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Enhancing the Competitiveness of Ceramic MSMEs through Accounting and Tax Literacy: Evidence from the Plered Ceramic Cluster

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Abstract: This community service activity aims to improve the accounting and tax literacy of micro, small, and medium-sized enterprise (MSME) operators to enable them to prepare accurate financial reports and establish competitive product pricing. The program involved 33 participants from the ceramics industry in Anjun Village, Plered District, Purwakarta Regency, Indonesia. The training was delivered through a combination of instructional sessions, interactive discussions, transaction-recording simulations, and practical cost of goods sold (COGS) calculations based on real-world case studies from the local ceramics industry. Program effectiveness was evaluated using pre-test and post-test assessments comprising ten indicators of accounting and tax literacy. The data were analyzed descriptively using percentage analysis to measure changes in participants' understanding across the assessed indicators. The evaluation results showed that the average level of participants' understanding increased from 50% in the pre-test to 63% in the post-test, with improvements observed in nine of the ten assessment indicators. In addition to improving technical competencies, the program also enhanced participants' confidence in managing their business finances. Overall, the findings demonstrate that a needs-based and participatory training approach is effective in strengthening MSME accounting and tax literacy while fostering more accountable and competitive business management practices.

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Introduction

Micro, Small, and Medium-sized Enterprises (MSMEs) are one of the main pillars of the Indonesian economy, playing a central role in driving economic growth, creating employment, and improving public welfare. The strategic role of MSMEs is reflected in their number, which stands at around 65.5 million businesses, and their contribution to the national Gross Domestic Product (GDP) of 61.9%. Moreover, the MSME sector employs more than 119 million workers, accounting for around 97% of the national workforce, constituting the backbone of the Indonesian economy (Aprionis, 2025). Beyond driving local economic activity, MSMEs are highly adaptable to changing business conditions and contribute to economic stability during periods of crisis (Haryanto et al., 2024; Nursalim et al., 2023; Nurullah, 2026).

Despite playing a strategic role in the national economy, the majority of MSMEs still face various challenges in business management, particularly in accounting and financial management. Low accounting literacy means that many MSME operators are unable to maintain proper records, prepare financial statements in accordance with applicable standards, or generate accurate financial information (Dewi & Fittriya, 2021; Lumbangaol, 2022). This limits their capacity to measure business performance, assess profitability,

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control costs, and make evidence-based decisions. Moreover, inadequate financial record-keeping also prevents MSMEs from accessing credit from financial institutions, given the absence of reliable and verifiable financial information (Mayasari & Fauzi, 2025; Thadeus et al., 2023).

One of the main challenges still faced by MSMEs is low accounting literacy, as reflected in sub-optimal bookkeeping practices and the calculation of the cost of goods sold (COGS). The majority of MSME operators still regard financial record-keeping as a complex activity that requires additional time and offers no immediately tangible benefits for business development. Consequently, business transactions are frequently not recorded systematically, producing inaccurate financial information that cannot support effective decision-making (Naikofi et al., 2024). Moreover, product pricing is typically based on estimates, experience, or prevailing market prices rather than on systematic production cost analysis. In fact, an accurate calculation of the cost of goods sold requires identifying all cost components, including raw materials, labor, and production overhead. Errors in COGS calculation produce selling prices that do not reflect actual production costs, potentially reducing profitability and undermining long-term business sustainability (Amah et al., 2025; Yulyana, 2022; Yustitia & Adriansah, 2022; Zulfiar et al., 2023).

This issue is also evident at the Plered Ceramics Center in Anjun Village, which is one of Indonesia's major centers for the handicraft and ceramics industries. This business center produces a variety of products, including flower vases, decorative ceramics, bricks, and roof tiles, which are marketed across various regions. According to field data, there are around 264 ceramics businesses employing approximately 3,000 people. The main characteristic of the ceramics industry in this region is a customized production system, meaning that each product has different specifications, raw material requirements, and production processes. Preliminary observations at the Plered Ceramics Center MSME Cluster in Anjun Village indicate that most business operators do not yet have a proper, structured bookkeeping system.

The recording of raw material costs, direct labor costs, and production overheads is still carried out in a rudimentary manner; indeed, some costs have not yet been systematically identified and recorded in the cost of goods sold calculations. This situation makes it difficult for business operators to determine appropriate selling prices, accurately calculate operating profits, and effectively control production costs (Muntasyah, 2025; Reski, 2024; Saputra et al., 2023). Given the customized, job-order nature of ceramic production where each order involves unique cost structures, raw material combinations, and labor inputs participatory bookkeeping training and case-based mentoring were identified as the most appropriate intervention strategy to address these challenges. Unlike conventional lecture-based instruction, a participatory approach allows participants to apply bookkeeping principles and COGS calculation methods directly to their own business transactions. This contextual, hands on engagement makes the learning more relevant, accessible, and immediately applicable to the operational realities of the ceramics industry.

The nature of the ceramics industry, which is largely oriented towards job-order production, means that calculating production costs is more complex than in manufacturing businesses that produce goods on a mass scale. Variations in size, design, raw material types, and the level of difficulty involved in production mean that production costs vary from order to order. Consequently, the ability to accurately identify, classify, and allocate the costs of raw materials, direct labor, and production overheads is a key factor in producing an accurate COGS calculation. Errors in cost calculations can result in sub-optimal pricing: prices set too

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low thereby reducing profitability or too high thereby reducing the product's competitiveness in the market (Fitri & Astuti, 2025; Ratu et al., 2024).

Beyond bookkeeping and production cost calculation, taxation remains a persistent challenge for many MSME operators. Limited understanding of tax obligations, the recording of transactions required for tax reporting, and changes to tax regulations affecting MSMEs mean that tax compliance levels are not yet optimal (Alam, 2025; A. Amalia, 2025; Saprudin et al., 2020). Tax compliance is an essential element of sound business governance and enhances a firm's credibility with financial institutions, government agencies, and business partners. Government Regulation No. 55 of 2022 has introduced a simplified final income tax rate of 0.5%of gross turnover for micro, small, and medium-sized enterprises (MSMEs) with a turnover of less than Rp4.8 billion; however, awareness and understanding of this regulation remain limited (Dalope, 2025; Hartanto, 2024; Widati et al., 2025).

In response to these challenges, this community service initiative aimed to empower MSMEs at the Plered Ceramics Center in Anjun Village through education, training, and mentoring programs in accounting and taxation. The activities were conducted using a participatory educational method that emphasized participants' active involvement at every stage of the program. This method combined the delivery of material, interactive discussions, hands-on practice, and simulations of transaction recording and cost of goods manufactured calculations under real-life conditions faced by business owners (Nurjannah et al., 2025; Yulianti et al., 2026).

The program focused on building participants' capacity to maintain simple accounts, accurately calculate COGS, and understand and meet their tax obligations in accordance with the characteristics of micro and small enterprises. Through this initiative, participants are expected to identify and accurately allocate production cost components, maintain systematic and orderly financial records, and use financial information to support more effective business decision-making. Improved accounting and tax literacy is expected to strengthen business management, raise operational efficiency, and enhance long-term competitiveness among MSME operators (Harlina et al., 2025; Kurniati et al., 2026).

This initiative is designed to improve the accounting and taxation literacy of MSME operators, as measured by changes in participants' level of understanding before and after the program. It is hoped that this enhancement in competence will support more effective business management, improve the accuracy of selling price determination, strengthen tax compliance, and promote long-term business sustainability. In addition to providing direct benefits to partners, this community engagement initiative also generated academic outputs.

Method

This Community Service activity employs a participatory educational approach that combines the delivery of material, interactive discussions, hands-on practice, and simulations based on real-world problems faced by MSME operators at the Plered Ceramics Center in Anjun Village. Experiential Learning and Problem-Based Learning were selected because they enhance participants' conceptual understanding and practical skills through active engagement in learning and problem-solving (Amalia et al., 2025; Triansyah, 2025). Participants thus acted not merely as passive recipients of information but as active agents at every stage of the learning process.

The program was implemented in four main stages: situation analysis, preparation, implementation, and evaluation. The activity was conducted in April, 2026 with 33 MSME operators from ceramic businesses in Anjun Village, Plered, participating throughout all

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stages of the program. During the situation analysis stage, the implementation team identified the partners' needs and challenges through observation and initial discussions. The analysis focused on the financial literacy levels of MSME operators, particularly regarding simple bookkeeping practices, cost of goods sold calculations, setting selling prices, and understanding tax obligations. The results of the analysis were used as the basis for developing teaching materials, learning methods, and mentoring strategies tailored to the partners' needs.

The preparation stage involved developing teaching materials and training modules covering the basic concepts of business bookkeeping, the identification and classification of production costs comprising raw material costs, direct labor costs, and factory overheads, methods for calculating the cost of goods manufactured, cost-based pricing strategies and tax aspects relevant to MSMEs.

The implementation phase was carried out through face-to-face training sessions that emphasized active participant involvement. The activities began with a presentation on the importance of bookkeeping, calculating the cost of goods manufactured, and fulfilling tax obligations as part of sound business management. Participants then took part in guided discussion sessions, practiced recording financial transactions and categorizing production costs, and conducted simulations to calculate the cost of goods sold and set selling prices based on the specific conditions of their businesses. Participants were also given exercises to calculate operating profit and analyze basic financial information to support business decision-making (Baderan, 2025; Norviana et al., 2025).

The evaluation phase was carried out to assess the program's effectiveness and the extent to which the activity's objectives had been achieved. The evaluation was conducted by administering pre-tests and post-tests to measure participants' improved knowledge and understanding of bookkeeping, cost of goods sold calculations, and taxation. Data were analyzed using descriptive percentage analysis, by calculating the proportion of correct responses for each of the ten indicators before and after the training. The percentage change for each indicator was then compared to determine the level and direction of improvement in participants' understanding following the intervention.

Result and Discussion

Implementation of the MSME Accounting Training Program

An initial survey revealed that the majority of ceramic MSMEs in Plered faced stagnating competitiveness attributable to conventional financial management practices. The principal problems identified included failure to separate personal and business assets, inadequate transaction recording, and inability to calculate the cost of goods sold. These conditions are consistent with findings from various studies indicating that low financial literacy is a major obstacle to the sustainable development of MSMEs (Kurniati et al., 2026; Nurjannah et al., 2025).

This Community Service activity aims to provide solutions to the partners' problems related to a lack of understanding of record-keeping, cost accounting, and the preparation of accountable financial statements. The main activity was an MSME Accounting Training Program. During this training, the community service team delivered content systematically and comprehensively. Content delivery was designed to be interactive and structured, organized into three thematic clusters.

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Figure 1. Community Service Activity

1) **The Basics and the Simple Accounting Cycle for MSMEs**

In the initial stage, the Community Service Team provided a basic understanding of the importance of proper financial management. A common weakness among MSMEs is the failure to separate personal and business assets. Bookkeeping is an essential tool for tracking cash flows objectively, reducing fraud risk, and providing a foundation for strategic business decisions. This fact is reinforced by a study (Norviana et al., 2025) that found that 85% of MSME owners surveyed still mix their personal and business finances, a situation that can significantly hinder business growth.

During the introductory session, the 33 MSME participants engaged actively with the Cash In Book and Cash Out Book recording module. Initial responses revealed that most participants had never maintained formal financial records, relying instead on memory or rough estimates to track daily transactions. When invited to simulate recording their own actual business transactions, several common challenges emerged: difficulty distinguishing between business-related expenditures and personal household expenses reflecting the widespread practice of mixing personal and business finances and difficulty identifying all relevant cost items, particularly indirect costs such as equipment depreciation, fuel, and electricity charges that are integral to ceramic production. The Community Service team addressed these challenges through real-time, facilitated guidance using concrete examples drawn directly from the ceramic production context. By the close of the session, participants demonstrated improved confidence in recording at least three main categories of daily transactions, with several noting that the structured format provided a practical tool they could apply immediately in their businesses.

The specific benefits of bookkeeping outlined included ease of monitoring business profitability, a tool for liquidity control, a means of planning for the future, and serving as a key supporting document when MSME operators seek financing or capital from formal financial institutions. Participants were introduced to a simple accounting cycle tailored to the capacity of MSMEs, ranging from the collection of transaction evidence and chronological recording in the Cash In Book and Cash Out Book to the reporting stage, in the form of a simple Income Statement and Balance Sheet. This hands-on approach has proven effective in enhancing understanding, as demonstrated by Mokoginta et al. (2022) who reported significant improvements in financial record-keeping comprehension following practice-based training.

2) **Calculation of Cost of Goods Sold (COGS) and Setting of Selling Prices**

Cost accounting is a crucial aspect of the Plered ceramic manufacturing industry to avoid hidden losses. The nature of ceramic production entails a relatively

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high level of cost complexity, as it encompasses Direct Raw Material Costs (clay, sand, colorants), Direct Labor Costs (a piecework wage system for artisans), and Factory Overhead Costs (fuel, electricity, and equipment depreciation). Inaccuracies in calculating the cost of goods sold (COGS) can result in selling prices that are too low, leading to unwitting losses, or too high, resulting in a loss of competitiveness in the market (Fitri & Astuti, 2025; Ratu et al., 2024).

Participants were taught about the classification of the three main cost components in the calculation of the cost of goods sold (COGS), namely Direct Raw Material Costs (DRMC), Direct Labor Costs (DLC) - including the owner's wages, which are often overlooked – and Factory Overhead Costs such as electricity, water, and equipment depreciation. The standard mathematical formula taught is COGS = (Total Raw Material Costs + Total Labor Costs + Total Overhead Costs) ÷ Number of Units Produced. Once the COGS is known, participants are taught to set the selling price using the Cost-Plus Pricing Method, namely: Selling Price = COGS + (Profit Margin Percentage × COGS). Direct mentoring based on case studies of ceramic businesses has been shown to significantly improve participants' understanding and skills (Saputra et al., 2023; Yustitia & Adriansah, 2022).

3) **Taxation Aspects for MSMEs**

As part of their civic responsibility and to formalize their business operations, this training also equips MSME operators with knowledge on tax compliance. Participants are provided with an understanding of the process, ranging from how to register with the Directorate General of Taxes and the obligation to calculate and pay tax to filing tax returns via SPT/Coretax, which will come into effect in mid-2024. The material covers the final income tax (PPh Final) rate of 0.5% of gross income in accordance with Government Regulation No. 55 of 2022 and Minister of Finance Regulation No. 164 of 2023, noting that taxpayers with gross turnover not exceeding Rp4.8 billion are subject to final tax. Generally, MSME partners do not pay much attention to tax matters as their average annual turnover remains below Rp500 million, meaning they are not subject to income tax under the regulations; however, understanding their tax rights and obligations remains important in preparation for the future (Astini, 2025; Dalope, 2025; Hartanto, 2024).

Monitoring and Evaluation

Monitoring and evaluation were conducted to assess the effectiveness of the community service activities in improving MSME operators' understanding of accounting and financial management. The program's success was measured by comparing pre- and post-test results from 33 participants administered before and after the training. Based on the evaluation results presented in Table 1, the cumulative effectiveness of this training program is reflected in the average increase in partners' understanding, from 50% to 63%. This 13% point gain approximately 26% relative to the baseline demonstrates that the training had a positive effect on participants' understanding. This result is lower than the increase reported by Nurjannah et al. (2025), at 41.4%, and Kurniati et al. (2026), at 35.25%, which can be explained by differences in program duration and participants' educational levels, but still indicates a positive trend and is consistent with the existing literature.

According to Table 1, 9 of 10 indicators improved following the implementation of the activities. The greatest improvement was observed in the indicators relating to financial management objectives, cash books, and the concept of micro, small, and medium-sized enterprise taxation, which achieved a 100% level of understanding in the post-test. These

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results indicate that practical content directly relevant to daily business activities is more readily understood by participants. This pattern is consistent with the findings of Amalia et al. (2025), who reported that experiential learning effectively improved the practical skills of MSMEs from 39% in the pre-test to 88% in the post-test for material based on real-life simulations.

Meanwhile, one indicator namely, understanding of the Annual Personal Income Tax Return showed no improvement (remaining at 14%). This is likely because most participants had no prior experience completing or filing tax returns. Moreover, participants' business turnover remains volatile and generally falls below the threshold requiring tax payments, meaning that tax compliance had not yet become a pressing concern for most participants. This finding is consistent with Hartanto (2024), who found that understanding tax reporting procedures was the aspect that was most difficult to improve in a single training session.

Table 1. Pre-test and Post-test Results

No.	Question	Pre-test	Post-test
1)	Objectives of Financial Management	86%	100%
2)	Separation of Personal and Business Finances	71%	83%
3)	Cash Book	71%	100%
4)	Accounting Equation	14%	33%
5)	Business Profit	43%	50%
6)	Importance of Cost of Goods Sold (COGS)	43%	50%
7)	Calculation of Cost of Goods Sold (COGS)	43%	67%
8)	Basic Concept of Taxation for MSMEs	83%	100%
9)	Income Tax Rate for MSMEs	29%	33%
10)	Annual Individual Income Tax Return	14%	14%
Average		50%	63%

Although there has been an improvement in most indicators, some topics such as accounting equations, operating profit, cost of goods sold calculations, and the income tax rate for micro and small enterprises still show a relatively low level of understanding. These findings indicate the need for continued support and more intensive practice to enable participants to apply these concepts independently. This is in line with recommendations from various studies, which emphasize the importance of post-training follow-up programs to sustain improvements in financial literacy (Kurniati et al., 2026; Yulianti et al., 2026).

Beyond improving technical knowledge, the initiative generated non-technical benefits, including greater confidence among MSME operators in managing business finances in a structured and measurable way. The high level of engagement during discussion and practical sessions confirms a substantial unmet demand for practical accounting education among MSME operators. Overall, the results of the monitoring and evaluation indicate that this community service initiative has successfully achieved its intended outputs, namely an improvement in participants' accounting literacy, and has produced initial outcomes in the form of a shift in the mindset of MSME owners regarding the importance of financial record-keeping, calculating business costs, and tax management as the foundation for supporting business sustainability and development.

Conclusion

The community engagement activity in the form of a training program designed to boost the competitiveness of MSMEs at the Plered Ceramics Center through enhanced accounting and taxation literacy successfully increased the average level of understanding among the 33 participants from 50% to 63%, with 9 out of 10 indicators showing a significant improvement. The program employed Experiential Learning and Problem-Based Learning approaches through simulations of cash book recording, Cost of Goods Sold calculations based on real-life ceramic industry case studies, and awareness-raising sessions on tax obligations.

The key measurable outcomes were an increase in practical understanding of the objectives of financial management, cash bookkeeping, and tax concepts for MSMEs, reaching 100% in the post-test, as well as a shift in participants' mindset towards more orderly and accountable business management. The main limitations of this activity were the constrained training duration, which left understanding of technical topics such as COGS calculations and income tax rates relatively low, and the absence of post-training implementation support. Follow-up activities should include individual or small-group support for technical topics, development of context-specific printed modules tailored to the ceramics industry, and collaboration with the local Tax Office to sustain financial and tax literacy programming.

Recommendation

For Future Extension Teams

Community service programs should replicate The Experiential-Learning and Problem-Based Learning approach in other MSME clusters, incorporating a longer implementation period and post-training mentoring sessions to support the practical application of bookkeeping, cost calculations for goods sold, and tax reporting by MSME managers. A longer program duration will allow for more intensive support both individually and in small groups on technical topics where a single training session has proven insufficient.

For Local Stakeholders

Strengthening formal collaborations with the local Tax Office and the Department of Cooperatives is recommended to build a sustainable financial and tax literacy framework for the ceramics industry in Plered. This collaboration should include regular outreach programs, simplified tax guidance materials tailored to micro, small, and medium-sized enterprises, and support mechanisms for MSME operators who wish to formalize their business operations and improve their access to institutional financing.

For Academic Institutions

Developing industry-specific learning modules tailored to the unique production system of the ceramics sector is recommended, particularly addressing the complexities of job-order cost accounting and its practical application in artisanal and craft-based industries. These modules should be written in accessible language, incorporate ceramic industry-specific case studies and worked examples, and be designed for self-directed use by MSME operators with limited formal education backgrounds, ensuring long-term applicability beyond the training program itself.

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