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ACCRUAL-BASED ACCOUNTING ASSISTANCE FOR FINANCIAL LITERACY AMONG 12TH GRADE SOCIAL STUDIES STUDENTS AT MA TARBIYATUL MUSTAFID

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ABSTRAK

This community service program aimed to improve students' understanding of accrual-based accounting through participatory socialization and practical simulation. The activity involved 54 students from XII IPS-1 and XII IPS-2 at MA Tarbiyatul Mustafid. The program was structured into three sessions: a theoretical presentation, a simulation of accrual-based transaction recording, and an interactive discussion. The evaluation results showed a significant improvement in students' comprehension. The average pre-test score of 45.2 increased to 78.6 in the post-test. Prior to the activity, only 31% of students could distinguish between cash and accrual basis accounting, while after the activity, 73% were able to explain and apply accrual concepts in simple transaction cases. Both classes demonstrated consistent improvement, with average increases of +32.8 and +33.4 points. In practice, 85% of students successfully prepared accrual-based income statements for small business cases, although some still confused expenses and liabilities. Interactive discussions helped to correct these errors, reinforcing conceptual clarity. The findings confirm that direct practice with contextual case studies is more effective than purely theoretical learning methods.

Keywords: Accrual Accounting, Financial Literacy, Participatory Learning, Digital Tools, Secondary Education.

INTRODUCTION

Financial management is a universal skill that is relevant not only for large organizations but also for every individual in daily life (Bajpai, 2023; Gayathri, 2019; Kumar & Singh, 2025; Napate, 2021; Nurjanah et al., 2024; Shaukat, 2021). It encompasses the processes of planning, controlling, and evaluating economic resources so that they can be used effectively and efficiently in the future (Helmold, 2022; Tynarbekovna, 2025). In an organizational context, financial management maintains operational sustainability, ensures liquidity, and supports strategic decision-making (Albrychiewicz-Słocińska, 2023; Dekamini et al., 2024; Hermawan, 2021; Zainal, 2024). For individuals, financial literacy helps manage income, expenses, savings, and investments to achieve a healthy financial balance(Amirtha, 2024; Hidayat & Sudana, 2021; Jamuni, 2022; N et al., 2025; Pawar, 2018; Rani, 2023). Thus, financial management is an essential foundation for building economic resilience at both the micro and macro levels.

In everyday life, everyone faces various financial decisions, from managing household budgets and paying bills to planning for future needs (Bhovi et al., 2024; Kulkarni, 2025; Raaij, 2016; Teng, 2022). The ability to manage finances appropriately determines a person's quality of life, as errors in recording or management can lead to persistent financial problems. Therefore, financial literacy based on accrual accounting is increasingly relevant, as it provides a more accurate picture of the financial situation compared with cash-based records alone.

In the workplace, financial management skills are among the core competencies required of professionals (Al., 2021; Budding et al., 2022; Harmonia & Agustina, 2023; Jamaluddin et al., 2022). Whether in the business sector or government, the ability to understand financial statements, distinguish between income and cash receipts, and anticipate future liabilities is crucial for effective financial management. Accrual-based accounting, which recognizes rights and obligations at the time of the transaction, provides more comprehensive data to support decision-making (Aliah et al., 2024; Efita Sari, 2018; Herawati, 2018; Manipol & Pabelona, 2025; Paramitalaksmi, 2022; Rakow, 2019; Ridwan et al., 2022; Santos & Marquez, 2024). Therefore, this skill is not only academic but also practical and applicable in the real world.

Financial management is relevant not only for office workers and entrepreneurs but also for school students (Abro et al., 2024; G et al., 2024; Pranav et al., 2024; Rajesh & Giridhar, 2024; Remonde, 2025; Sabirin et al., 2023; Saputri et al., 2024; Sariani et al., 2025; Sy et al., 2026; Taj & Reddy, 2024). Financial management skills should be instilled from an early age so that the younger generation becomes accustomed to thinking critically and systematically when facing financial issues (Goyal, 2024; Kaur & Singh, 2023; Ma, 2025; Sabirin et al., 2023; Thanh et al., 2023). Good financial literacy helps individuals understand the value of money, the importance of saving, and the risks associated with debt (Goel, 2023; OECD, 2017; Pranav et al., 2024; Pyanova et al., 2025). Thus, financial education in schools is a long-term investment to create a generation that is better prepared to face future economic challenges.

Every level of education has different needs for understanding financial concepts (Camisón-Haba, 2021; Kocoglu, 2021; Walstad et al., 2016). Kindergarten and elementary students are usually introduced to simple concepts such as saving or distinguishing between needs and wants. Junior high students begin to understand simple record-keeping, such as classroom cash funds. At the high school/MA level, students are already in a transition phase towards working life or higher education; thus, they need to be introduced to more complex accounting concepts (Adesina et al., 2025; Alcalde & Stupariu, 2025; Martins & Fonseca, 2021; Rossouw, 2020; Septiowati et al., 2025). At this stage, accrual-based accounting becomes relevant as it provides a real picture of the professional practices used in the business and the public sectors.

In the context of Madrasah Aliyah (MA), particularly in the Social Sciences (IPS) major, students possess unique characteristics. They not only study social sciences but are also equipped with practical skills relevant to the business and management fields (Liza et al., 2025). However, accounting instruction at this level is still predominantly cash-based, so students often have difficulty distinguishing between income and cash receipts and have little experience in recording complex transactions such as receivables, payables, and accrual expenses (Basioudis, 2019; Rupert & Kern, 2017). This indicates a financial literacy gap that must be addressed immediately.

The dominance of cash basis in accounting instruction at secondary schools leads to students' poor understanding of the concepts of payables, receivables, and accrual accounting (Souza et al., 2026). However, these skills are essential for meeting the demands of modern accounting (Bordian, 2024; Chan et al., 2023; Hanetseder et al., 2022). As a result, students' financial literacy has not reached its maximum potential, and they risk experiencing difficulties when faced with professional accounting practice in the workplace (Lantos et al., 2022).

This financial literacy gap becomes even more apparent when IPS students at MA Tarbiyatul Mustafid show a limited ability to distinguish between accrual income and income received in advance. This indicates the need for more practical educational interventions using a participatory approach that involves real-case simulations. In this way, students will not only understand theory but also gain practical skills relevant to their everyday lives.

Previous community service at MA Tarbiyatul Mustafid has shown positive results, where twelfth-grade students were able to improve their accrual understanding through participatory socialization methods (Ihyani et al., 2025). The average pre-test score increased significantly after the activity, and most students succeeded in preparing accrual-based financial statements. However, some students still have difficulty distinguishing between accrual income and income received in advance. This finding indicates the need for more intensive follow-up.

Therefore, the community service activity titled "Accrual-Based Accounting Assistance for Financial Literacy of XII IPS Students at MA Tarbiyatul Mustafid" was designed to strengthen students' accounting competence through a participatory approach, hands-on practice, and the use of simple digital technology such as Excel or Google Sheets. This activity is expected to improve students' financial literacy and make a real contribution to strengthening vocational education at the secondary level. With program continuity from the previous cohort, this service also becomes a replication model that can be applied in other schools, extending its benefits more widely and sustainably.

METHOD OF ACTIVITIES

General Approach

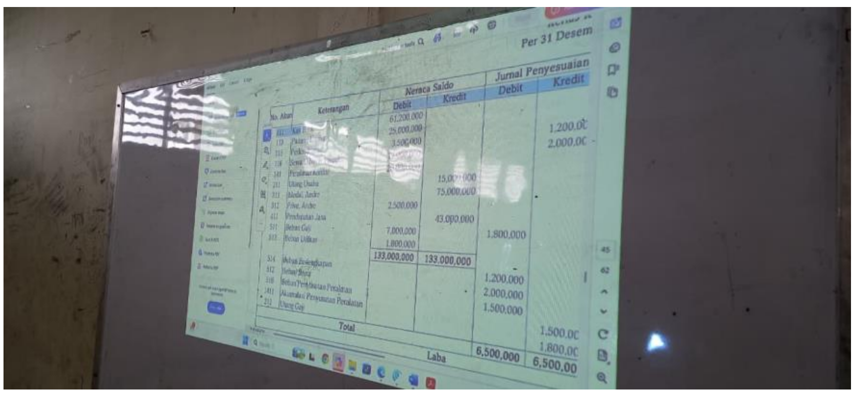
This community service activity uses a participatory socialization approach that combines theory, practice and evaluation. This approach was chosen because it has proven effective in enhancing students' understanding in previous activities and providing hands-on experience relevant to everyday life.

Preparation Stage

The preparation stage began with a needs analysis through an initial survey of students and social studies teachers to determine their level of understanding of accrual accounting. The following is Figure 1 regarding the preliminary survey to determine students' level of understanding of accrual accounting.

Figure 1. Preliminary Survey of Students' Level of Understanding

Based on the survey results, the team prepares educational materials in accordance with the Financial Accounting Standards (SAK) and financial accounting learning modules for the students.



Figue 2. Mentoring Materials

In addition, supporting tools were prepared in the form of simple sample financial statements, student worksheets, visual infographics, and digital-based tutorial videos to support the learning process.

Socialization Implementation Stage

The activity was carried out in the class of MA Tarbiyatul Mustafid with a total duration of approximately 3.5 hours.

Figure 3. Classroom

Socialization consists of three main sessions:

Session 1: Theory Presentation (60 minutes) – Introduction to the basic concepts of cash-based and accrual accounting, including examples of common transactions such as receivables, payables, and service revenues.

Session 2: Practice Simulation (90 minutes) – Students are divided into groups to record accrual-based transactions using worksheets and simple applications (Excel/Google Sheets). The case studies focus on small-scale businesses that are familiar to students.

Session 3: Discussion and Q&A (30 minutes) – Discussion of real cases, such as recording school income from OSIM activities, and clarifying common mistakes through an interactive discussion.

Evaluation Stage

Evaluation was conducted to assess students' improvement in understanding through a Likert scale-based pre-test and post-test questionnaire. The results were analyzed by comparing the scores before and after the activity using a descriptive quantitative method. Additionally, the students' abilities to prepare simple accrual-based financial statements were observed.

Multimodal Approach

To ensure that all students, regardless of their learning styles, understand the material, this activity applies a multimodal approach.

Visual : Infographics depicting the differences between cash and accrual bases.

Auditory : Narrative explanations through transaction examples.

Kinesthetic : Hands-on practice with recording on accrual cash books using Excel/Google Sheets.

Follow-Up Assistance

As a follow-up, teachers and facilitators will provide continuing assistance to deepen students' understanding, particularly regarding the differences between accrual income and unearned revenues. This assistance can be provided by integrating the material into entrepreneurship extracurricular activities or through the use of additional tutorial videos.

Contribution and Replication

This activity method is expected to improve financial literacy among 12th-grade social studies students and serve as a vocational learning model that can be replicated in other schools. With continuity from the previous cohort, this activity strengthens the contribution of community service to supporting vocational education based on accrual accounting.

RESULTS AND DISCUSSION

Improvement in Accrual Concept Understanding

The accrual-based accounting assistance program was attended by 54 students from two classes, namely XII IPS-1 and XII IPS-2. The graphical results of the pre- and post-tests (Charts 1 and 2) clearly illustrate the improvement in students' understanding. In both charts, the blue bars representing pre-test scores are consistently lower than the green bars representing post-test scores, showing a uniform upward trend across nearly all participants.

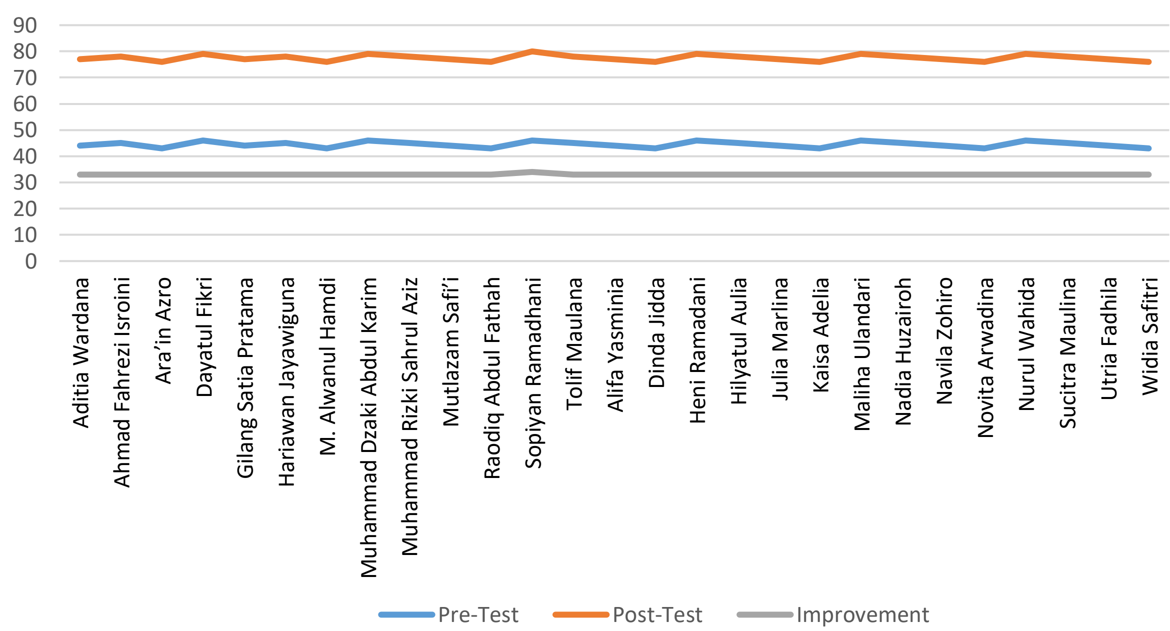


Chart 1. Pre-Test and Post-Test Result

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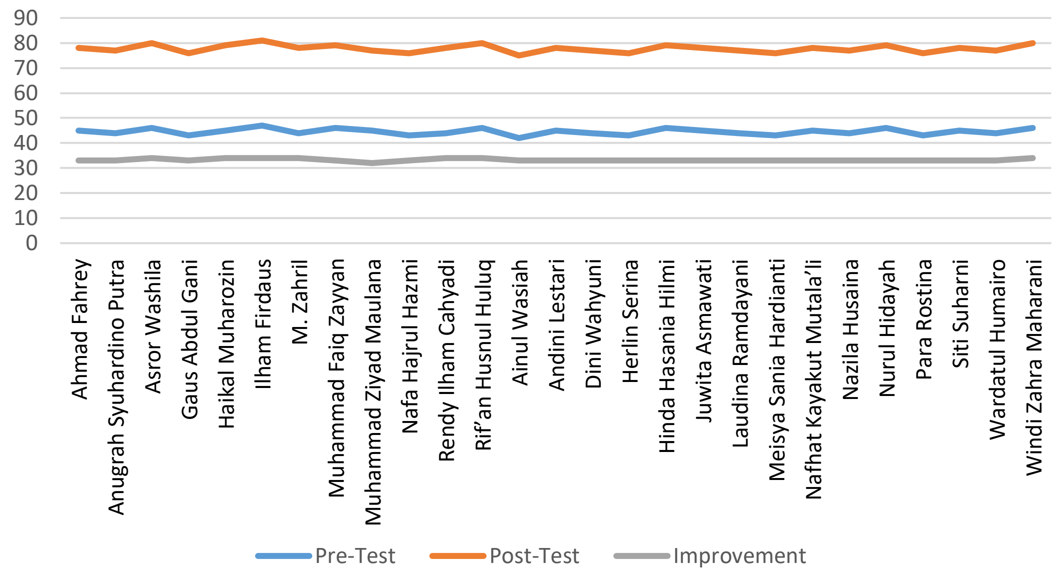

Chart 2. Pre-Test and Post-Test Result

The evaluation results revealed a significant increase in comprehension levels. The average pre-test score of all participants was 45.2, which increased to 78.6 in the post-test. Prior to the activity, only 31% of students were able to distinguish between cash and accrual basis accounting. After the activity, this number increased to 73%, with students not only able to explain the accrual concept but also apply it to simple transaction examples in the class.

The charts also highlight that the majority of students experienced an improvement of 30–35 points, with no participant showing any decline. This consistent pattern across both classes demonstrates that the participatory socialization method effectively strengthened conceptual understanding. The visual evidence provided by Charts 1 and 2 reinforces the quantitative findings, making it clear that the intervention had a substantial impact on students' financial literacy.

Comparison of Results Between Classes

When the results were analyzed by class, both XII IPS-1 and XII IPS-2 demonstrated consistent improvements in their understanding of accrual accounting. Class XII IPS-2 showed an average increase of +33.4 points, whereas class XII IPS-1 recorded an average increase of +32.8 points. Although the numerical difference between the two classes was relatively small, this finding is important because it highlights the uniform effectiveness of the assistance model across different groups of students.

The comparison graphs (Charts 1 and 2) visually reinforce this conclusion. In both charts, the green bars representing post-test scores are consistently higher than the blue bars representing pre-test scores, with improvements ranging from 30–35 points per student. This pattern indicates that the intervention not only benefited a subset of students but was broadly effective across the entire cohort.

Furthermore, the similarity in the average improvement between the two classes suggests that external factors, such as class composition, prior knowledge, or teacher involvement, did not significantly influence the outcomes. Instead, the participatory socialization approach and the use of practical simulations appear to be key drivers of success. This consistency strengthens the argument that the model can be replicated in other classes or schools, with a high likelihood of achieving similar results.

In addition, the comparison highlights the pedagogical value of combining theory and practice. While both classes began with relatively low pre-test scores, the structured sessions—starting with a theoretical explanation, followed by a simulation, and ending with a discussion—enabled students to internalize the accrual concept more effectively. The uniform improvement across classes demonstrates that the methodology is effective and adaptable to different student groups.

Practical Recording Skills

The simulation of accrual-based transaction recording provided students with valuable hands-on experience in preparing simple accrual-based financial statements. This stage was crucial because it translated abstract accounting concepts into concrete practices that students could apply directly. Of the 54 participants, 46 students (85%) successfully prepared accrual-based income statements for a small business case, demonstrating that the majority were able to internalize theoretical knowledge into practical skills.

During the simulation, the students worked both individually and in groups, using worksheets and digital tools such as Excel and Google Sheets. This dual approach allowed the students to practice independent problem-solving while engaging in collaborative discussions. The group work fostered peer learning, where students who grasped the concepts more quickly could assist their peers, thereby reinforcing their understanding across the class.

A common mistake was the confusion between expenses and liabilities, which reflects a typical challenge in early accrual accounting learning. However, these errors present valuable learning opportunities. Through interactive discussions and immediate feedback from facilitators, students were able to correct their misconceptions, strengthening their understanding of the distinctions between different financial elements.

The simulation also highlights the importance of contextualized case studies. By focusing on small-scale businesses familiar to students, such as school canteens or class funds, the activity bridged the gap between theory and real-life applications. This contextual relevance increased student engagement and made the accrual concept more relatable to their daily experiences.

Overall, the findings indicate that direct practice with simple case studies is more effective than theoretical learning. The simulation not only improved technical skills in recording transactions but also enhanced critical thinking, collaboration and problem-solving abilities. These competencies are essential for preparing students to face financial challenges in both academic and professional contexts.

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Figure 4 Students of class XII IPS-1 engage in group discussion in an accrual recording simulation

Figure 5. Students of class XII IPS-2 engage in group discussion in an accrual recording simulation

Figure 6. Students in class XII IPS-1 participated in an accrual recording simulation.

Figure 7. Students in class XII IPS-2 participated in an accrual recording simulation.

Participant Response and Learning Motivation

Students' responses to the activities were very positive. The following is the table of student questionnaire evaluation results

Table 1. Participant Response Questionnaire Simulation Results

Aspect of Response	Number of Students	Percentage (%)	Description / Category
The material is easy to understand	48	88,9	Students feel that real transaction examples and visualizations aid their understanding.
Helping to understand cash vs accrual	50	92,6	Students can explain the difference between cash and accrual basis accounting after the activity.
Interesting use of Excel/Sheets	46	85,2	Digital media makes recordkeeping more interactive and applicable.
Motivated to apply accruals on a daily basis	44	81,5	Students want to record pocket money, loans from friends, or class funds.
Still requires additional assistance	6	11,1	Students have difficulty understanding revenue recognition and accrual of expenses.

Source: Primary data processed, 2026

Based on the questionnaire simulation administered to 54 student participants, the general overview shows that most students gave positive responses to the implementation of accrual-based accounting guidance. A total of 48 students (88.9%) stated that the material presented was easy to understand because it was accompanied by real transaction examples and visualized using digital worksheets. Meanwhile, 50 students (92.6%) felt that this activity helped them understand the difference between cash and accrual basis accounting more concretely.

In addition, 46 students (85.2%) stated that the use of simple applications, such as Excel and Google Sheets, made the recording process more engaging and easier to follow. A total of

44 students (81.5%) admitted that they were motivated to apply accrual recording in their daily lives, such as recording pocket money, loans between friends, or class activity expenses. Only six students (11.1%) stated that they still needed additional guidance to fully understand the recognition of accrual income and expenses.

Overall, the results of this simulation indicate that a participatory socialization approach combined with digital media can increase students' learning motivation and the relevance of accounting material to their lives. The high level of positive responses also indicates that this outreach activity succeeded in creating an interactive, practical and enjoyable learning environment.

Specific Findings and Challenges

Although the results were positive, eight students (approximately 15%) still had difficulty distinguishing between accrual and unearned revenue. This difficulty indicates the need for further assistance with additional examples, for instance, through video tutorials or integrating the material into entrepreneurship extracurricular activities. Another challenge was the limited practice time, resulting in some students not having the opportunity to complete the full financial statements.

Novelty and Contribution

The novelty of this activity lies in the application of accrual-based accounting in a secondary education context through the simulation of daily transactions for social studies students in two classes at once. Previously, accounting instruction in schools mostly used the cash basis, so students had little understanding of the concepts of liabilities, receivables, and revenue accruals. With a participatory socialization approach and the integration of digital technology, students not only understand theory but also gain practical skills relevant to the workforce.

Implications for Service and Model Replication

This activity has led to an overall increase in financial literacy among the XII IPS students at MA Tarbiyatul Mustafid. With accrual skills, students are better prepared to face financial challenges, both personally and professionally. In addition, this activity strengthens the role of schools in instilling vocational skills relevant to the demands of the digital era and to financial transparency. This assistance model can be replicated in other schools as a sustainable vocational educational innovation.

CONCLUSION

The Accrual-Based Accounting Assistance Activity conducted for the XII Social Sciences class at MA Tarbiyatul Mustafid significantly increased financial literacy. Of the 54 students who participated, the average pre-test score of 45.2 rose to 78.6 in the post-test. This increase indicates that a participatory socialization approach, combined with hands-on practice and the use of simple digital media, can strengthen students' understanding of accrual concepts.

In addition to cognitive improvement, this activity also had an affective impact in the form of higher learning motivation. Most students stated that accrual material is relevant to everyday life, such as recording pocket money, class cash, or loans between friends. Thus, this service not only contributes to academic aspects but also equips students with vocational skills relevant to the professional world and real-life.

Limitations

Although the results of the activity indicate success, several limitations should be noted.

1. Limited implementation time.
   The activity lasted only about 3.5 hours, so some students did not have the opportunity to complete the accrual financial reports in full.
2. Difficulties with specific concepts
   A total of six students (11.1%) still struggled to distinguish accrual revenue from unearned revenue.
3. Limited learning media
   The use of Excel/Google Sheets was helpful but not fully optimal because of limited computer facilities at the school.

Suggestions

Based on these results and limitations, several recommendations can be proposed for the development of similar activities in the future.

1. Ongoing mentoring
   Activities should be conducted in stages and on a continuous basis, for example, through entrepreneurship extracurricular programs or additional accrual accounting classes.
2. Integration of digital technology
   The use of simple mobile-based accounting applications can serve as an alternative to help students become accustomed to digital record-keeping.
3. Development of accrual modules
   A more systematic accrual learning module needs to be prepared so that students have a clear and sustainable guide to follow.
4. Evaluation with comprehensive instruments
   In addition to pre- and post-tests, evaluation should be complemented with actual questionnaires and observation of student behavior to obtain a more comprehensive picture.
5. Replication in other schools
   This mentoring model can be replicated in other secondary schools, especially for Social Sciences (IPS) majors, so that its benefits are broader and more sustainable.

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