



IMPROVEMENT OF BUSINESS MANAGEMENT AND BUSINESS FINANCIAL MANAGEMENT ON BANANA CHIPS MSMEs IN KAMURANG VILLAGE, CIKANDU DISTRICT, SERANG REGENCY

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Abstract

Partners in this Community Partnership Program (PKM) are the Kamurang Village Government and the managers of banana chips SMEs in Kamurang Village, Cikande District, Serang Regency. The objectives of this program are (1) to improve the knowledge and skills of partners in good and correct business management and business finance and understand business strategies in dealing with conditions in the new normal era, (2) to improve and develop digital marketing in marketing or sales of partner products and transfer of knowledge on the use of Appropriate Technology (TTG) in the form of making banana slicing machines, and (3) Assisting in the process of submitting a Certificate of Home Industry Food Production (SPP-IRT). By using the chronological method, the implementation of this activity resulted in an increase in partners' Knowledge and Skills regarding the management of Business Management, Business Finance, Digital Marketing and the application of Appropriate Technology (TTG) by 81.50%.

Keywords: MSME, Business Management, Business Finance, TTG

INTRODUCTION

MSME is a potential business for economic development in Indonesia so that in its implementation it is necessary to optimize and explore the existing potentials to increase community economic development (Anggraeni, et al., (2013). In addition, the development of MSMEs also needs to get great attention from both the government and the community so that they can develop more competitively with other economic actors. The development of MSMEs through innovation and business empowerment approaches needs to pay attention to social and cultural aspects in each region, considering that MSMEs generally grow directly from the community. The government needs to increase its role in empowering MSMEs in addition to developing mutually beneficial business partnerships between large and small entrepreneurs, and improving the quality of Human Resources in terms of management (Idah, & Pinilih, (2020).

The development of MSMEs is very strategic in driving the national economy, considering that its business activities cover almost all business fields so that the contribution of MSMEs is very large for increasing income for low-income groups (Saefullah, et al, (2021).

Kamurang Village is a village located at the eastern end of Serang Regency and almost directly adjacent to the Tangerang Regency, Banten Province. Problems that occur to Partners due to the impact of the Covid-19 pandemic, many MSME actors, especially banana chips MSMEs in Kamurang Village, Cikande Sub-district, have difficulty managing their business because their business activities are hampered due to Government policies that limit the community's space to reduce mobility. as part of dealing with this pandemic, resulting in a decline in sales. This can be seen from the turnover owned by one of the MSME actors, namely MSME Mandiri Barokah Banten (MBB) before the pandemic and during the Covid-19 pandemic.

Based on the results of interviews with MBB MSME owner Sofiyan Saori, data on the comparison of turnover before the pandemic and during the pandemic was obtained as described in the table below:

Table 1 Comparison of Turnover Before and During the Pandemic

No	Before the Pandemic	During a Pandemic
1.	a. Sales turnover Rp. 700.000/Day X 30 Day = Rp. 21.000.000/Month. b. Expenditure Rp. 14.537.500/Month. c. Net profit Rp. 21.000.000 – Rp. 14.537.500 = Rp. 6.462.500/Month.	a. Sales turnover Rp. 400.000/Day X 30 Day = Rp. 12.000.000/Month. b. Expenditure Rp. 9.145.000/Month. c. Net profit Rp. 12.000.000 – Rp. 9.145.000 = Rp. 2.855.000/Month.
2.	There is a decrease in net profit 6.462.500 – 2.855.000 = Rp. 3.607.500/Month. Means that there is a decrease of 55,82% during a pandemic.	

In addition, the cause of the decline in the level of sales is the target market. MSME actors must make adjustments to who their target market is. In the past, the target market for the products sold was the surrounding environment, in the current new normal condition, the target market might change due to several reasons, namely reduced purchasing power, victims of layoffs and so on so that business strategies are needed that are able to deal with conditions in the current new normal era.

Another problem is the limited knowledge and skills of MSME actors regarding the management of MSME management itself, including business financial management and administrative management so that they are vulnerable to experiencing problems in their business activities, the next problem is related to product marketing, MSME actors still use conventional marketing types or commonly called "door to door" and have not used technology or digital marketing as a marketing medium for their products. To support digital marketing, of course, it is necessary to improve product photos and content in digital marketing (Saefullah, et al, (2020).

In general, the purpose of community service is to improve the ability of human resources (Saefullah, et al, (2021). The objectives of this Community Partnership Program (PKM) are (1) To improve the knowledge and skills of partners in good and correct business management and business finance and understand business strategies in dealing with conditions in the new normal era, (2) To improve and developing digital marketing in marketing or selling partner products and transferring knowledge on the use of Appropriate Technology (TTG) in the form of making banana slicing machines, and (3) Providing assistance in the process of submitting a Certificate of Food Production-Household Industry (SPP-IRT).

The focus of this service is in the fields of management (business management), finance (business financial management), marketing (digital marketing), law (SPP-IRT) and TTG (manufacturing of banana slicing machines to support production).

METHOD AND PROCEDURES

The implementation of community service for the Community Partnership Program (PKM) starts from May and ends in December 2022 in Kamurang Village, Cikande District, Serang Regency, Banten Province. This PKM is a program funded by DIPA funds from the Directorate of Research, Technology and Community Service (DRTPM) of the Ministry of Education and Culture of the Republic of Indonesia.

This PKM activity was carried out by a team from the Faculty of Economics and Business, Bina Bangsa University consisting of permanent lecturers assisted by students, with the formation:

1. Encep Saefullah, S.H., M.M., C.HRA., C.PHRM., C.BHCM., C.HCBP., BHRM., BHRBP as Team Leader.
2. Nani Rohaeni, S.E., M.M., M.Ak as a member of Team 1.
3. H. Tabroni, S.T., M.M as a member of Team 2.

4. Anggita Arkin Dwi Pradita and Difla Sanaya as Activity Support Team.

The implementation method uses a chronological or gradual method, with the following roadmap:

- a. Step 1 Analysis of Partners' Situations and Conditions
- b. Step 2 Preparation and Transfer of Appropriate Technology (TTG)
- c. Step 3 Training and Mentoring
- d. Step 4 Program Evaluation and Sustainability

RESULTS

The results of the implementation of this PKM activity are described through the implementation of 4 (four) step, namely:

1. Step 1 Analysis of Partner Situations and Conditions

In this stage, the following are carried out: Field visits and coordination with Partners; Identification of Partner Problems, Data Collection and Data Verification of Banana Chips MSME actors, including literature study that supports the implementation of this PKM activity, Focus Group Discussion (FGD) with partners for the schedule of PKM implementation; and Conducting PKM socialization to Partners.



Figure 1 Field visits and coordination with Partners

2. Step 2 Preparation and Transfer of Appropriate Technology (TTG)

At this step the activities carried out by the service team are as follows:

- a. Creation of the Kamurang Village Banana Chips SMEs website;
<https://www.keripikpisangkamurang.com/>



Figure 2 Kamurang Village MSME Website Display

- b. Making Modules for training materials and resource persons with an effective 4-day training schedule.



Figure 3 Modules and Submission of Modules to Kamurang Village Head

- c. Making a banana slicing machine to support the production process, here is a video tutorial on its use;



Figure 4 Banana Slicing Machine

3. Step 3 Training and Mentoring

At this step of training and mentoring, the implementation of the division of tasks from the service team is as follows:

- a. Business Management Training and Assistance by Encep Saefullah.



Figure 5 Resource Person for Business Management Management Materials

- b. Training and Assistance in Business Financial Management based on the Statement of Financial Accounting Standards (PSAK) and SPP-IRT by Nani Rohaeni.



Figure 6 Resource Person for Business Financial Management and SPP-IRT

- c. Training and assistance on the use of e-commerce websites and e-catalogs in optimizing digital marketing, including the practice of processing banana chips using a banana slicing machine by Tabroni.



Figure 7 Resource Person for Digital Marketing and Appropriate Technology (TTG)



Figure 8

Banana Chips Processing Practices and Submission of Banana Slicing Machines to Partners

4. Step 4 Program Evaluation and Sustainability

At this stage the service team conducts monitoring and evaluation (money) on the implementation of activities that have been carried out and distributes questionnaires (questionnaires) to partners with targets on partners in the form of; Increased Knowledge and Skills in Business Management, Business Finance, Digital Marketing and the use of banana slicing machines as part of the transfer of Appropriate Technology (TTG) of at least 80%.

To measure this target, the service team conducted a t-test from the distribution of the first questionnaire (pre-test), namely before training and mentoring was carried out and the second questionnaire (post-test), namely after being given training and mentoring.



(a)

(b)

Figure 9 Pre-Test (a) and Post-Test (b)

The results of the t-test are described in the image below :

→ **T-Test**

[DataSet0]

Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Pre_Test	17.0000	20	5.47723	1.22474
	Post_Test	81.5000	20	4.61690	1.03237

Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	Pre_Test & Post_Test	20	.760	.000

Paired Samples Test

		Mean		Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		t	df	Sig. (2-tailed)
						Lower	Upper			
Pair 1	Pre_Test - Post_Test	-64.50000		3.59092	.80296	-66.18060	-62.81940	-80.328	19	.000

Figure 10 Test Results t-Test

From the picture above can be described as follows:

- The mean value in the pre-test is 17.00, this shows that the level of knowledge and skills of partners in managing business management, business finance, digital marketing and TTG is 17%. The results of this score were obtained based on the answers to the questionnaire during the pre-test on 20 partners.
- The mean value in the post-test is 81.50, this shows that the level of knowledge and skills of partners in managing business management, business finance, digital marketing and TTG is 81.50%. The results of this score were obtained based on the answers to the questionnaire during the post-test on 20 partners.
- The difference between the two Mean values is 64.50, it can be concluded that there is an increase in partner knowledge and skills regarding business management, business finance, digital marketing and TTG by 64.50%.
- While the level of relationship between the two (pre-test and post-test) is 76.00% based on the correlation value of the t-test and significant based on the significance value.

The outputs from the implementation of the Community Partnership Program (PKM) are in the form of Mandatory Outcomes and Additional Outputs, which are as follows:

Table 2 Outcomes and Status of Achievements

No.	External Type	Achievement Indicator	Achievement Status
1.	Required	Publication in International PKM Journal	Achieved
2.	Required	Publication in electronics mass media	Achieved
3.	Required	Activity Implementation Video	Achieved
4.	Required	Increased knowledge and skills of partners	Achieved
5.	Addition	Making ISBN Reference Books	Achieved
6.	Addition	HKI	Achieved

CONCLUSION

From the results of the implementation of the Community Partnership Program (PKM) in Kamurang Village, Cikande District, Serang Regency, the following conclusions were obtained:

- The team from Bina Bangsa University consisting of lecturers and students has carried out training and mentoring for banana chip SMEs in Kamurang Village, Cikande District in managing business management and finance, digital marketing, SPP-IRT and TTG.

2. Processing of banana chips already uses a more modern banana slicing machine, so that the production process is more effective and efficient.
3. Sales already use the website, thus facilitating sales transactions with the aim of increasing sales volume and market segmentation.
4. Knowledge and skills of partners are 81.50%, there is an increase of 64.5% based on the results of the t-test from pre-test and post-test.

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