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Financial Management and QRIS Training for Traditional Market MSMEs at Sausu Trans Village

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of the economy in rural areas such as Sausu Trans Village, Parigi Moutong Regency, Central Sulawesi. However, many MSME actors face challenges in financial management, such as irregular recordkeeping, mixing personal and business finances, lack of understanding of the use of Qris, lack of understanding of savings and loans and business planning. This study explores the role of financial management training as an effort to empower MSMEs through the Thematic Real Work Lecture (KKN-T) of Uin Datokarama Palu at the Traditional Market of Sausu Trans Village in collaboration with the Merah Putih Village Cooperative of Sausu Trans Village, in this activity involving the institution of Bank BRI as a presenter. In this activity, MSME actors in Sausu Trans Village were participants in the practical discussion method to improve financial literacy. The results of the evaluation showed an increase in participants' ability to record simple finances, segregate business assets, and utilize digital financial services. This training is expected to encourage the sustainable growth of MSMEs, reduce the risk of business failure, and contribute to local economic development based on financial inclusion principles.

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INTRODUCTION

Micro, small, and medium enterprises (MSMEs) are the backbone of Indonesia's economy. The contribution of MSMEs to economic growth, absorbing labor, and reducing poverty has been proven to be significant (Prianto et al., 2024; Fadhillah et al., 2022). However, many MSMEs still face various challenges in developing their businesses, including limited access to financial management training that suits their needs (Asriani et al., 2025; Nirbita et al., 2025). In this case, collaboration between students of the Thematic Real Work Lecture (KKNT) of Uin Datokarama Palu, the Merah Putih Sausu Trans Village Cooperative, and the banking institution Bank Rakyat Indonesia (BRI) can be a potential alternative solution to support the development and progress of MSMEs optimally (Fadhillah et al., 2022).

This collaboration is a work program from KKNT students of Uin Datokarama Palu by inviting the Merah Putih Sausu Trans Village Cooperative and Bank Rakyat Indonesia (BRI) units with the theme "Financial Management Training for MSMEs". This makes a collaborative approach suitable to help MSMEs, especially those oriented towards the values of business ethics and local independence (Prianto et al., 2024). However, the understanding and awareness of MSME actors regarding the benefits and advantages of good financial management is still relatively low (Asrian et al., 2025; Fadhillah et al., 2022). Therefore, collaborative training efforts are needed to provide a better understanding to MSME actors about the role of financial management in encouraging the growth and development of their businesses. In today's era of digitalization, this activity is increasingly relevant because many MSMEs are starting to utilize technology in running their businesses, including digital payments using QRIS (Alifia et al., 2024; Suryawirawan et al., 2025). Training on digital services in financial management is also important to help MSMEs adapt to technological changes in developing their businesses (Awa et al., 2025).

Based on this background, community service activities of KKNT students of Uin Datokarama Palu through collaboration with the Merah Putih Village Cooperative and Bank Rakyat Indonesia (BRI) in financial management training for traditional market MSMEs in Sausu Trans Village, Sausu District, Parigi Moutong Regency, are very important. This activity is expected to provide a deeper understanding of MSME actors regarding the benefits of financial management, savings and loans, and how to use Qris so that they can take advantage of this service optimally. Thus, MSMEs can further develop and contribute more to the economy based on sustainable financial principles.

METHODS

Financial management training activities for MSMEs were prepared after KKNT students coordinated with the head of Sausu Trans Village and the head of the Red and White Village Cooperative. As a first step, kknt students conduct a survey in determining relevant locations and identifying the main problems that occur in MSMEs in sausu trans village. Based on the results of the survey where the activity was carried out, in the middle of the sausu trans village market with the aim of attracting the attention of MSME actors so that more participants would take part in financial management training activities. This activity will be held on November 12, 2025.

The stages of implementing activities are divided into two main parts. The first stage was the opening of the event which was officially opened by Mr. Amzal Syamsu S.E as the head of Sausu Trans Village, followed by a presentation by Mr. Ahmad Amirudin as the Head of the Merah Putih Cooperative of Sausu Trans Village about the working of the Red and White Village Cooperative covering funding (savings and loans), distributing agricultural products, ensuring farmers get a decent price, The economic life of MSMEs is running smoothly in the market. Then the next material was delivered by Mr. Fahmi Rhomal and Mr. Didik Priyanto (Head of BRI Unit) representatives from Bank Rakyat Indonesia (BRI), about good financial management, the use of Qris diqital payments, and savings and loans for MSME actors in Sausu Trans village. This material is delivered efficiently so that participants can understand easily. The main purpose of delivering this material is to provide a deep understanding of how to manage money well for the development of economic growth of MSME actors. including financial management analysis, and challenges faced by MSME actors.

The second stage is a discussion session where MSME actors ask questions related to things they do not understand about the material that has been delivered by the presenters. This discussion serves as a forum to further study the topic of discussion and provide space for MSME participants to understand in a practical context.

After the end of this activity, students of KKNT uin Datokarama Palu compiled a report on this financial management training as one of the work programs of KKNT uin Datokarama Palu. This report serves as a result of the activities of the UIN Datokarama Palu KKNT work program in collaboration with the Red and White Village Cooperative by presenting speakers from the BRI Bank Unit.

RESULTS AND DISCUSSION

This financial management training activity was conducted smoothly over a two-hour period, from 10:00 a.m. to 12:00 noon, at the Sausu Trans Village Market. The documentation of the activity is presented in Figures 1, and 2. Based on informal discussions and direct observations during the session, participants appeared to develop a better understanding of the importance of separating business expenses and income from personal finances. Many participants admitted that previously they relied only on memory or wrote transactions on small pieces of paper. After the training, they expressed their intention to start using a simple bookkeeping system. In addition, participants showed interest in adopting QRIS as a payment method after receiving an explanation from the BRI representative regarding its benefits and implementation process.

The discussion session became the most lively part. Traders ask a lot of practical questions, such as "If the trade is quiet, how can I still pay the cooperative loan?" and "What if this QRIS is a bad signal?" The speakers from the Red and White Cooperative and BRI answered patiently, So the atmosphere was like a casual chat, not a rigid lecture.

Through this activity, MSME actors in Sausu Trans Village began to realize that managing finances well could help their businesses grow more stable. They also know the benefits of joining a cooperative, such as getting easy loans and fairer selling prices of crops.

Figure 1. Remarks from the Head of Sausu Trans Village and Material presentation session

Figure 2. Group photo session

Overall, this training was successful because it was carried out in a place close to them (in the middle of the market), the material was delivered in everyday language that was easy for MSME actors to understand, and there was a free question and answer session.

CONCLUSIONS

The conclusion of this collaboration activity answers the main problems that occur among MSME actors in the trans sauce market. This activity succeeded in increasing the awareness and basic financial management skills of MSME actors, so that their businesses can develop in the midst of the digitalization era. We hope that the red and white sausu trans village cooperative can continue to assist MSME actors, perhaps with regular meetings so that the knowledge that has been gained is not lost just like that.

Activities like this can also be an example for other villages around Parigi Moutong.

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