of "Sufficient." This indicates that respondents still face challenges in adopting more structured, disciplined financial management practices. For example, the lack of optimal budget preparation can lead to the mixing of business and household finances, which, in the long term, can impact business sustainability. The ability to manage cash flow, which remains at a fair level, also indicates the need to monitor cash inflows and outflows more regularly to maintain financial balance. The Sufficient value for the ability to utilize business income without disrupting operations and for independence in managing finances indicates that respondents need to improve their understanding and practice of prioritizing business needs before household needs, as well as strengthen their financial decision-making abilities.

Post-Test

Table 5 illustrates the development and improvement in participants' understanding after completing the entire series of educational activities. Table 5 contains data from the questionnaire completed at the final stage of the activity, using an instrument similar to the pre-test to ensure the suitability of the comparison. The post-test table aims to demonstrate the intervention's effectiveness, particularly in improving participants' knowledge, attitudes, and skills in managing household and MSME finances. Comparing post-test results with baseline data provides empirical evidence of the program's impact on community financial literacy.

Table 5. Descriptive Analysis of Respondents (Post-Test)

No	Question	Average	Information
1	I understand the difference between household finances and the finances of the MSME business that I run.	5	Strongly agree
2	I regularly record the income and expenses of my MSME business.	4	Agree
3	I have separate financial budget plans for household and business needs.	4	Agree
4	I am able to manage cash flow so that business and household finances remain balanced.	4	Agree
5	I have a strategy to save expenses so that household and business finances are more optimal.	5	Strongly agree
6	I know how to use business income for household needs without disrupting business operations.	5	Strongly agree
7	I feel independent enough in managing household and business finances to meet daily needs and business investments.	4	Agree

Based on Table 5, it is clear that respondents have excellent financial management skills, both for household finances and for the MSMEs they run. A score of "Strongly Agree" on the statement regarding understanding the difference between household and business finances indicates that respondents have a strong basic literacy in separating the two financial aspects, which is an important foundation for healthy financial management. Furthermore, respondents also strongly agreed that they have a savings strategy and know how to use business income for household needs without disrupting business operations. This indicates that respondents not only understand financial concepts but also apply them wisely in their daily practices. Regarding financial record keeping, budgeting, and cash flow management, respondents gave an average score of "Agree" (4). This indicates that respondents have taken these essential steps, but still have the potential to strengthen consistency and accuracy in their implementation. Regular financial record keeping, for example, can help respondents monitor business and household conditions more accurately, while preparing separate budgets plays a crucial role in maintaining the boundary between family needs and business capital. Similarly, regarding cash flow management, this indicator indicates that respondents are capable of maintaining financial balance, but still need to improve to maintain stable business cash flow and prevent household shortages. Finally, respondents also feel sufficiently independent in managing their finances to meet daily needs and make business investments. This demonstrates strong self-confidence and an awareness of the importance of financial independence in maintaining the economic sustainability of their families and businesses.

Discussion

A comparison of the pre-test and post-test results shows a significant improvement in respondents' ability to manage household and MSME finances after participating in the activities or training provided. In the pre-test stage, some respondents still had limited understanding, as evidenced by several indicators that received only a Fair score, particularly in preparing separate budgets, managing cash flow, utilizing business income, and independence in managing finances. These results illustrate that, before the intervention, respondents still faced several obstacles in applying basic financial management principles, such as separating business and household finances, maintaining cash flow balance, and determining priorities between family needs and business operational needs.

Figure 1. Implementation of Socialization
Source: Author's Documentation (2025)

However, these conditions underwent positive changes after mentoring or training, as reflected in improved post-test scores. Several indicators that were previously in the "Sufficient" category improved to "Agree," and some even rose to "Strongly Agree." For example, respondents now demonstrated a much better understanding of the differences between household and business finances and felt more capable of developing savings strategies and utilizing business income wisely without disrupting business operations. This improvement indicates that respondents are beginning to understand the importance of financial discipline, consistent financial record-keeping, and more systematic budget management. Furthermore, respondents' increased ability to maintain balanced cash flow indicates they are now better able to monitor cash inflows and outflows, thereby preserving more stable business finances and meeting household needs (Rohmaniyah et al., 2023; Rokhayati et al., 2022). Regarding financial independence, post-test results indicated that respondents felt more confident in making decisions regarding daily finances and business investments. Thus, this series of improvements demonstrates that the program or training provided has had a tangible impact on both knowledge and practical skills.

The educational activities in this community service program are designed to integrate material delivery and hands-on practice to ensure they are easily understood and implemented by MSMEs. The methods used include interactive lectures, case studies based on real-life problems, and practical training in creating simple financial documents, such as household budgets and cash flow records. Direct mentoring is provided to ensure participants can adapt the material to their respective business circumstances. This approach demonstrates that combining conceptual education and practical application is an effective way to improve understanding and skills in financial management, particularly in personal and business financial management, and to prepare simple yet systematic financial accounting. Activity evaluations were conducted to assess the program's effectiveness in addressing partner challenges. The results demonstrated that the methods used were effective in helping participants understand and begin implementing more structured financial management. Therefore, this approach can serve as a reference for effective, practical solutions for other community groups facing similar issues, particularly in improving MSME financial literacy and management practices.

CONCLUSION

Community service activities in Mijen Village improved households' and MSMEs' financial literacy and management skills. Participants demonstrated improved understanding and skills in separating business and household finances, preparing budgets, regularly recording cash flow, and implementing savings strategies. Pre- and post-test results indicated positive changes, including increased financial independence and the ability to utilize business income without disrupting business operations. The program also raised awareness of the use of formal financial services and financial technology, which support more professional and secure business management. This study has several limitations, including the relatively small number of respondents (13 participants), which limits generalizability to the entire Mijen community. Furthermore, the intervention's limited duration meant that participants' ability to implement long-term financial management practices was not fully demonstrated. The data were also self-reported mainly through questionnaires, potentially introducing subjective bias in assessing participants' financial understanding and practices. For further research or programs, it is recommended to involve a larger, more diverse sample to achieve more representative results. Long-term mentoring is needed to monitor the implementation of sustainable financial practices. In addition, the integration of digital financial technology and collaboration with formal financial institutions can be strengthened to improve financial literacy, record-keeping efficiency, and access to business financing.

ACKNOWLEDGEMENTS

We want to express our gratitude to Sultan Agung Islamic University for supporting this activity through the Internal Funding scheme of the 2025 Community Service program, the community and MSMEs in Ndudak Village, Sidodadi, RT 03 RW 05, Mijen Village, Mijen District, Semarang, Central Java, and students who have actively participated in this activity.

REFERENCES

Ayuningtyas, MP, & Utomo, RB (2023). Improving Financial Literacy and Digital Bookkeeping in MSMEs in Potorono Village. Indonesian Community Service Journal, 3(4), 1277–1284. https://doi.org/10.54082/jamsi.842

Choiriah, S., Hidayah, N., & Halim, HA (2022). The Importance of Family Business Financial Management in the Digital Era. Accounting and Humanities: Journal of Community Service, 1(2), 51–58. https://doi.org/10.38142/ahjpm.v1i2.221

Dahrani, D., Saragih, F., & Ritonga, P. (2022). Financial Management Model Based on Financial Literacy and Financial Inclusion: A Study of MSMEs in Binjai City. Owner, 6(2), 1509–1518. https://doi.org/10.33395/owner.v6i2.778

Dewi, SR (2023). Upgrading Financial Governance for MSMEs Integrated with Digital Finance. Journal of Community Service, 4(1), 135–147. https://doi.org/10.32815/jpm.v4i1.1144

Diyani, LA, Oktapriana, C., & Rachman, HA (2023). Financial Management Training and Mentoring for Young MSME Entrepreneurs. JMM (Jurnal Masyarakat Mandiri), 7(1), 583. https://doi.org/10.31764/jmm.v7i1.12390

Dwiastanti, A., Wahyudi, A., Waluyo, S., Waluyo, SA, & Wulandari, KC (2024). Socialization of the Separation of Business and Household Finances for MSMEs in Sanankerto Village, Malang Regency. Journal of Community Service Education, 3(2), 145–153. https://doi.org/10.36636/eduabdimas.v3i2.4014

Febriansah, RE, Maryanti, E., & Prasojo, BH (2024). Digital Branding and Improving Financial Management in the "Dizan Crispy" Brand of Fish Processing MSMEs. Surya Abdimas, 8(2), 220–228. https://doi.org/10.37729/abdimas.v8i2.3439

Ghasarma, R., Eka, D., Karimudin, Y., Isnurhadi, I., & Bang, PL (2022). Assistance in Financial Management of MSMEs and Optimization of Community Enterprises in Facing the New Normal Era in Ilir Barat II District, Palembang City. Sricommerce: Journal of Sriwijaya Community Services, 3(1), 65–72. https://doi.org/10.29259/jscs.v3i1.49

Ginanjar, Y., Lestari, AG, Abdullah, D., Majalengka, U., Barat, J., Islam, FA, Majalengka, U., Barat, J., Majalengka, U., & Barat, J. (2023). Socialization and Training on the Implementation of Household and Business Financial Management. BERNAS: Journal of Community Service, 4(3), 2386–2391. https://doi.org/https://doi.org/10.31949/jb.v4i3.5172

Harun, W.A., Hinelo, R., & Monoarfa, M.A.S. (2023). Sharia Financial Management and Sharia Financial Planning in Increasing MSME Productivity. Scientific Journal and Business Management, 6(2), 970–983. https://doi.org/https://doi.org/10.37479/jimb.v6i2.21950

Iswanto, J., Syaickhu, A., & Marsono, A. (2022). The Impact of Mudharabah Financing on the Growth of Micro, Small, and Medium Enterprises (MSMEs) in Household Managers. Journal of Islamic Economic Dynamics, 9(2), 158–167. https://doi.org/10.53429/jdes.v9i2.388

Janah, NR, Septiani, N., & Pawitri, W. (2024). Financial Management to Prevent Financial Distress for MSMEs in the Antapani Kidul 10th Residents' Association, Bandung. Journal of Community Innovation, 4(1), 21–29. https://doi.org/10.33197/jim.v4i1.1909

Khusna, AN, Putra, UY, & Rahmawati, FM (2025). Optimizing Family Digital Financial Management in PRA Kauman Yogyakarta. KACANEGARA Journal of Community Service, 8(3), 283. https://doi.org/10.28989/kacanegara.v8i3.2668

Marheni, M., Ulyah, H., & Rizki, R. (2022). Android-Based SIAPIK Training to Optimize Financial Management of Sharia MSMEs in Bangka Regency. UNDIKMA Community Service Journal, 3(3), 538. https://doi.org/10.33394/jpu.v3i3.5867

Nurchayati Nurchayati, Agung Wibowo, Parju Parju, Suroto Suroto, Muchayatin Muchayatin, Setyobudi Setyobudi, & CH Astra Nugraha. (2024). Socialization of Micro, Small, and Medium Enterprise Development in Mijen Village, Mijen District, Semarang City. Social Harmony: Journal of Community Service and Solidarity, 1(3), 16–20. https://doi.org/10.62383/harmoni.v1i3.274

Purnomo, RF, Alie, MS, Oktaria, ET, Sekarsari, M., & Rini, P. (2024). Socialization of MSME Management by Increasing Digital Financial Literacy in Way Tebing Cepa Tourism Village, South Lampung Regency. Journal of MSME Service, 3(2), 93–98. https://doi.org/10.36448/jpu.v3i2.64

Ramadhani, R., & Trisnaningsih, S. (2022). Analysis of the Effectiveness of Online Financial Applications as a Financial Management Medium in the Micro, Small, and Medium Enterprises (MSMEs) Sector. Fair Value: Scientific Journal of Accounting and Finance, 4(12), 5778–5784. https://doi.org/10.32670/fairvalue.v4i12.1997

Ridwan, M., Hajar, H., Harwis, H., & Torano, AHM (2024). Managing Personal and Family Finances as a Means of Determining Zakat Eligibility (Financial and Zakat Education in the Sulamadaha Community). KACANEGARA Journal of Community Service, 7(2), 253. https://doi.org/10.28989/kacanegara.v7i2.1998

Rofiqoh, I., Surifah, S., Listyorini, I., & Abad, T. Bin. (2024). Financial Literacy for Family Financial Planning. KACANEGA Journal of Community Service, 7(2), 235. https://doi.org/10.28989/kacanegara.v7i2.1936

Rohmaniyah, Rani, NF, Nurul, A., Achmarul, F., Siti, SA, & Nurul, L. (2023). Household Financial Management in Improving MSMEs in Majungan Village. Journal of Innovation Research Management, 2(1), 229–235. https://doi.org/10.55606/mri.v2i1.2217

Rokhayati, I., Harsuti, H., Pujiasuti, R., Purnomo, SD, Adhitya, B., & Danuta, KS (2022).

Financial Management System as a Strategy for Strengthening Community MSMEs in Kutaliman Village, Kedungbanteng District, Banyumas Regency. Indonesian Community Service Journal, 2(4), 1197–1202. https://doi.org/10.54082/jamsi.395

Santoso, A., Widowati, SY, & Saifudin. (2023). Family Financial Management Education for MSMEs in the Ucil Bulu Lor Thematic Village, Semarang City. Journal of Community Service, 3(2), 1740–1745. http://ejournal.sisfokomtek.org/index.php/jpkm/article/view/674%0Ahttps://ejournal.sisfokomtek.org/index.php/jpkm/article/download/674/488

Srimindarti, C., Hardiningsih, P., Anggana Lisiantara, G., Ardinata, M., & Sulastri, S. (2023). Digitalization of Marketing Education and Financial Recording for Karangbolo Chips Craftsmen, West Ungaran. Jurnal Abdimas Musi Charitas, 7(2), 109–119. https://doi.org/10.32524/jamc.v7i2.733

Sulistiyani, E., Wulan, TD, Meutia, NS, Magfira, DB, Khusnah, H., Mardhotillah, RR, Cahyati, DP, Novita, NR, & Enggriana, FN (2023). Assistance in the Utilization of Financial Recording Information Systems for the Digitalization of MSMEs in the Neighborhood Unit (RT) 6, Community Unit (RW) 6, Banyu Urip Village, Surabaya City. PROCEEDINGS OF THE NATIONAL SEMINAR ON COMMUNITY SERVICE, 3(1), 210–217. https://doi.org/10.33086/snpm.v3i1.1248

Supriyono, E., Sumarta, NH, & Narulitasari, D. (2021). Family Financial Management of Housewives Owning MSMEs as a Community Affected by Covid-19 in Kauman Village, Surakarta. Journal of Community Service, 03(01), 109–115. https://jurnal.stie-aas.ac.id/index.php/JAIM/article/view/1634

Syaula, M., Amelia, O., & Pramono, C. (2023). Analysis of MSME Financial Management to Improve the Economy After the Pandemic in Kota Pari Village. Bisnis-Net Journal of Economics and Business, 6(1), 9–15. https://doi.org/10.46576/bn.v6i1.3381

Widajantie, TD, Yuhertiana, I., Wilasittha, AA, & Putri, SY (2025). Household Finances in Fulfilling Balanced Nutrition to Prevent Stunting. KACANEGARA Journal of Community Service, 8(2), 263. https://doi.org/10.28989/kacanegara.v8i2.2583

Conflict of Interest Statement: The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.