

OPTIMIZING SAVINGS AND LOAN MANAGEMENT THROUGH DIGITAL FINANCIAL SOFTWARE TRAINING

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Abstrak: Pengelolaan simpan pinjam yang efisien dan transparan menjadi tantangan utama kelompok PKK, terutama yang masih menggunakan metode manual, menyebabkan kesalahan perhitungan, keterlambatan laporan, dan kurangnya kepercayaan anggota. Untuk mengatasi hal ini, dilakukan pelatihan software keuangan digital berbasis Android melalui pendekatan Participatory Rural Appraisal (PRA), melibatkan peserta dalam identifikasi masalah hingga evaluasi. Hasilnya, pelatihan meningkatkan pemahaman peserta sebesar 77%, dengan 88% mampu mengoperasikan software secara mandiri dan akurasi pencatatan mencapai 91%. Efektivitas software PKK Fintech terhadap kinerja laporan keuangan terbukti signifikan: (1) akurasi perhitungan meningkat 83% (kesalahan turun dari 30% menjadi 5%), (2) ketepatan waktu pelaporan naik 183% (dari 30% menjadi 85%), dan (3) kepercayaan anggota meningkat 38% (dari 65% menjadi 90%) dengan rata-rata efektivitas 101.3%. Tingkat kepuasan peserta mencapai 80%, menunjukkan penerimaan yang positif. Kegiatan ini tidak hanya meningkatkan efisiensi pengelolaan simpan pinjam tetapi juga memperkuat partisipasi komunitas. Kendala utama adalah keterbatasan akses teknologi dan waktu pendampingan. Untuk keberlanjutan, direkomendasikan pengembangan modul digital, pelatihan berkala, dan perluasan implementasi ke kelompok PKK lainnya. Software PKK Fintech telah terbukti sebagai solusi modern yang akuntabel dan berkelanjutan untuk transformasi digital keuangan kelompok PKK.

Kata Kunci: simpan pinjam, PKK Fintech, pengelolaan PKK, pelatihan, literasi digital

Abstract: Efficient and transparent management of savings and loans is a significant challenge for PKK groups, especially those still using manual methods, leading to miscalculations, late reporting, and a lack of member trust. To address this, training was conducted on Android-based digital financial software through the Participatory Rural Appraisal (PRA) approach, involving participants in problem-solving and evaluation. As a result, the training increased participant understanding by 77%, with 88% being able to operate the software independently, and recording accuracy reaching 91%. The results demonstrated the significant effectiveness of the PKK Fintech software on financial reporting performance, as reflected in: (1) calculation accuracy increased by 83% (errors decreased from 30% to 5%), (2) reporting timeliness increased by 183% (from 30% to 85%), and (3) member trust increased by 38% (from 65% to 90%) with an average effectiveness of 101.3%. The participant satisfaction level reached 80%, indicating positive acceptance. This activity increased the efficiency of savings and loan management and strengthened community participation. The main obstacles were limited access to technology and time for mentoring. For this purpose, developing digital modules, conducting regular training, and expanding the implementation of other PKK groups is recommended. PKK Fintech software has proven to be a modern, accountable, and sustainable solution for PKK groups' digital financial transformation.

Keywords: savings and loans, PKK Fintech, PKK management, training, digital literacy

Introduction

The Gladak Anyar PKK (*Pemberdayaan dan Kesejahteraan Keluarga* or Family Welfare and Empowerment) is a community group active in women's empowerment and community-based financial management (Dewi et al., 2024a). As a growing PKK group, they have a savings and loan program aimed at improving the economic well-being of their members (Dewi et al.,

2024b). This program is managed independently, involving all members in the administration and decision-making process. Despite its strong sense of community, this savings and loan activity still faces various challenges in day-to-day financial management.

The main problem faced by the Gladak Anyar PKK TP women is that the recording of savings and loans is still done manually (Irnawati, 2017; Masripah & Yuliansyah, 2018). The manual recording process often leads to errors in calculations, delays in preparing financial reports, and a lack of transparency in information regarding balances and loans (Dewi et al., 2024; Rumetna et al., 2020). In addition, difficulties in monitoring cash flow also impact decreasing member confidence in fund management (Oktaviani & Sholichah, 2020; Sugiharto et al., 2024). This problem hinders the sustainability of the savings and loan program, which should be one of the main pillars of the group's economic independence (Banjarnahor et al., 2022; Fibriani, 2022).

In addition, the age factor of partners ranging from 35 to over 60 years is also an important consideration in increasing digital literacy (Dewi et al., 2024a). Considering that we have now entered the digitalization era, partners need to be provided with assistance so that they can adapt and keep up with technological developments, especially in digital-based administrative and financial management (Dewi & Wahyudi, 2025). Providing this kind of digital assistance and support for adaptation is the key to increasing effectiveness, transparency, and accountability in managing group savings and loans in the future (Dewi et al., 2024).

To address these issues, training was conducted on using digital financial software, PKK Fintech, specifically designed for the needs of PKK groups. This software simplifies the process of recording, calculating, and reporting finances automatically and accurately. Through this training, Gladak Anyar PKK members were given the understanding and skills to operate the software, enabling them to manage their savings and loan program more efficiently and transparently. Several studies have been conducted that focus on implementing financial software to improve the efficiency and quality of business management (Syamsiah et al., 2024). Additionally, Agustina et al. (2021) noted that financial software significantly improves an organization's transparency and accountability. The training method involves live simulations, interactive discussions, and guidance on using digital tools to ensure participants can master the software independently (Dewi et al., 2024; Hendarto et al., 2024; Iswahyudi, 2024; Vitalocca et al., 2024).

This community service empowerment program is crucial because adequate savings and loan management is the key to the success of community-based financial programs (Saggaf et al., 2023; Supriyono & Surwanti, 2019). Through this training, the Gladak Anyar PKK TP women are expected to overcome the technical obstacles and enhance the quality of the group's financial services (Dewi et al., 2024a). In addition, introducing digital financial technology provides added value in increasing digital literacy and members' confidence in managing finances modernly (Hasanah & Setiaji, 2019). The introduction of digital financial technology aligns with efforts to empower women to be more empowered in supporting their families and communities economically. Therefore, this community service program aims to improve the efficiency and transparency of savings and loan management through training in using Android-based digital financial software.

Methods

The community service method used in this activity is the Participatory Rural Appraisal (PRA) approach, which focuses on the active involvement of partners in each stage to produce solutions that are relevant to their needs (Afandi et al., 2022; Cornish et al., 2023; Yuliastuti et al., 2018). PRA allows for participatory identification of problems, potentials, and solutions, so that the management of savings and loans by the Gladak Anyar PKK TP women can be optimized through digital financial software training (Rusdiyana et al., 2024). The implementation flow can be explained through the following stages (Figure 1) to clarify the stages of community service activities.



Figure 1. Flow of Community Service Implementation Activities

Based on Figure 1, the activity begins with identifying problems and needs, which is carried out through focus group discussions (Alrosyidi et al., 2023; Malia & Dewi, 2022). At this stage, the facilitator explores the main obstacles faced, such as difficulties with manual record-keeping, calculation errors, and reporting delays. Furthermore, the community's potential, such as technological literacy and previous financial management experience, is analyzed to determine the partners' readiness to receive digital training. The results of these discussions serve as the basis for designing a training program tailored to the partners' circumstances and needs.

The next stage is developing training materials, which include an introduction to the PKK Fintech software, a user guide, and transaction recording simulations. The materials are designed to be simple and applicable, utilizing real-life examples commonly encountered in community savings and loan management (Anggraini et al., 2022). The facilitators conducted the training in several sessions, including an introduction to basic technology, software operation, and simulations of financial recording and reporting (Anan et al., 2024; Yusuf et al., 2024). Participants are actively involved through direct practice using digital devices so that they can understand the steps in detail.

Evaluation and reflection are conducted at the end of the activity to assess whether the training objectives have been achieved. The evaluation and reflection process includes assessing participants' understanding of the training material, their ability to use the software, and improving the accuracy of recording and reporting. Achievement analysis is carried out by comparing initial conditions and training results. If the achievement level reaches 70%, the program is said to be successful (Dewi, et al., 2024b). The evaluation was carried out using several indicators, including increased participant understanding, level of independence in using software, accuracy of transaction recording, and effectiveness of software on financial report performance (Cindarbumi & Fathoni, 2024; Dewi et al., 2024; Khairul et al., 2025; Nurhayati,

2018; Nurlailiyah, 2023; Purba et al., 2024).

Table 1. The indicators and instruments to evaluate the community service program

Evaluation Indicators	Instruments Used	Measurement Parameters	Calculation Formula	Success Criteria
Increased Participant Understanding	Pre-test & Post-test Questionnaire (Likert Scale 1-5)	<ul style="list-style-type: none"> Difference in pre-post test scores Level of concept mastery 	$[(\text{Post-test Mean} - \text{Pre-test Mean}) / \text{Max Score}] \times 100\%$	Increase $\geq 25\%$ (Nurlailiyah, 2023)
Software Independence Level	Observation Rubric (Levels 1-5)	<ul style="list-style-type: none"> Frequency of assistance needed Troubleshooting capabilities Operation speed 	$(\text{Observation Score} / (\text{Number of Participants} \times \text{Max Score})) \times 100\%$	Score \geq Level 3 (Independent) in 80% of participants (Cindarbumi & Fathon, 2024)
Transaction Recording Accuracy	Transaction Simulation + Audit Checklist	<ul style="list-style-type: none"> Completeness of Documents Accuracy of Account Classification Correctness of Amount Accuracy of Date 	$(\text{Number of Correct Transactions} / \text{Total Transactions}) \times 100\%$	Increase $\geq 90\%$ (Dewi et al., 2024b; Khairul et al., 2025)
Software Effectiveness on Financial Report Performance	Structured interviews + Analysis of financial report documents before & after training	<ul style="list-style-type: none"> Reduction in the number of calculation errors Timeliness of report submission Increased level of member trust (based on perceptions of management and members through interviews) 	Effectiveness = $((\text{Pre-Score} - \text{Post-Score}) / \text{Pre-Score}) \times 100\%$	There was a $\geq 30\%$ improvement in accuracy and timeliness of reports, as well as increased trust based on perception indicators (Purba et al., 2024)

Table 1 evaluates the training program's success based on four primary indicators: increased participant understanding, level of independence in using the software, and accuracy of transaction recording. For the indicator of increased participant understanding, the instrument used was a pre-test and post-test questionnaire using a Likert scale of 1-5. Measurement parameters included the difference in scores between the pre-test and post-test and the level of concept mastery. The calculation formula used the formula for the average increase in pre-test to post-test scores compared to the maximum score, multiplied by 100%. The success criterion was determined if there was a minimum increase of 25% (Nurlailiyah, 2023).

The second indicator, the level of independence in using the software, is assessed using an observation rubric on a scale of 1-5. Parameters measured include the frequency of assistance needed, troubleshooting skills, and software operating speed. Participant success is calculated based on the percentage of the observation score relative to the maximum score. The success criterion is achieved if 80% of participants are at level 3 or higher (independent), as quoted from (Cindarbumi & Fathon, 2024).

The third indicator is transaction recording accuracy, which is evaluated through transaction simulations and audit checklists. Parameters used include document completeness,

account classification accuracy, nominal accuracy, and date accuracy. The calculation compares the number of correct transactions to the total transactions, multiplied by 100%. The program is considered successful if recording accuracy reaches at least 90%, based on the (Dewi et al., 2024b; Khairul et al., 2025)

Results and Discussion

Following the planned methodology, the community service team identified the partners' problems and needs as a first step. Based on observations and discussions with partners, two main challenges were identified in financial management, notably savings and loan activities. First, partners still use a manual recording system, making the documentation process inefficient, prone to errors, and difficult to search for historical data. Therefore, partners need easy-to-understand and easy-to-use financial software to expedite and simplify the process of systematically recording transactions. Second, partners experience difficulties monitoring cash flow in real time due to the limitations of manual systems, which prevent direct data updates and access. To address this issue, partners need financial software to provide real-time cash flow information, simplify current financial monitoring, and support rapid and accurate decision-making.

Based on the identified problems, the PKM team formulated a solution by introducing and providing partners with an understanding of digital financial recording through the PKK Fintech software. This Android-based software can be downloaded for free via the link <https://expo.dev/artifacts/eas/gVpC3H4dKCYobp3F6GsB5j.apk> with a minimum requirement of Android version 7. However, the download link has expired and is not yet accessible to the general public because the PKM team is developing the application further in preparation for its official release on APKPure. This software is designed to digitize the financial management of PKK savings and loan groups to improve accountability, facilitate reporting of activity fund realization, and reduce manual recording errors that have been a challenge in PKK operations. After conducting the identification, the PKM team then developed training materials related to digital literacy and a module on using the PKK Fintech software, as presented in Figure 2.

After the PKM team prepared the training modules and materials, the activity was held on September 17, 2024, at the Gladak Anyar Village Hall, with 35 PKK members participating. The primary focus of this community service program was optimizing savings and loan management through PKK Fintech software for PKK members. As an opening, the PKM team introduced themselves to the participants to create an interactive atmosphere and generate enthusiasm for the training. Next, the PKM team began delivering material related to digital literacy, presented by Ms. Ika Oktaviana Dewi (Figure 3). Before entering the main discussion, the presenter provided a discussion starter to gauge the participants' understanding of digital literacy. The results of this initial understanding are shown in Table 2.



Figure 2. PKK Fintech Application Usage Module



Figure 3. Delivery of Digital Literacy Material

Table 2. Initiating Questions from Digital Literacy Materials

No	Question	Yes	No
1	Have you ever used a smartphone to access financial or banking information?	5	30
2	Do you feel comfortable using digital financial applications to manage your family finances?	4	31
3	Do you know how to transact using digital banking services or wallets safely?	0	35
4	Have you ever attended training or outreach on using digital technology in finance?	0	35
Average		6%	

Based on result above, it is known that the average understanding of participants regarding digital literacy is only 6%, so this training needs to be carried out further to achieve the success indicator, namely, 70% of participants can understand digital literacy (Dewi et al., 2024; Dewi et al., 2024a). The material is delivered using the lecture method, supported by PowerPoint as a visual aid to clarify the delivery of the material (Iswahyudi et al., 2024).

Following the material delivery session, the training continued with a hands-on demonstration of using the PKK Fintech software, guided directly by Mr. Imam Wahyudi, as shown in [Figure 4](#). The training was structured and gradual, considering that the participants were women who required a more patient and meticulous approach. This method was implemented to ensure a success indicator, namely that 70% of participants could use and implement the PKK Fintech software properly.



Figure 4. Training and Mentoring on Using PKK Fintech Software

The training covered various aspects of using the PKK Fintech software, from installing the software, opening and logging into the system, entering member data, entering deposits, entering loans, paying bills, reporting member savings and loans, and closing the software. Throughout the training, participants demonstrated high enthusiasm and a strong desire to learn more. According to Wahyuningih ([2019](#)), training can positively influence employee performance, while Anan et al. ([2024](#)) and Dewi & Pusparini ([2021](#)) added that the use of digital technology can increase time efficiency and productivity.

At the end of the training on using PKK Fintech software in Community Service activities, an evaluation was conducted through a questionnaire. This evaluation covered four main aspects: Improving Participant Understanding. This evaluation measures the extent to which participants understand digital-based financial management, are familiar with the types of financial software, and are able to understand the functions of financial software ([Figure 5](#)). Regarding the level of independence in using the software, this aspect assesses the participants' mastery of the software, including the ability to log in and log out of the system ([Figure 6](#)). Then, to evaluate the accuracy of transaction recording, this evaluation measures the participant's ability to input member data, record savings, and record member loans accurately ([Figure 7](#)). Meanwhile, in the evaluation of program usefulness, this aspect assesses the extent of the service team's ability to handle partner issues, the quality of service provided during activities, security guarantees during implementation, the team's responsiveness to complaints, and the potential solutions offered for further development ([Figure 9](#)).

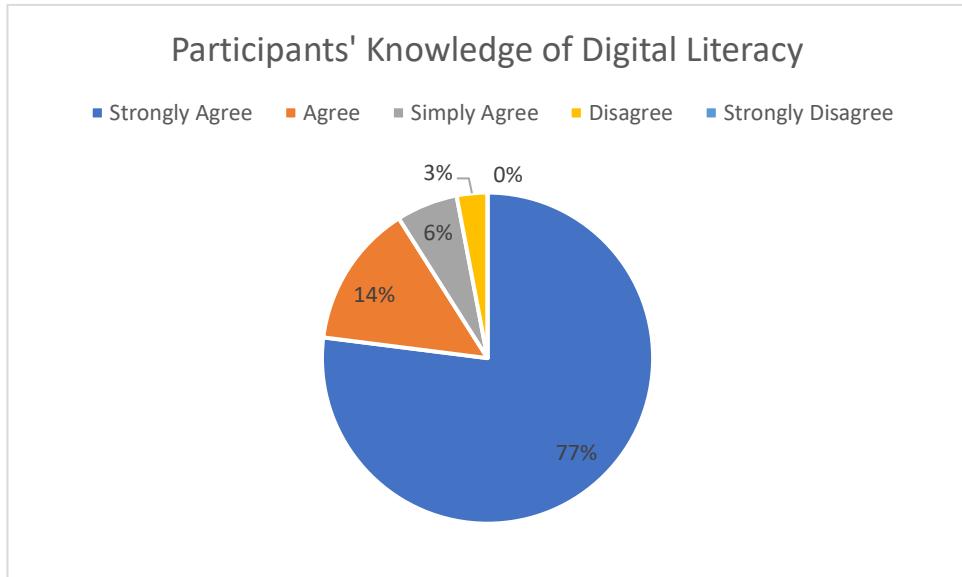


Figure 5. Percentage of participants' level of knowledge of the material

Evaluation results obtained through a questionnaire showed a significant increase in knowledge regarding digital literacy among training participants. The data revealed that 77% of participants strongly agreed that their understanding improved after the training, 14% agreed, and 6% somewhat agreed with the statement. However, 3% of participants disagreed because they still faced difficulties understanding the material. Interestingly, no participants strongly disagreed with the increased knowledge gained, as shown in Figure 5. These results confirm that the training effectively improved participants' understanding of digital literacy and had a real positive impact (Purbaratri et al., 2024). Firdausi et al. (2023) stated that integrating digital literacy into an activity can have a significant impact, namely, making a real contribution to reducing the digital literacy gap. Wahyudi et al. (2021) also claimed that knowledge transfer can improve organizational culture.

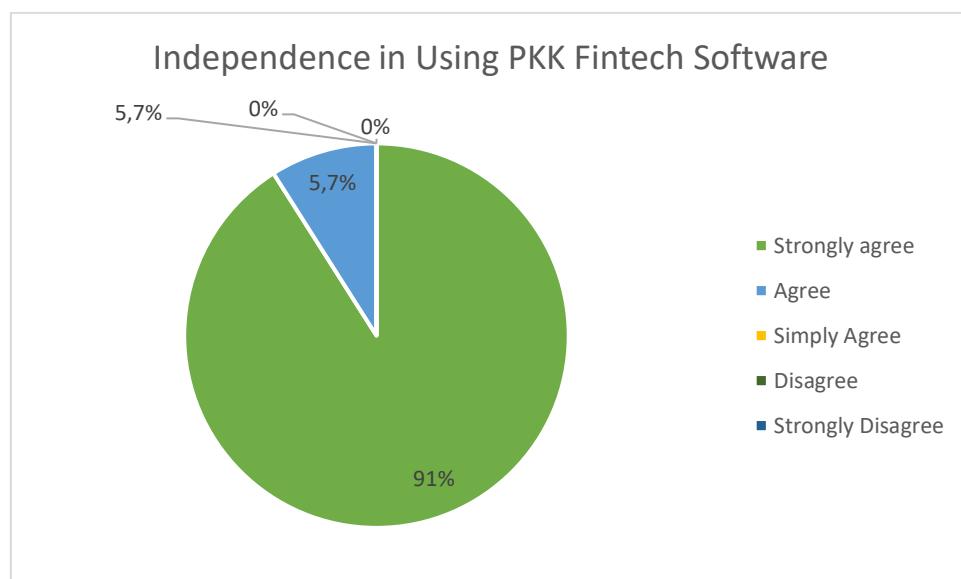


Figure 6. Independence in Using Software

The evaluation results showed that the participants' level of independence in using the PKK Fintech software was very satisfactory, as shown in [Figure 6](#). Based on [Figure 6](#), 91% of participants strongly agreed they could use the software independently, and 5.7% agreed. No participants stated that they neither agreed nor disagreed regarding their independence in using the PKK Fintech software. These data indicate that most training participants understand the importance of using and implementing this software at the RW and RT levels due to its ability to support more efficient and effective savings and loan recording in the PKK. Interestingly, no negative responses were to the increased knowledge gained during the training. These results indicate that the training successfully improved participants' ability to use the software independently ([Ismail & Safitri, 2019](#)). [Rahayu & Sari \(2021\)](#) emphasized that with the training, participants could master the software that had been demonstrated.

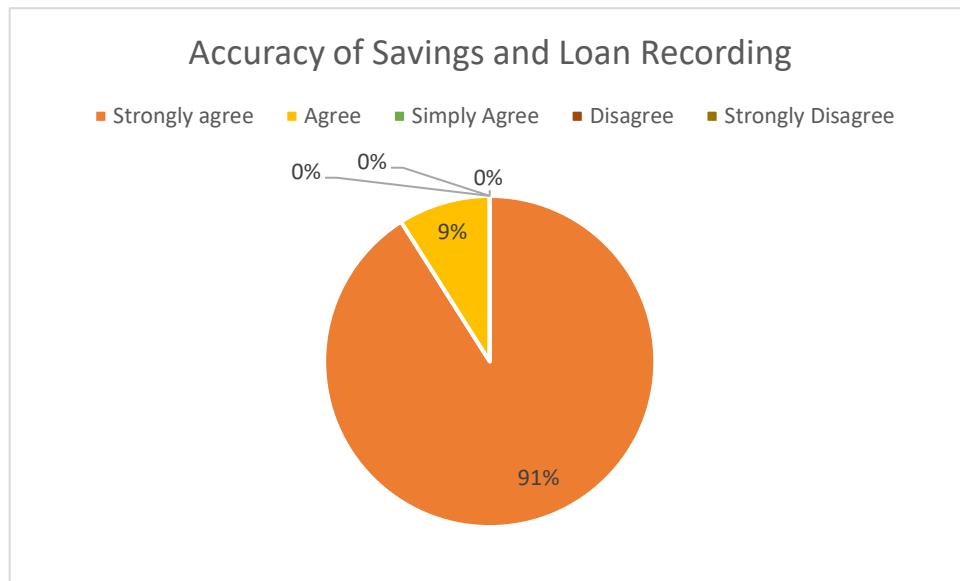
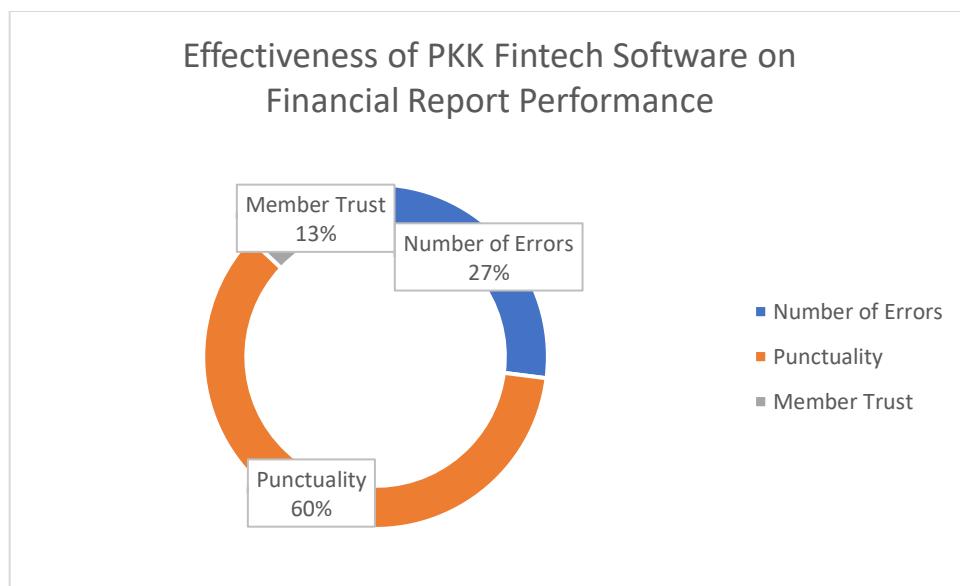


Figure 7. Accuracy of Savings and Loan Recording

[Figure 7](#) shows the evaluation results showed an excellent level of success in recording accuracy. Based on [Figure 7](#), 91% percent of participants strongly agreed that the training had improved their ability to input member, savings, and loan data. Meanwhile, 9% of participants agreed, and no participants expressed disagreement regarding the success of the training. These findings indicate that the majority of participants considered the training effective in improving their skills related to the accuracy of recording savings and loan transactions. Therefore, the training significantly supported the optimization of the performance of PKK administrators, both at the neighborhood and community level ([Dewi et al., 2024b](#)). Transferring knowledge and empowering a group of PKK can improve the welfare of families and communities ([Dewi et al., 2024a](#)).

Table 3. Results of the evaluation data on the effectiveness of the PKK Fintech software on Financial Report Performance

Parameter	Previous Score	After Score	Effectiveness (%)	Status
Number of Errors	30%	5%	83%	Succeed
Punctuality	30%	85%	183%	Succeed
Member Trust	65%	90%	38%	Succeed

**Figure 8.** Effectiveness of PKK Fintech Software on Financial Report Performance

Based on an evaluation of 35 training participants (Table 3), PKK Fintech software significantly improved the quality of PKK group financial reports. Three main indicators were measured: calculation accuracy, reporting timeliness, and member confidence. Regarding calculation accuracy, the software successfully reduced errors from 30% to just 5%, representing an 83% increase in effectiveness. This result demonstrates that the application's automatic calculation feature can minimize manual errors often occurring in conventional bookkeeping.

Regarding the timeliness of the reporting indicator, the results were even more impressive, with an increase in effectiveness reaching 183%. Previously, only 30% of reports were completed on time. After using the application, this figure jumped to 85%. The ease of real-time data input and automatic reminders within the application were key factors in this acceleration. Meanwhile, member confidence in financial reports also increased from 65% to 90% (+38% effectiveness), reflecting that the transparency of the data presented by the software can build user trust.

The effectiveness calculation using the formula $((\text{Post Score} - \text{Before Score}) / \text{Before Score}) \times 100\%$ shows an average increase of 101.3% in all three parameters, far exceeding the minimum effectiveness limit of 30%. This achievement proves that digitalization with PKK Fintech improves administrative accuracy and efficiency and strengthens the social aspect in the form of member trust in group financial management. For further optimization, conducting

regular training and expanding implementation to other PKK groups is recommended, considering that the results have simultaneously met scientific and practical standards.

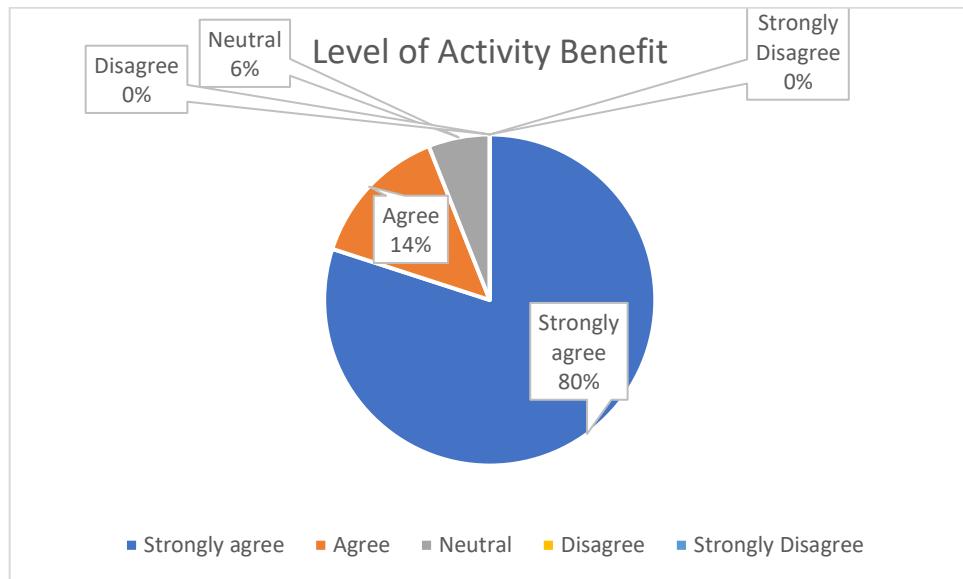


Figure 9. Level of Usefulness

Based on the data in [Figure 9](#), partner satisfaction levels indicate that 80% of respondents agreed, 14% strongly agreed, and 6% were neutral. This result suggests that partners felt the benefits of this community service activity. This positive assessment encompassed several aspects, such as the delivery of information or outreach before the activity was carried out, the community service team's ability to handle partner issues, the quality of service provided during the activity, security assurance during implementation, the team's responsiveness to complaints, and the potential for solutions offered for further development (Dewi et al., [2022](#); Iswahyudi, et al., [2024](#)).

The partner satisfaction rate of 94% (a combination of respondents who "agree" and "strongly agree") is a strong indicator that this mentoring model is worthy of continued adoption by the Family Welfare and Empowerment (PKK) group. Positive responses to the team's responsiveness and needs-based solutions demonstrate that the participatory approach in this PkM is effective in triggering the active involvement of PKK members. This participatory approach creates a foundation for program sustainability, where partners are not merely passive beneficiaries but can develop independent solutions based on the knowledge they have transferred.

Furthermore, the success in terms of security assurance and service quality opens up opportunities for program replication in other PKK groups, particularly by utilizing PKK Fintech Software as a supporting tool. The high level of technology adoption (80% satisfaction) implies that digitalization can be a key strategy in strengthening PKK institutions going forward. To ensure long-term impact, key recommendations include: (1) establishing an online helpdesk for continued mentoring, and (2) integrating training modules into the routine PKK curriculum at the national level, so this innovation does not stop at one location.

Conclusion

This PKM program has proven successful by increasing participant understanding by 77%, with 88% of participants able to operate the PKK Fintech Software independently and achieving a recording accuracy rate of 91%. The participant satisfaction rate reached 80%, indicating a positive reception to the program. An in-depth evaluation of 35 training participants revealed the software's significant impact on the quality of PKK financial reports, with three main achievements: first, an 83% increase in calculation accuracy through a reduction in errors from 30% to just 5%; second, accelerated report completion with 183% effectiveness where timeliness increased from 30% to 85%; and third, an increase in member trust by 38% to 90% thanks to data transparency. Overall, the software provided an average increase in effectiveness of 101.3%, far exceeding the minimum target of 30%. However, challenges such as limited access to technology and mentoring time still need to be addressed through providing additional sessions, developing more accessible digital modules, and expanding implementation and regular training to other PKK groups. These results confirm the software's technical effectiveness in improving the accuracy and efficiency of financial reporting and its potential as a digital transformation tool that can strengthen the PKK's institutional trust and capacity sustainably.

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