

Training on Using the Petanimilenial.id Financial Accounting Application to Improve Financial Accountability Among Millennial Farmers

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Abstract

Digital transformation in the agricultural sector is an important demand in realizing efficiency, transparency, and sustainability of farming businesses. However, low financial literacy and technological skills are still the main obstacles for millennial farmers in managing their business finances professionally. This community service activity aims to improve the financial accountability and digital skills of millennial farmers through training and assistance in using the Petanimilenial.id application. The program was implemented in Sleman Regency, Yogyakarta Special Region, by involving millennial farmer communities as partners. The implementation method includes socialization, technical training, implementation assistance, and participatory evaluation using a questionnaire. The results of the activities showed a significant improvement in digital financial recording skills, understanding of application-based financial recording, and preparation of simple financial reports. The overall average participant evaluation score of 4.27 (very good category) shows that the Petanimilenial.id application is considered easy to use, relevant to the needs of farming businesses, and effective in improving financial accountability. The evaluation results show that this activity needs to be continued or further developed with an average score of 4.73. In addition, this activity encourages increased farmer confidence in making financial data-based decisions. This program proves that technology-based mentoring can strengthen the financial literacy and professionalism of young farmers, as well as being a real step towards sustainable agricultural digitalization in the modern economic era.

Keywords: millennial farmers, financial literacy, accountability, agricultural digitalization, training

INTRODUCTION

The development of digital technology in the last decade has brought significant changes in various sectors, including the agricultural sector. Amid the government's efforts to accelerate national digital transformation, agriculture as one of the backbones of the Indonesian economy is required to adapt to remain productive and competitive. The younger generation, known as millennial farmers, plays an important role in this transformation process. They are expected to be able to integrate traditional agricultural practices with technological innovation and modern management to achieve efficiency, transparency, and business sustainability.

However, there are still a number of fundamental challenges faced by millennial farmers, especially in the aspects of financial management and business management. Most farmers do not have an adequate financial recording system. Their agricultural business activities are still carried out conventionally, with manual recording in simple notebooks or even without recording at all. This makes it difficult to assess business performance, calculate profits and losses, and manage cash flow

in a planned manner. Without systematic financial reports, farmers will also find it difficult to access funding sources from formal financial institutions because they cannot present accurate and verifiable business data.

According to the Central Bureau of Statistics (BPS, 2023) , the number of millennial farmers in Indonesia aged between 19 to 39 years reached 6.18 million people, or around 21.93% of the total farmers. Meanwhile, in the Special Region of Yogyakarta (DIY), the number of millennial farmers reached 37,141 people or around 8.87% of the total farmers. This figure shows that young farmers have great potential to become the driving force of modern agriculture in the region, but they still need support in terms of financial literacy and utilization of digital technology.

One of the initiatives developed to answer these challenges is the Petanimilenial.id web-based application, the result of research and development by a team of lecturers from the Faculty of Economics and Business, Universitas Negeri Yogyakarta (Mustikawati et al., 2024) . This application is designed to help farmers digitally record farming business financial transactions, starting from creating a list of accounts, recording daily transactions, to preparing simple financial reports. Through this application, it is expected that farmers can have neat financial records, easily accessible, and can be used as a basis for decision making and applying for business capital. The petanimilenial.id application is a rare application that can be used for free and is open to the public. This application can be used by MSMEs, helping them with transparent and accountable financial record-keeping. Moreover, this application can be used by farmers who have had difficulty keeping financial records, especially those related to the sale of their harvest. Based on our trials and evaluations, this application is very practical and easy to use.

However, based on the results of initial trials and field observations, there are still many millennial farmers who are not familiar with the use of web-based technology. Low digital skills and limited financial literacy are the main obstacles in implementing a modern financial recording system. Therefore, a systematic mentoring program is needed so that farmers are able to understand basic accounting concepts, operate digital applications independently, and prepare accurate and useful financial reports.

Several service activities related to training and the use of applications were carried out to improve financial literacy and the ability of entrepreneurs in financial accountability and transparency. With a practical application-based approach, training activities are proven to encourage the creation of a more efficient, neat, and easily accessible financial recording system, making it easier for MSME actors to monitor their business performance on an ongoing basis (Saputri et al., 2024) . Through a directed mentoring and training process, business actors become more skilled in using accounting technology to record transactions and prepare financial reports independently (Sulaiman et al., 2023) . Similar results were also shown by community service activities (Suharno et al., 2022) which confirmed that simple accounting training has a positive impact on increasing the financial literacy of MSME actors.

Furthermore, training in the use of SME Accounting applications not only improves the ability to record transactions and prepare financial reports digitally, but also strengthens business financial management to be more orderly, efficient, and accurate (Trisulo et al., 2022) . This is in line with the findings (Muljanto, 2020) which show that training and assistance in using accounting applications can foster the discipline and efficiency of small business actors in recording transactions and preparing financial reports, thus having a positive impact on business decision making and tax compliance.

Service activities (Fujianti & Hendratni, 2020) also confirm that the use of digital accounting applications in MSMEs increases accounting understanding and professionalism in business management. Similar transformation also occurs in the agricultural sector, where the application of

digital financial records is proven to improve recording efficiency, accuracy of financial reports, and understanding of technology, while encouraging inclusive empowerment of farmers (Widarti et al., 2023) .

In addition, the application of the ETAP accounting system in training has proven effective in improving simple accountability-based financial reporting capabilities, thereby strengthening transparency and public trust (Kurniawan & Aini, 2022) . Through digital finance education and training, both MSMEs and farmers experience significant improvements in financial literacy, utilization of financial recording applications, and access to capital and digital markets, which ultimately support sustainable business development (Purnamasari et al., 2024) . Thus, accounting digitalization through various forms of training and mentoring is a key strategy to improve the managerial capacity and accountability of small business actors, although further strengthening is still needed through intensive mentoring programs (Mashuri & Ermaya, 2021) .

This community service activity is designed to answer these needs. Through training, mentoring, and evaluation approaches, a team of lecturers and students from the Faculty of Economics and Business UNY seeks to improve the financial literacy skills of millennial farmers in the Sleman area. Assistance is carried out not only in the form of socialization and technical practice of using applications, but also by providing an understanding of the importance of financial accountability in managing agricultural businesses.

METHOD

The service activities were carried out in Sleman, Special Region of Yogyakarta, with millennial farmer community partners. The implementation method uses a participatory and educative approach, which involves partners actively in every stage of the activity. The implementation process consists of four main stages.

- The first stage, preparation and socialization, includes internal coordination of the service team, preparation of training modules, and socialization of the benefits of the *Petanimilenial.id* application to partners.
- The second stage, training on the use of the application, , was carried out practically using farmer devices to introduce the features of recording transactions, creating a list of accounts, journaling, and preparing digital financial reports.
- The third stage, implementation assistance, is carried out offline and online to help farmers overcome technical obstacles and ensure consistency in the use of the application. The last stage, evaluation and monitoring, was conducted through questionnaires and group discussions to assess the improvement of financial literacy and the effectiveness of the application in supporting financial accountability of farm businesses.

Each stage of the activity is systematically designed following the participatory training cycle, which includes:

- Need Assessment, which is carried out during the preparation stage.
- Planning & Design, which is reflected in the development of modules.
- Training implementation (Implementation), which is carried out through the training and mentoring stages.
- Evaluation of results and follow-up (Evaluation & Follow-up), which is realized in evaluation and monitoring activities.

Thus, the method of implementing activities not only emphasizes the technical aspects of using the application, but also strengthens participatory learning, the sustainability of financial digitization practices, and the long-term capacity building of partners.

RESULT AND DISCUSSION

Community service activities regarding assistance in using the Petanimilenial.id application have been carried out from June to October 2025 by involving the millennial farmer community in Sleman Regency. This program aims to improve the ability of farmers to carry out digital-based financial records to strengthen the accountability and professionalism of agricultural business management.



Figure 1: Material Delivery

Training activities were carried out in October 2025 at the computer laboratory of the Faculty of Economics and Business, Universitas Negeri Yogyakarta, namely the assistance program for using the Petanimilenial.id digital financial recording application by educating millennial farmer partners about the importance of financial records in managing agricultural businesses. The submission of material explains the basic concepts of accounting records and financial literacy.

After the delivery of conceptual material, the activity continued with hands-on training on the use of the Petanimilenial.id application which tested how to record daily transactions, make simple financial reports, and monitor the financial position of the business systematically. Participants were also given examples of the application of digital recording systems in farming businesses that have been running, so that they can understand the use of the application more familiarly and hope that in the future partners can use the application independently. With the financial recording application, partners can use the application for their business transparency and accountability needs.



Figure 2. Training on Application Usage

As a form of evaluation, the service team gave questionnaires to training participants to assess the level of understanding, ease of use, and benefits of the Petanimilenial.id application. The results of the analysis showed that participants gave positive responses to all aspects of the activity with an overall average score of 4.27 (very good category). The indicator with the highest score was "activities need to be continued or developed further" with a score of 4.73, which illustrates the participants' high enthusiasm for the sustainability of the program. In addition, the overall satisfaction level with the training reached 4.40, indicating that this activity was considered relevant and had a real impact on participants.

In terms of competence, most participants stated that the application is easy to use to record financial transactions (score 4.13) and helps understand the financial condition of the business (4.27). This shows that digital media can be an effective learning tool for millennial farmers in improving financial literacy. Positive responses also emerged in the aspects of participants' confidence after the training (4.27) and the ability to make better business decisions (4.33).

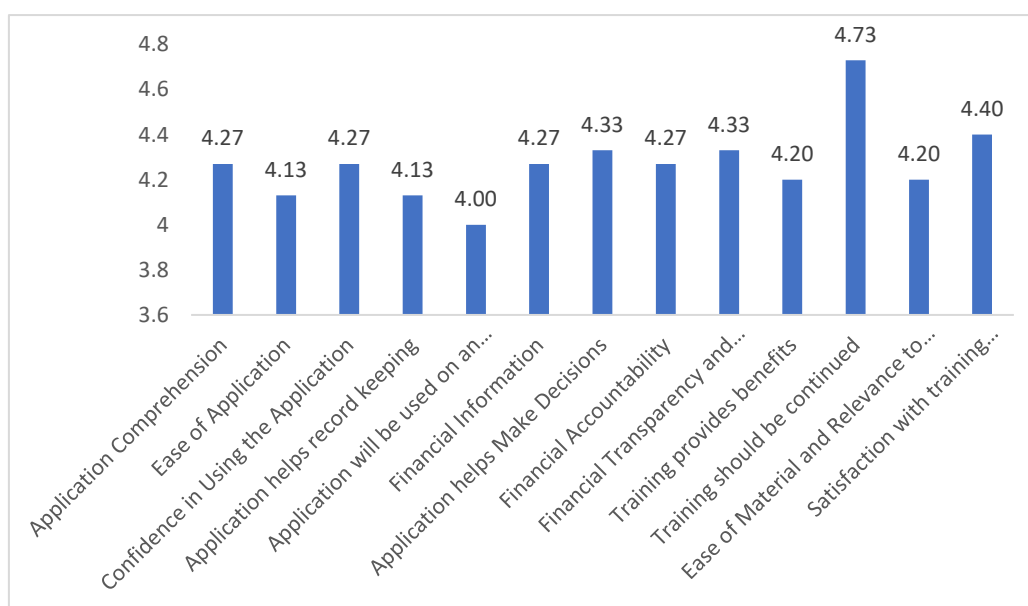


Figure 3. Evaluation Results

These results show that mentoring activities have succeeded in increasing farmers' understanding of digital financial records. The implementation of Petanimilenial.id encourages farmers to be more disciplined in recording transactions, assessing cash flow, and understanding their financial position. This improvement is an important foundation to strengthen farmers' access to formal financial institutions because their business data can be presented more accurately and verified. Furthermore, this program needs to be developed by expanding the scope of participants and adding application features according to user needs so that the system can run more optimally and sustainably.

Figure 4. Workshop and Training on Petanimilenial.id Application



DISCUSSION

Training in the use of the Petanimilenial.id application has proven effective in improving the financial literacy and accountability of millennial farmers. The evaluation results show an average score of 4.27 with a high level of satisfaction regarding the ease of use, benefits, and relevance of the training. The improvement in participants' abilities in recording transactions, preparing financial reports, and understanding financial positions shows that a participatory and educational approach can strengthen farmers' capacity to manage data-based businesses.

These findings are in line with previous studies that emphasize the important role of digitization in improving financial efficiency and transparency. Digital accounting training encourages business actors to be more systematic and accountable (Sulaiman et al., 2023; Trisulo et al., 2022). Simple accounting applications can strengthen the confidence and professionalism of small business owners (Kurniawan & Aini, 2022; Widarti et al., 2023). With the implementation of Petanimilenial.id, farmers

are beginning to transition from manual record-keeping to a more efficient, accurate, and easily verifiable digital system.

Strategically, this activity contributes to accelerating the digital transformation of the agricultural sector and empowering the younger generation to adapt to the modern economy. Although there are still technical obstacles in using web-based applications, hybrid assistance helps overcome these obstacles. Thus, this training not only serves as a technology transfer but also as a means of social empowerment that shapes millennial farmers into more professional, transparent, and prepared economic actors for the era of sustainable digital agriculture.

RESEARCH IMPLICATION

The results of this community service activity have important implications for the development of financial literacy and digital transformation in the agricultural sector. First, training in the use of the Petanimilenial.id application shows that a technology-based approach can be an effective strategy in improving farmers' financial accountability. Through recording transactions and compiling digital financial reports, farmers are able to understand the financial position of their businesses in a more transparent and objective manner, which ultimately strengthens their ability to make data-driven decisions.

Second, from an academic perspective, this activity contributes to the development of a digital-based participatory training model that can be applied in community service programs in the fields of economics and agribusiness. The hands-on learning approach combined with hybrid mentoring has proven to be able to bridge the digital divide among young farmers, while also serving as a sustainable learning model that is relevant for improving the economic capacity of rural communities.

Third, from a policy perspective, the results of this activity indicate the need for institutional support and cross-sector collaboration between universities, local governments, and farmer communities to expand the application of digital finance. The integration of the Petanimilenial.id application into agricultural empowerment programs can be a strategic step towards accountable, efficient, and highly competitive smart farming in the digital economy era.

CONCLUSION

Training activities on the use of the Petanimilenial.id application have proven effective in improving the financial literacy and digital skills of millennial farmers. The average participant evaluation score of 4.27 indicates a very good level of satisfaction and benefit. This application helps farmers record transactions in a more orderly manner, understand the financial condition of the business, and increase accountability to other parties. This community service activity is recommended to be continued by expanding the scope of participants and developing application features to better suit the needs of users in the field.

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