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
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
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
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
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
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
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
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
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
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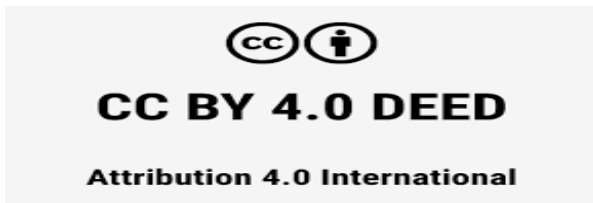
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Improving Understanding of Bank Reconciliation Through Education and Training at Ricci I Jakarta

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ABSTRACT

Purpose: This Community Service Activity (PKM) aims to enhance students' understanding of the concepts and practices of bank reconciliation as part of a company's internal controls. The program was implemented due to students' limited understanding of how bank reconciliation is applied in the business world.

Method: The activity was held in person at Ricci I High School in West Jakarta on April 17, 2026, and lasted two hours, involving 28 eleventh-grade students. The methods used included planning, instruction through the presentation of materials, training and guidance through practice exercises, evaluation using Quizizz-based pre- and post-tests, and a participant satisfaction survey.

Results and Discussion: Before the training, most students did not understand bank reconciliation. After the intervention, understanding increased, as evidenced by an average post-test score of 87. Participants also showed great enthusiasm throughout the activity. The program's outputs included journal articles, intellectual property, and educational posters.

Implications: This program helps improve students' accounting literacy and supports the SDGs related to quality education. Further training with more hands-on practice is needed.

Keywords: community service; bank reconciliation; financial literacy; accounting education; SDGs.

1. Introduction

In the era of Industry 4.0, Indonesia's economy is influenced by various factors, one of which is the role of companies operating in Indonesia. Therefore, corporate sustainability is a crucial aspect to ensure that national economic activities can continue to function optimally. A company's business sustainability is significantly influenced by its ability to formulate and implement appropriate decisions, strategies, and policies. These policies include marketing, purchasing, cost management, production, and cash and bank management policies, which ultimately affect a company's liquidity, profitability, and solvency. To make well-targeted strategic decisions, companies require accurate data to serve as a foundation for analyzing and predicting future business operations. One of the data points companies need is a bank



reconciliation report, which matches the company's cash and bank records with the bank's statement of account.

Bank reconciliation plays a crucial role for companies because it ensures the accuracy of the company's cash and bank balances, detects recording errors, prevents fraud, and maintains compliance with financial reporting standards. The bank reconciliation process allows adjustments to pending transactions, such as deposits in transit, outstanding checks, bank administrative fees, and interest income from the bank, as well as recording errors made by the company, thereby ensuring effective cash flow management. The primary reason bank reconciliation is so important is that it ensures the cash and bank balances in the company's general ledger match the balances recorded by the bank—a critical factor in the reliability of the company's financial reporting. Additionally, bank reconciliation can detect errors or omissions caused by human or system failures, whether originating from the company or the bank. Bank reconciliation also serves as an internal control tool to detect unauthorized transactions, fictitious transactions, or misuse of funds, particularly those related to the company's cash outflows. Furthermore, bank reconciliation helps the company identify unrecorded transactions, such as bank administrative fees, interest income, checking account service fees, and NSF (Non-Sufficient Funds) checks. Through bank reconciliation, companies also obtain more accurate cash and bank balance data to support financial planning and sound investment decision-making. By performing bank reconciliation regularly, companies can maintain financial transparency and ensure their financial health.

According to Henny & Ekadjaja (2019), bank reconciliation is crucial because all of a company's financial transactions—including cash receipts and disbursements processed through the bank—require reconciling the cash and bank balances recorded by the company with those recorded by the bank. Bank reconciliation is one method used to control a company's bank accounts. According to Nariman & Puteri (2024), the reconciliation process requires companies to identify every financial transaction entering their bank accounts and serves as a vital oversight tool in financial management. According to Sabrina & Sihalo (2025), bank reconciliation is a crucial control procedure for maintaining the accuracy of a company's financial statements. Through a systematic and periodic reconciliation process, a company can ensure that the information presented in financial statements is highly accurate, thereby enhancing the confidence of investors, creditors, and other stakeholders in the company's performance and financial position. Effective bank reconciliation can also assist management in identifying areas requiring improvement within the internal control system. According to Chelsya (2025), every cash and bank receipt and disbursement within a company must be recorded meticulously, accurately, and accountably, accompanied by appropriate controls to ensure that the recording of cash and bank receipts and disbursements complies with applicable accounting standards and prevents fraud involving the company's cash and bank accounts. One of the control tools for a company's cash and bank accounts is conducting regular, systematic bank reconciliations. According to Okario et al. (2025), bank reconciliation is crucial because, when performed routinely, it helps maintain the accuracy and integrity of financial data, supports better decision-making, ensures the smooth operation of financial processes, and plays a vital role in meeting audit and financial regulatory requirements. Based on these perspectives, it can be concluded that bank reconciliation is a critical accounting practice for maintaining the transparency, accountability, and reliability of a company's financial statements, thereby supporting the sustainability of the business.

Although bank reconciliation plays a vital role in accounting practices and corporate financial management, understanding the process of preparing bank reconciliation statements at the secondary education level still faces various challenges. Based on a situational analysis and observations conducted



among students at Ricci I High School in West Jakarta, it was found that students do not yet understand how to prepare bank reconciliation reports as applied in the workplace. This situation indicates a gap between the theoretical learning students acquire in school and the practical competencies required in the workplace. The school has made efforts to provide an understanding of basic accounting concepts; however, limited instructional time, the narrow scope of the curriculum, and a lack of opportunities to conduct real-world case simulations have left students with insufficient experience in systematically preparing bank reconciliation reports.

This lack of adequate practical understanding poses a challenge for the school in providing the best possible education to its students. The challenges faced by the partner institution include a lack of understanding regarding the concept of bank reconciliation, a lack of understanding of the purpose and benefits of bank reconciliation for companies, a lack of understanding of the steps and procedures involved in preparing bank reconciliation reports, and a lack of understanding of how bank reconciliation is used as a basis for decision-making by companies in effectively managing cash and bank accounts. If this situation is not addressed promptly, students may face difficulties adapting to workforce competency requirements or continuing their education in economics and accounting, both of which require a practical understanding of cash and bank management. Therefore, an educational program is needed to bridge the gap between the theory learned in school and the practices applied in business and industry.

Based on these issues, the Community Service (PKM) team decided to organize an educational activity on bank reconciliation for students at Ricci I High School in West Jakarta. This intervention was chosen because it was deemed most relevant to improving students' conceptual understanding and practical skills in preparing bank reconciliation reports. The educational activity was designed not only to present theoretical material but also to provide case studies, simulations of bank reconciliation report preparation, and interactive discussions illustrating the implementation of bank reconciliation in a work environment. Through this approach, it is hoped that students will understand the importance of bank reconciliation as an internal control tool and as an instrument supporting corporate financial decision-making.

The implementation of this community service program aims to raise awareness among Ricci I High School students regarding the importance of learning bank reconciliation, enhance students' understanding of the concepts, objectives, and benefits of bank reconciliation, and improve students' ability to prepare bank reconciliation reports properly and accurately so that they can apply this knowledge when they enter the workforce. For the partner school, this activity is expected to help address the limitations of the school curriculum, which tends to emphasize theoretical aspects, by providing a more practical learning experience that aligns with workforce needs. For the PKM team, the implementation of this activity is a concrete manifestation of one of the elements of the Tri Dharma of Higher Education—namely, community service—while also serving as a means to enhance field experience, develop soft skills, and foster empathy and social solidarity among students. Meanwhile, for the university, implementing the PKM program in schools can serve to expand partnership networks, enhance institutional reputation, and demonstrate the university's tangible contribution to improving the quality of community education. Additionally, this activity is expected to contribute to the development of more contextual and adaptive accounting education practices that better meet the needs of the business and industrial sectors.



The remaining sections of this article are organized as follows. Section 2 presents a literature review. Section 3 describes the methods. Section 4 presents the results and discussion. Section 5 contains the conclusions and recommendations.

2. Literature Review

2.1 *The Concept of Community Service.*

Community service is one of the main pillars of the Tridharma of Higher Education, which aims to apply science, technology, and the arts to provide tangible benefits to society. Law of the Republic of Indonesia No. 12 of 2012 on Higher Education explains that community service is an activity undertaken by the academic community to apply and promote science and technology to advance the welfare of society and enlighten the nation. In this context, higher education institutions not only function as educational and research institutions but also bear a social responsibility to translate academic research outcomes into solutions to the various challenges faced by society. The implementation of the Tridharma through community service activities demonstrates that higher education institutions play a strategic role in building synergy with the community to drive sustainable social change (Chudzaifah et al., 2021; Qorib, 2024).

Community service in the field of accounting aims to improve financial literacy, administrative management capacity, and the ability to prepare financial reports for various entities, including micro, small, and medium enterprises (MSMEs), foundations, cooperatives, and community organizations (Mayasari & Fauzi, 2025). Community service activities, such as training and mentoring, are strategically positioned because they facilitate direct knowledge transfer from academics to the target community. Through a participatory approach, participants not only gain conceptual understanding but also practical skills applicable to daily operational activities. Capacity building for communities through needs-based community service programs has proven effective in strengthening participants' knowledge, skills, and autonomy to address the various challenges they face (Purnawati, 2023).

The core principles of community service include utility, empowerment, active participation, sustainability, and needs-based problem-solving for partners (Susanto et al., 2025). Thus, the bank reconciliation training program is not merely an activity for transferring knowledge but an empowerment effort aimed at enhancing participants' ability to manage cash and bank accounts in an accountable manner. These capabilities are expected to strengthen internal control systems, improve the quality of financial information, and support the operational sustainability of community-managed organizations and businesses. Community service designed based on partners' actual needs is also considered more effective in producing changes in knowledge and behavior that can be sustained in the long term.

2.2 *Bank Reconciliation*

Bank reconciliation is a systematic process of reconciling cash and bank balances between a company's books and its bank statement for a specific period to detect discrepancies, errors, or timing differences in recording (Kieso et al., 2019). The bank reconciliation report is prepared in a T-account format, which presents the results of reconciling the balance per the company's records with the balance on the bank statement. Differences that arise can be caused by various factors, such as deposits in transit, outstanding checks, recording errors by the company or the bank, insufficient funds checks, bank



administrative fees, interest income, checking account service fees, and other transactions that have not been recorded simultaneously by both parties. Therefore, bank reconciliation serves not only as a tool for matching balances but also as a means to ensure that the financial information produced is accurate and reliable.

From an internal control perspective, bank reconciliation is a critical procedure for ensuring the accuracy of the company's cash records by comparing them with independent bank statements (Nasution et al., 2024). According to Sukrisno Agoes in Nariman & Puteri (2024), bank reconciliation is a tool for examining cash and bank procedures that is conducted critically, systematically, and supported by adequate evidence. Arens et al. (2017) also emphasize that bank reconciliation serves as an early detection tool for potential fraud and recording errors, as it can identify unauthorized transactions or timing discrepancies in recording that affect the reliability of financial statements. Furthermore, the effective implementation of bank reconciliation requires a segregation of duties, meaning that the party responsible for recording transactions must not be the same as the party performing the reconciliation (Sabrina & Sihaloho, 2025, p. 5). Sutton (2006) adds that consistently performed bank reconciliation can improve the quality of financial statements by enhancing the accuracy of cash balances, accelerating error detection, and strengthening a company's internal control system.

In practice, preparing a bank reconciliation involves a series of interrelated steps. The process begins by comparing all recorded cash receipts and disbursements in the company's general ledger with transactions in the bank statement. Matching transactions are marked as verified, while discrepancies are analyzed to identify the cause of the difference and determine which party is responsible for adjusting. The results of the analysis are then presented in a bank reconciliation report until the balances in both records match. If there are transactions that have not been recorded or recording errors on the company's side, an adjusting journal entry must be created as a form of correction. Kieso et al. (2019) explain that discrepancies in bank reconciliation generally stem from deposits in transit, outstanding checks, bank administrative fees, interest income, checking account service fees, recording errors, or voided checks. Therefore, the ability to prepare bank reconciliations is a fundamental competency in organizational financial management.

The concepts of financial literacy, community empowerment, and internal control also support implementing bank reconciliation training in community service activities. Financial literacy enables individuals to understand, manage, and use financial information effectively so they can record transactions and prepare financial statements responsibly. On the other hand, the theory of community empowerment views training as an effort to enhance individuals' capacity to identify problems and make decisions independently. Meanwhile, according to the Committee of Sponsoring Organizations of the Treadway Commission (COSO), internal control is a process designed to provide reasonable assurance regarding operational effectiveness, the reliability of financial reporting, and compliance with regulations. In this context, bank reconciliation training is not only focused on improving technical skills but also on supporting the development of better financial governance through enhanced financial literacy, increased participant capacity, and the cultivation of awareness of the importance of internal control. Arens et al. (2017) emphasize that implementing independent, timely reconciliation can reduce the risk of cash misuse and enhance the reliability of an organization's financial reports.

2.3 Previous Research and Community Service

Various previous studies and community service programs have shown that accounting training positively impacts participants' competence in managing finances. Financial record-keeping training programs for MSME operators conducted by several universities in Indonesia have demonstrated increased participants' understanding of transaction recording processes, the preparation of simple financial statements, and the importance of separating business finances from personal finances. Mahmud et al. (2024) reported that app-based financial record-keeping training can improve the financial literacy and skills of SME operators in preparing financial statements more systematically. Similar findings were reported by Febriani & Aziz (2023), who found that financial statement training for SMEs in Wates Village increased participants' understanding of business fund management and the importance of proper accounting records. Additionally, Samosir et al. (2026) demonstrated that digital-based financial record-keeping training can strengthen SME operators' ability to document transactions and produce more accurate financial statements. However, most of these programs still focus on preparing income statements and balance sheets, while bank reconciliation has received little attention (Mahmud et al., 2024).

Community service initiatives focused on improving accounting literacy among cooperative managers also indicate that practice-based training can enhance participants' ability to manage financial administration more systematically. Murapi et al. (2022) explain that accounting-based financial management mentoring helps participants understand the importance of recording transactions and using financial information in decision-making. Lastri et al. (2025) also found that financial literacy education, combined with simulations of record-keeping applications, can improve participants' understanding of the benefits of financial statements and their ability to prepare financial statements independently. However, the material provided is generally limited to transaction recording, the use of simple accounting applications, and document archiving, and thus does not cover internal control procedures through bank reconciliation. This situation indicates that capacity building in accounting still needs to be developed more comprehensively, including cash and bank controls as an important part of an organization's financial management.

Another study on cash management training in community organizations found that most participants struggled to identify the causes of discrepancies between internal cash balance records and bank balances. This situation often leads to recording errors going undetected, potentially affecting the quality of the resulting financial reports. Several financial mentoring programs at educational foundations also reported that after receiving accounting training, participants demonstrated improved ability in controlling cash receipts and disbursements. However, evaluations of the bank reconciliation process are still rarely conducted as an indicator of program success. In fact, bank reconciliation is one of the critical procedures in ensuring the reliability of financial information and the effectiveness of internal controls. Based on a review of prior studies and community service programs, there is a gap in practical, applicable training on bank reconciliation. Therefore, this community service program is innovative because it not only focuses on recording transactions and preparing financial statements but also provides skills in identifying the causes of balance discrepancies, preparing bank reconciliation reports in the form of a trial balance, and creating the necessary adjusting journal entries as part of strengthening the organization's internal control system.



3. Method

3.1 Location and time.

A Community Service (PKM) activity focused on education and training on preparing bank reconciliation reports was held at Ricci I High School. The program took place on [date of the activity] and lasted for [number of hours/days]. The timing of the activity was adjusted to the school's academic schedule to avoid disrupting students' regular learning.

3.2 Target audience or partners.

The partner in this PKM activity is Ricci I High School, with the primary target audience being students interested in economics and accounting, particularly those seeking to understand the concepts of cash and bank management. A total of [number of participants] students participated in this activity. The selection of high school students as the target audience was based on the importance of introducing accounting concepts early to improve financial literacy, analytical thinking skills, and readiness for higher-level accounting studies. Furthermore, based on initial observations and discussions with school officials, students do not yet have a strong grasp of bank reconciliation material, particularly in preparing bank reconciliation reports and creating adjusting journal entries. Therefore, this activity was designed to address our partner's needs through an educational and practical approach.

3.3 Activity Schedule.

The PKM activity was implemented through several interrelated stages: planning, implementation, evaluation, and dissemination of the results. The first stage was planning. During this stage, the PKM team conducted initial observations at Ricci I High School to identify the partner's needs regarding students' understanding of bank reconciliation. The team then met with school administrators to agree on the activity format, implementation schedule, and participant characteristics. Next, the team developed educational materials, practice questions, and evaluation instruments, including pre- and post-tests and a participant satisfaction questionnaire. In this stage, the author also involved accounting students as implementation assistants to support the smooth running of the activities.

The second stage involved implementing the educational and training activities. During this stage, participants received a presentation on the basic concepts of bank reconciliation, covering definitions, objectives, benefits, causes of discrepancies between cash and bank balances, steps for preparing a bank reconciliation report, and the preparation of adjusting journal entries. After the material presentation, participants were given practice exercises on simple cases so they could directly practice identifying discrepancies, preparing a bank reconciliation report in the form of a trial balance, and creating the necessary adjusting journal entries.

The third stage is the evaluation of training results. The evaluation was conducted using a pre-test administered before the activity began and a post-test administered after all material and exercises were completed. This evaluation aims to measure the participants' increased understanding of the bank reconciliation material. The evaluation process was conducted online using Quizizz to enhance student participation and enthusiasm throughout the activity. The success of the training was demonstrated by an increase in participants' average scores from pre-test to post-test.

The fourth stage is the evaluation of partner satisfaction. To gauge participants' perceptions of the activity's implementation quality, the PKM team distributed a questionnaire via Google Forms. The



questionnaire covered several aspects, including satisfaction with the provided material, the presenter's ability to deliver the material, the alignment of training methods with participants' needs, participants' level of understanding after the activity, as well as feedback and suggestions for improving future community service programs.

The final stage is the dissemination of activity results. The outcomes of the PKM implementation were documented and compiled into a scientific article published in a community service journal. Additionally, the activity's outputs were directed toward obtaining an Intellectual Property Rights (IPR) certificate and developing an educational product in the form of a poster outlining the steps for preparing a bank reconciliation report, which can serve as a tool for further learning in schools.

3.4 Intervention Methods.

The intervention methods used in this PKM activity combine educational, participatory, and hands-on (learning-by-doing) approaches. The educational approach is implemented through the systematic delivery of course material to enhance participants' conceptual understanding of bank reconciliation. The participatory approach is realized through question-and-answer sessions, discussions, and active participant engagement throughout the learning process. Meanwhile, the hands-on approach is implemented through case studies and practice exercises that allow participants to apply the knowledge they have gained in situations that closely resemble real-world conditions. The combination of these various methods is expected to improve participants' understanding, skills, and confidence in preparing bank reconciliation reports independently and accurately.

4. Results and Discussion

4.1 Analysis Results

A Community Service (PKM) activity in the form of education and training on bank reconciliation was held on Friday, April 17, 2026, from 11:15 a.m. to 1:15 p.m. WIB in person in a classroom at Ricci I High School in West Jakarta. This activity was attended by 28 eleventh-grade students from Ricci I High School. The activity was carried out in several stages, namely greeting and introducing the implementation team to the participants, conducting a pre-test to measure the students' initial understanding of bank reconciliation, delivering educational material using presentation media, discussing practice questions related to the preparation of bank reconciliation reports and company adjusting entries, conducting a post-test to evaluate learning outcomes, and distributing a satisfaction questionnaire to gather feedback from participants regarding the event's implementation.

Based on observations during the event, most participants lacked an adequate understanding of bank reconciliation prior to the training. This was reflected in their limited ability to explain the causes of discrepancies between the company's book cash balance and the bank statement balance during the pre-test. However, after receiving instruction and the opportunity to work through practice problems step by step, participants demonstrated improved understanding of the basic concepts of bank reconciliation, including the ability to identify transactions requiring adjustments and to prepare simple adjusting journal entries. These findings indicate that a learning approach combining conceptual explanations with hands-on practice can help students grasp procedural accounting material.

These results align with constructivist learning theory, which holds that students' understanding improves when they are actively engaged in constructing knowledge through experience and solving



real-world problems. In this activity, using bank reconciliation case studies enabled participants to connect theoretical concepts to practical situations commonly encountered in the accounting workplace. Furthermore, the results of this activity also support findings from previous research and community service programs, indicating that practice-based accounting training is effective in enhancing participants' financial literacy and skills in managing financial information. Thus, the intervention not only provides additional knowledge but also improves participants' competence in the systematic application of accounting procedures.

The success of the program's implementation was supported by several factors, including high participant enthusiasm, school support in providing learning facilities and infrastructure, the use of interactive learning media, and the involvement of students as implementation assistants who facilitated the mentoring process during training sessions. However, several challenges were encountered during the activity, including a limited training duration of only two hours, which prevented a more in-depth discussion of case studies. Additionally, differences in participants' initial levels of understanding necessitated that the implementation team adjust the pace of material delivery so that all participants could follow the activity effectively. These conditions indicate that the effectiveness of the training is influenced by participants' readiness, the adequacy of the implementation time, and the learning strategies employed by the facilitators.

Overall, the intervention can be considered successful, as it enhanced participants' understanding of bank reconciliation and provided a more practical learning experience than conventional instruction, which focuses solely on theoretical delivery. This success indicates that accounting education delivered through a participatory and practice-based approach has the potential to improve students' financial literacy starting at the secondary education level.



Figure 1. Documentation of the PKM implementation at Ricci I High School in West Jakarta.

The implementation of educational and training activities on bank reconciliation at Ricci I High School demonstrates that interventions based on education and hands-on practice can improve students' understanding of accounting concepts that were previously considered difficult and abstract. This is reflected in the improvement in participants' final evaluation scores following participation in the PKM series of activities. An average post-test score of 87 indicates that the majority of students have understood the basic concepts of bank reconciliation, the causes of discrepancies between the company's balance and the bank's balance, and the steps for preparing a bank reconciliation report, along with the corresponding adjusting journal entries. This finding implies that accounting instruction delivered through interactive and contextual methods can enhance students' cognitive abilities more

effectively than one-way instruction. This success also demonstrates that high school students possess strong potential to grasp internal control concepts when provided with a learning approach tailored to their characteristics.

The results of this activity align with constructivist theory, which explains that knowledge is constructed through students' active engagement in the learning process. In this activity, students not only received theoretical explanations of bank reconciliation but also solved practice problems and simple case simulations that mirrored real-world accounting situations. This active engagement enabled students to build new understanding based on the learning experiences they gained during the training. From a financial literacy perspective, the improvement in students' understanding of bank reconciliation indicates that financial education starting in school plays a crucial role in shaping individuals' ability to comprehend financial information, perform basic analysis, and make appropriate decisions about managing financial resources. Furthermore, viewed through the lens of community empowerment theory, this PKM activity can be seen as a form of capacity building for participants by transferring knowledge and skills, enabling them to become more self-reliant in understanding basic financial issues.

Field findings from this activity also support the results of previous research and community service programs, stating that practice-based accounting training can improve participants' competence in managing financial information. Mahmud et al. (2024) found that application-based financial record-keeping training can improve the financial literacy of MSME actors. Febriani et al. (2023) demonstrated that training in financial reporting improves participants' understanding of the importance of proper record-keeping. Puspita et al. (2023) also reported that accounting-based financial management mentoring can improve participants' skills in managing financial administration. However, most previous activities have focused primarily on transaction recording and financial reporting, while bank reconciliation training—as part of internal controls—remains relatively rare. Therefore, this PKM activity is novel because it not only introduces basic accounting concepts but also explains the importance of bank reconciliation as a tool for ensuring the reliability of financial information and preventing errors or fraud in cash management.

The program's success is inseparable from various supporting factors identified during the activity's implementation. The students' high enthusiasm was one of the main factors driving the creation of an active, conducive learning environment. The school's support in providing facilities for the activity, such as classrooms and participant coordination, also contributed to the program's smooth operation. Additionally, the use of varied learning media, such as PowerPoint presentations, practice exercises, and Quizizz-based quizzes, proved effective in increasing participant engagement throughout the learning process. The presence of university students as implementation assistants also aided the mentoring process, particularly when students encountered difficulties in completing the case studies. These factors indicate that the success of a community service program is determined not only by the quality of the material provided but also by the readiness of the learning environment, partner support, and the delivery strategies employed by the implementation team.

The implementation of the activity also faced several challenges that should serve as points for reflection to improve the program in the future. The limited duration of the session—only two hours—prevented a more in-depth discussion of the bank reconciliation case. Differences in students' initial levels of understanding also posed a unique challenge, as the implementation team needed to adjust the pace of material delivery to ensure all participants could follow the learning process effectively. Furthermore, the nature of the activity—conducted in a single session—limited opportunities for follow-up mentoring. These conditions indicate that while the intervention yielded positive results, the



program's effectiveness could be enhanced with a longer timeframe, more practice sessions, and a post-training follow-up mechanism.

4.2. Implementation Evaluation.

The evaluation results show that participants responded positively to the PKM activities. Based on the results of the satisfaction survey distributed via Google Forms, the majority of participants stated that the material presented was relevant to their learning needs, easy to understand, and delivered using engaging methods. Participants also noted that the combination of material delivery, practice problems, and interactive quizzes via Quizizz helped boost motivation to learn and facilitated understanding of bank reconciliation.

Nevertheless, some participants suggested that the training duration be extended and the number of case exercises increased so that they would have more opportunities to practice solving bank reconciliation problems independently. Additionally, participants also expressed a desire for follow-up training covering other practical accounting topics. This feedback serves as crucial evaluation material for the PKM team to design more effective community service programs that better align with partners' needs in the future.

4.3 Program Sustainability Plan.

As a follow-up to this activity, the PKM team plans to develop a sustainable mentoring program by providing teaching materials and educational resources that teachers and students can use for independent learning. In addition, the bank reconciliation materials, compiled into educational posters, are expected to serve as supplementary learning resources in the school environment.

This program also has the potential to be replicated in other schools with similar needs to improve students' accounting literacy. By adapting to participants' characteristics and the school context, a training model that integrates conceptual education, case-solving practice, and technology-based evaluation can be applied more widely. In the next phase, the PKM team also plans to develop training materials on other accounting topics, such as preparing simple financial statements, cash management, and internal controls, to sustain the university's contribution to improving the public's financial competencies over time.

4.4 Achieved Outcomes

The outcomes of this PKM activity include: (1) improved student understanding of the concepts and preparation of bank reconciliation statements; (2) a scientific article published in a community service journal; (3) intellectual property rights (IPR) for the developed learning materials; and (4) educational products in the form of posters on the steps for preparing bank reconciliation reports that can be used as learning materials in schools.

5. Concluding Remarks and Recommendation

Based on the results of the PKM educational activities and bank reconciliation training at Ricci I High School, it can be concluded that the program was successfully implemented and achieved its intended



objectives. Students demonstrated high enthusiasm throughout the activities and showed improved understanding of bank reconciliation, the causes of balance discrepancies, the preparation of bank reconciliation reports, and the creation of adjusting journal entries. The program's success is evidenced by the post-test results, which showed an average score of 87, indicating that the educational methods, combined with practical exercises, were effective in enhancing students' competencies. In addition to providing cognitive benefits, this activity also fostered participants' awareness of the importance of accuracy, accountability, and internal controls in financial management.

Recommendations for future PKM implementations include maintaining and strengthening collaboration with schools as strategic partners in delivering educational programs. Additionally, the training duration should be extended to provide participants with broader opportunities for practical exercises and case discussions. The development of follow-up mentoring programs covering a wider range of financial topics, including sustainability accounting, should also be considered to enrich students' financial literacy and enhance the relevance of community service activities to future challenges.

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