

Improvement of Financial Literacy and Digital School Financial Management for Aisyiyah PAUD-TK Treasurers in Sidoarjo Regency

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ABSTRACT

Objective: This community service activity aims to enhance the competence of treasurers through financial literacy training, digitization of record-keeping, and strengthening governance. **Method:** The methods used include training, workshops, mentoring, and evaluation. **Results:** The results of the activities show an increase in the treasurer's understanding of simple accounting, the ability to use financial applications, and the development of more systematic financial report standards. **Novelty:** TK and PAUD 'Aisyiyah, as early childhood education institutions, play a strategic role in shaping the nation's generation from an early age. In addition to academic aspects, good financial management is an important factor in supporting the sustainability of the institution. However, there are still various issues, such as the low financial literacy of treasurers, minimal digital competence, and the absence of standardized financial reports. This program is expected to enhance the transparency, accountability, and sustainability of school financial management.

INTRODUCTION

TK and PAUD 'Aisyiyah, as early childhood education institutions, play a strategic role in shaping the nation's generation from an early age. The existence of this institution not only focuses on the development of academic and character aspects of the students but also demands professional organizational management, including in the aspect of financial governance. Good financial management is one of the key factors in ensuring the sustainability of the institution's operations and increasing public trust [1]. In practice, the school treasurer plays an important role in managing various sources of funds, such as student fees, contributions, grants, and government assistance. Therefore, transparent and accountable financial management becomes very important for educational institutions such as kindergarten and early childhood education (PAUD) 'Aisyiyah. Transparency and accountability in school financial management play a crucial role in enhancing stakeholder trust and supporting the effective use of funds [2]. In addition, good budget planning and adequate control systems are key factors in realizing efficient and sustainable financial governance [3].

However, the implementation of good financial governance at the early childhood education/kindergarten level still faces various challenges. One of the main obstacles is the limited competence of school treasurers in financial management. Most treasurers come from the teaching staff who do not have an accounting background, so their understanding of recording, reporting, and financial management is still limited. This condition has the potential to cause recording errors, irregularities in reports, and a decrease in the level of transparency and accountability of the institution. In line with

this, various studies show that the competence in school financial management, which includes abilities in recording, reporting, understanding regulations, and utilizing technology, has a significant impact on the effectiveness of financial management and the accountability of educational institutions [4], [5]. Additionally, the experience and knowledge of the treasurer have also been proven to contribute to improving the quality of administration and the accuracy of financial accountability reports [4]. This shows that the enhancement of the treasurer's capacity is an important factor in achieving effective and accountable financial governance.

On the other hand, technological advancements demand the digitalization of financial management. However, many treasurers still lack adequate digital competence, making it difficult for them to use financial applications. These limitations result in low efficiency, delayed reporting, and an increased risk of administrative errors. In fact, good and digital-based financial management can support long-term financial stability, ensure timely payment of teacher salaries, improve facilities and infrastructure, and enhance the overall quality of educational services. Based on these conditions, strategic efforts are needed Through community service activities that focus on improving financial literacy, strengthening digital competencies, and enhancing the financial management of the treasurers of TK and PAUD 'Aisyiyah. This activity is expected to encourage the creation of transparent, accountable, and sustainable financial management, thereby supporting the improvement of educational quality.

RESEARCH METHOD

This community service activity is carried out with a needs-based participatory approach to ensure that the designed program aligns with the conditions and issues of the partners [6], [7]. The initial stage of the activity began with problem identification through a Focus Group Discussion (FGD) involving the treasurer, school principal, and 'Aisyiyah administrators. In addition, in-depth interviews were conducted with the treasurer to explore the challenges faced in daily financial management, as well as document studies on the school's financial reports to identify gaps in the recording and reporting processes. Next, a needs assessment was conducted through a survey to measure the level of financial literacy and digital competence of the treasurer. This activity also includes mapping the available technological facilities and infrastructure, such as computers, internet access, and software usage, as well as identifying the treasurers' understanding of basic accounting concepts and financial reporting standards. The results of this stage serve as the basis for formulating appropriate alternative solutions. Based on the results of the needs identification and analysis, several alternative solutions were formulated, namely financial literacy and basic accounting training for PAUD/TK treasurers, the preparation of uniform financial report standards, the provision of practical modules and guides, and the implementation of intensive mentoring to ensure optimal implementation. In its implementation, partners actively participate as training participants while also providing the venue for the activities, and are committed to following the entire program series and implementing the training

results in their duties and responsibilities as school treasurers. Program implementation evaluation is conducted to measure the effectiveness of the activities through several indicators, namely the attendance and participation rates of the participants, the involvement of the school, and the results of the participant satisfaction questionnaire regarding the implemented program. The entire series of activities is supported by the implementation team with task distribution that includes the preparation of a financial literacy curriculum, development of training modules, preparation of work plans, execution of technical assistance, and preparation of final activity reports. In addition, this activity also involves students as part of experiential learning, which is recognized in the form of Semester Credit Units (SKS) through community service activities and field practice outside the campus, relevant to their field of study [8], [9], [10].

RESULTS AND DISCUSSION

The implementation of this community service activity resulted in the main output being the improvement of the competencies of the treasurers of TK and PAUD 'Aisyiyah, as well as the development of a practical guide for school financial literacy and digitalization that is applicable. The activities were carried out through a model of socialization and mentoring that was systematically designed over several meetings. The approach used includes interactive material delivery, discussions, case studies, hands-on practice, and intensive mentoring. The stages of the activities consist of orientation, socialization of basic financial literacy, socialization of school financial governance, financial digitization, practical mentoring, as well as monitoring and evaluation, which collectively address the partners' issues comprehensively [8], [11], [12], [13], [14].

At the orientation stage, participants are provided with an understanding of the importance of financial literacy and the strategic role of the treasurer in creating transparency and accountability. The pre-test results indicate that the majority of participants still have a limited understanding of basic financial concepts, which suggests the need for ongoing socialization activities. This condition aligns with the initial findings that treasurers generally do not have an educational background in accounting. Next, at the stage of basic financial literacy socialization, participants began to understand the concepts of financial recording, cash flow, and the categorization of school funding sources. Through discussions and case studies, participants were able to distinguish between correct and incorrect record-keeping. This stage shows that socialization activities accompanied by concrete examples can enhance participants' understanding more effectively.

At the stage of socializing school financial governance, participants are provided with an understanding of the preparation of standardized financial reports, including simple cash flow statements. The result of this activity is the development of a uniform financial report format among early childhood education (PAUD) and kindergarten (TK) institutions, making the evaluation process easier and increasing accountability. This standardization is an important achievement because previously each institution used different formats. The stage of financial digitization has a significant impact on

improving the technological competence of treasurers. Participants are introduced to the use of simple applications such as Microsoft Excel and Google Sheets for financial recording and reporting. Through simple simulations and practices, the treasurers began to produce reports that were faster, more accurate, and systematic. This shows that the socialization of technology, followed by mentoring, can increase efficiency while reducing the potential for recording errors.

At the practical guidance stage, participants directly apply the material that has been socialized by preparing their respective school financial reports. The technical assistance provided helps participants overcome various obstacles, such as data input errors and report preparation. As a result, the treasurer was able to prepare monthly and semester reports more independently and systematically. The final stage, which involves monitoring and evaluation, shows a significant improvement between the pre-test and post-test results, both in terms of financial literacy and digital skills. In addition, the questionnaire results indicate a high level of participant satisfaction with the implementation of the activities. Participants were also able to present the financial reports that had been prepared, reflecting their increased confidence and understanding.

Overall, the implementation of this socialization and mentoring model has a positive impact on the school's financial governance. The treasurer not only understands the basic concepts of finance but also applies them in the form of transparent and accountable reports. Good financial management also supports the smooth operation of the school, such as the payment of teacher salaries, procurement of facilities and infrastructure, and the implementation of learning activities. These results are in line with previous research, which states that financial management competence and the utilization of technology have a close relationship with the effectiveness of school resource management, and that the experience and knowledge of the treasurer affect the quality of financial reports [15], [16]. Thus, continuous socialization and intensive mentoring become effective strategies in improving the quality of financial governance in early childhood education institutions.

CONCLUSION

Fundamental Finding : Community service activities carried out Through a model of socialization and mentoring have proven effective in improving the competence of kindergarten and early childhood education treasurers of 'Aisyiyah in school financial management. The socialization provided was able to enhance the participants' understanding of the basic concepts of financial literacy, financial management, as well as the importance of transparency and accountability. Meanwhile, intensive mentoring has a tangible impact on improving the treasurer's practical skills in preparing financial reports systematically and to standard. The results of the activities show a significant improvement in the aspects of financial literacy and digital skills of the treasurers, marked by their ability to use simple applications such as Microsoft Excel and Google Sheets in financial recording and reporting. In addition, the development of a uniform financial report format has become one of the important outputs that support the

improvement of accountability and ease of evaluation between institutions. **Implication :** Overall, this program contributes positively to the improvement of school financial governance, making it more transparent, accountable, and efficient. **Limitation :** The implementation of continuous socialization and targeted mentoring becomes a relevant strategy in enhancing the capacity of treasurers, especially in early childhood education institutions with limited resources. **Future Research :** Thus, this activity model can be replicated in similar institutions to support more professional financial management sustainability.

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