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Analysis Of Financial Management In Msmes Of Gelamai Perentak Business At Pasar Atas Bangko, Bangko District, Merangin Regency, Jambi Province

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Abstract

Financial management is an important aspect in supporting the sustainability of Micro, Small, and Medium Enterprises (MSMEs). This study aims to analyze financial management at Gelamai Perentak MSME in Pasar Atas Bangko, Merangin Regency, identify the obstacles faced, and examine efforts to improve financial management. This study employed a descriptive qualitative approach, with data collected through interviews, observations, and documentation. The results show that financial management has been implemented through planning, organizing, actuating, and controlling (POAC), but remains simple and not yet optimal. Financial planning is based mainly on experience, financial management is centralized in the business owner, and business and personal finances are not fully separated. Transaction recording, cash flow management, and financial reporting are also not conducted systematically. The main obstacles include limited financial literacy, irregular recording, and limited use of digital technology. Improvement efforts include financial literacy training, regular transaction recording, separation of business and personal finances, preparation of simple financial statements, and gradual use of digital technology.

Keywords: ***Financial Management; MSMEs; POAC; Gelamai Perentak; Merangin Regency.***

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INTRODUCTION

Financial management is an important part of business management, especially for Micro, Small, and Medium Enterprises (MSMEs) (Larasati et al., 2026). Good financial management helps business owners plan the use of funds, control cash flow, record income and expenses, and determine business profits. It also supports better business decisions and reduces financial risks (Marlina & Purba, 2021). Therefore, effective financial management is needed to maintain business operations and support long-term business development (Sumbawati & Sutrisno, 2025). For small businesses, simple but regular financial management can help owners understand their financial condition and use business resources more efficiently (Harpis et al., 2026).

MSMEs play an important role in the Indonesian economy because they provide employment, generate income, and support local economic activities (Wayan et al., 2026). In Jambi Province, MSMEs are spread across various sectors, including food, handicrafts, agriculture, and other local products. Recent BPS data also show the importance of micro and small industries in Jambi. In 2025, Jambi had 38,338 micro enterprises and 1,331 small enterprises recorded in the micro and small industry statistics (Mataram et al., 2025). These businesses are important not only for economic activity but also for the development and promotion of local products. Therefore, improving MSME management, including financial management, is important for strengthening the sustainability of local businesses (Faradisa et al., 2024).

One of the common problems faced by MSMEs is weak financial management. Some business owners still record transactions irregularly, mix business and personal money, and calculate profits based only on the difference between sales and expenses (Harjanti et al., 2022). As a result, they may have difficulty identifying the actual financial condition of their business (Syah & Satato, 2024). Financial management involves activities such as planning, organizing, implementing, and controlling financial resources (Raya et al., 2025). In MSMEs, these activities do not always require complex accounting systems, but they should be carried out regularly and systematically (Hidayati et al., 2025). Proper financial management can help business owners control costs, manage cash flow, evaluate business performance, and plan future business activities.

Merangin Regency is one of the areas in Jambi Province with developing MSME activities. BPS has also conducted MSME data collection in Merangin as part of the development of a comprehensive database of cooperatives and MSMEs in Jambi Province (Erisanti & Albeta, 2025). However, research on financial management

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practices among MSMEs in Merangin, particularly traditional food businesses, remains limited. This condition provides an opportunity to examine how financial management is practiced by local business owners (Hendayani et al., 2026). One of the businesses that is relevant to study is Gelamai Perentak, a traditional food business located at Pasar Atas Bangko (Widiastuti et al., 2023). The business has operated for many years and has maintained Gelamai as a local product. However, preliminary observations indicate that financial activities are still managed in a simple way, including transaction recording, cash flow management, separation of business and personal finances, and financial evaluation.

The financial condition of Gelamai Perentak also requires attention because the business has experienced a decline in recorded income during the 2021–2025 period. Total income decreased from Rp195,000,000 in 2021 to Rp150,000,000 in 2025. This condition indicates the need for a closer examination of how financial management is implemented in the business. The study therefore focuses on the application of financial management through planning, organizing, actuating, and controlling (POAC), as well as the obstacles faced by the business owner and the efforts made to improve financial management. The study is expected to provide an empirical description of financial management practices in a local traditional food MSME and provide useful input for improving business sustainability.

METODE

This study used a descriptive qualitative approach to analyze financial management practices at the Gelamai Perentak MSME in Pasar Atas Bangko, Bangko District, Merangin Regency, Jambi Province. The qualitative approach was selected because the study aims to obtain an in-depth understanding of how financial management is planned, organized, implemented, and controlled in the business. The study was conducted from May to July 2026, with the Gelamai Perentak MSME as the research object. The analysis focused on the financial management functions of planning, organizing, actuating, and controlling (POAC) (Abubakar et al., 2025).

The data consisted of primary and secondary data. Primary data were obtained directly from informants through interviews and observations. The informants consisted of one business owner as the key informant, four employees, and five customers. Informants were selected using snowball sampling, in which the initial informant recommended other relevant informants until the information obtained was considered sufficient (Ridwan, et al., 2026). The business owner was selected because of their

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knowledge of business capital, income, expenses, financial records, and business decisions. Employees provided information about daily business activities, while customers provided supporting information about products, prices, and services. Secondary data were obtained from books, journal articles, documents, and other relevant sources related to MSME financial management.

Data were collected through observation, interviews, and documentation. Observation was conducted directly at the Gelamai Perentak MSME to understand daily business activities and financial management practices. Interviews were conducted using structured questions related to financial planning, organization, implementation, and control (Hidayati et al., 2025). Documentation was used to support the interview and observation data, including financial records, business documents, photographs, and other relevant materials. To ensure data credibility, the study used source triangulation by comparing information obtained from the business owner, employees, and customers. This process was used to check the consistency of information and obtain a more complete understanding of financial management practices.

The data were analyzed using the Miles and Huberman model, which consists of data collection, data reduction, data display, and conclusion drawing. First, the researcher collected information from interviews, observations, and documents (Ridwan et al., 2026). The data were then reduced by selecting and organizing information relevant to financial management. The selected data were presented in descriptive and narrative form based on the POAC functions. Finally, conclusions were drawn by comparing the findings from different sources and verifying them with the available evidence. This analysis was used to describe the implementation of financial management, the obstacles faced by the Gelamai Perentak MSME, and the efforts made to improve its financial management.

RESULTS AND DISCUSSIONS

RESULTS

1. Implementation of Financial Management at Gelamai Perentak MSME in Pasar Atas Bangko, Merangin Regency

The results show that financial management at Gelamai Perentak MSME has been implemented in daily business activities, but it is still simple and not fully systematic. The analysis focuses on four financial management functions: planning, organizing, actuating, and controlling (POAC). Data obtained from the business owner, employees, and customers show that the business has managed its financial activities

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based on operational needs and business experience. However, several aspects of financial management still need improvement, particularly financial planning, transaction recording, cash flow management, and financial evaluation.

In the planning aspect, the business owner plans the purchase of raw materials, production costs, employee wages, and other operational needs before production. The owner also uses part of the business income for the next production process. However, financial planning is mainly based on previous sales and available funds. The business does not yet have a written budget, measurable income targets, or a regular cash flow projection. Employees mainly provide information about raw material needs, while customers only provide supporting information about product availability and variety. Therefore, financial planning has been carried out at the operational level but has not yet been supported by a structured financial plan.

In the organizing aspect, financial management is still centralized in the business owner. The owner manages sales income, purchases raw materials, pays employees, and decides how business funds are used. Employees are mainly responsible for production, packaging, and serving customers and are not directly involved in financial recording. The separation between business and personal finances has also not been fully implemented because business money may sometimes be used for family needs. In addition, financial records are still simple and do not cover all transactions regularly. These findings indicate that financial organizing is already present but needs clearer financial responsibilities and better separation of business and personal funds.

In the actuating aspect, business funds are used to support production and daily operations. The owner uses the available funds to purchase raw materials, pay employee wages, pay electricity and fuel costs, and meet other business needs. Employees carry out their operational duties according to the instructions of the owner. However, cash flow management is still based mainly on the amount of money available rather than on regular financial records. The business has not prepared simple financial statements, such as an income statement or cash flow statement. Thus, financial activities are running, but their implementation has not been supported by systematic financial administration.

In the controlling aspect, financial supervision is carried out directly by the business owner. The owner checks the remaining cash after purchasing materials and paying business expenses. When expenses are considered too high, the owner may reduce or postpone less important spending. However, financial evaluation is still based on estimates and the amount of money remaining from sales. Regular evaluation using

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financial records has not yet been conducted. Employees only report production needs to the owner, while customers can only observe the transaction process. This shows that financial control has been implemented in practice, but it has not yet used a structured financial monitoring and evaluation system.

Overall, the findings indicate that the four POAC functions have been applied at Gelamai Perentak MSME, but their implementation remains informal and largely dependent on the experience of the business owner. The main weaknesses are the absence of written financial planning, incomplete separation of business and personal finances, irregular transaction recording, limited cash flow management, and financial evaluation based mainly on estimates. These conditions may make it difficult for the owner to determine the actual profit and financial position of the business. Therefore, the business needs to improve its financial management by preparing a simple budget, recording all transactions regularly, separating business and personal funds, preparing simple financial statements, and conducting periodic financial evaluations. Such improvements can help the Gelamai Perentak MSME manage its resources more effectively and support the continuity of the business.

2. The Challenges Faced by Gelamai Perentak MSME in Managing Business Finances

One of the main challenges faced by Gelamai Perentak MSME in managing its finances is low financial literacy. Based on an interview with the owner, financial management has mainly been learned through business experience. The owner understands the money received, payments, raw material purchases, and daily business costs, but does not fully understand formal bookkeeping and financial reports. The owner has also never attended special training on financial management. This condition shows that the owner has practical financial knowledge, but it has not yet developed into a systematic financial management system.

Limited financial literacy is also found among employees. Based on the interview, employees mainly understand production activities and daily work, while the owner is responsible for recording income, expenses, and profits. Employees do not have special knowledge about transaction records, cost classification, or financial reports. Meanwhile, the customer stated that they did not know how the business managed its internal finances because they were only involved in buying and payment activities. Therefore, the limited financial literacy is mainly found within the business, especially among the owner and employees. As a result, financial management still depends heavily on the owner's experience.

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Another challenge is the lack of regular transaction records. The interview with the owner showed that transactions are not recorded every day and not all transactions are documented. The owner usually records only important income or expenses, such as large purchases of raw materials. Daily sales are often remembered or estimated from the amount of money collected. As a result, the business does not have complete records of total income, expenses, operating costs, and net profit for a specific period. This condition makes it difficult for the owner to clearly understand the financial condition of the business and compare business performance between periods.

The lack of transaction records is also supported by the employee's statement that employees are not involved in recording financial transactions. They only inform the owner when raw materials or production needs are running low. Therefore, financial administration is still handled by the owner, and there is no clear division of responsibility for financial recording. From the customer's perspective, transactions are simple and direct, but customers do not know whether every transaction is recorded by the owner. This condition indicates that limited time, knowledge, and attention to the importance of bookkeeping are factors that make financial recording less consistent.

Based on the interviews, low financial literacy and the lack of regular transaction records are important challenges in the financial management of Gelamai Perentak MSME. Financial management is still based mainly on experience, estimates, and the amount of available cash. Therefore, information about profit, expenses, and cash flow is not fully recorded. This condition can make financial evaluation and business decision-making more difficult. To improve the situation, the owner needs financial literacy training and simple financial management assistance. Regular recording of income, expenses, operating costs, and remaining cash is also needed. Simple and consistent financial records can help the owner understand the financial condition of the business and manage the business more effectively.

3. The Efforts to Improve Financial Management at Gelamai Perentak MSME

Based on the research results, financial management at Gelamai Perentak MSME has been carried out, but it is still simple and not fully effective. Therefore, several efforts are needed to improve financial management according to the condition of the business. The first effort is to improve the knowledge and skills of the owner and employees. The owner stated that financial management has been based mainly on experience. The owner understands daily income and expenses, but still has difficulty in preparing financial records and reports. Therefore, training and assistance in simple

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bookkeeping, cash flow management, profit calculation, budgeting, and financial evaluation are needed.

The employees also need to improve their knowledge of financial management. Based on the interview, employees mainly focus on production, preparing materials, packaging, and serving customers. They are not directly involved in recording income and expenses. However, employees are willing to learn simple financial recording so they can help the owner. Therefore, training should not only be given to the owner but also to employees. Employees can help provide information about raw materials, production costs, and other business expenses. This can reduce the owner's workload and make financial information more complete. The customer's statement also supports the need for better financial management, although the customer does not directly know the internal financial system of the business.

The second effort is to make financial records simple and regular. The research shows that the owner does not record all transactions every day. Some transactions are recorded only when they are considered important, while daily sales are often based on the money collected. The owner stated that regular recording would help in knowing income, expenses, and actual profit. Therefore, the business can start by using a simple cash book. The book can contain the date, transaction description, income, expenses, and balance. Expenses can also be grouped into raw materials, employee wages, electricity, fuel, and other operating costs. Regular records can help the owner understand the financial condition of the business more clearly.

The third effort is to use simple digital technology in financial management. Currently, financial records are still mostly done manually, and the owner has not used a special financial application. However, the owner is willing to use technology if the application is simple and easy to understand. The use of digital tools can start with a simple spreadsheet or financial recording application. Employees can also be trained to help enter information about raw materials and production costs. Digital recording can make it easier to store transaction data, calculate income and expenses, and check business profits. The use of technology should be done gradually according to the ability of the owner and employees.

The fourth effort is to increase support from the government and related institutions. The owner and employees stated that they had not received special training in financial management. Therefore, local government offices, MSME agencies, and other related institutions can provide training and assistance in simple bookkeeping, cash flow management, financial reports, separation of business and personal money,

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and the use of digital financial tools. The training should use examples that are related to the daily activities of Gelamai Perentak MSME. Regular assistance is also important so that the owner and employees can apply the knowledge in their daily business activities.

The fifth effort is to increase the commitment and discipline of the business owner. The owner needs to record all income and expenses regularly and separate business money from personal money. The research shows that business money is sometimes used for family needs, so the separation between business and personal finances is not yet clear. Employees can also help by reporting every purchase of raw materials and production costs to the owner. In addition, the owner should check the financial records regularly, such as every week or every month. Therefore, better financial management can be achieved through regular recording, separation of business and personal money, employee involvement, digital technology, training, and regular financial evaluation. These efforts can help Gelamai Perentak MSME manage its finances in a more organized and effective way.

DISCUSSIONS

The results show that financial management at Gelamai Perentak MSME has been implemented, but it is still simple and not fully structured. The financial management practices include planning, organizing, actuating, and controlling. In the planning process, the owner prepares raw materials, production costs, employee wages, and other business needs. However, the business does not yet have a written budget, measurable income targets, or regular cash flow projections. Financial management is also still mainly handled by the owner, while employees focus on production and customer service. In addition, business and personal money are not fully separated, and financial records are still simple. These findings show that financial management is already practiced in daily activities, but it still needs a more organized system.

In the actuating process, business funds are used for raw materials, employee wages, electricity, fuel, packaging, and other production needs. This shows that the business has used its financial resources to support daily operations. However, cash flow is not yet recorded regularly and systematically. The owner still uses the available cash to decide which expenses should be paid. The business also does not yet prepare simple financial statements, such as an income statement and a cash flow statement. In the controlling process, the owner checks the amount of money remaining after business expenses and adjusts spending according to business needs. However, financial control

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is not supported by complete records or regular financial evaluation. Therefore, the owner still has difficulty knowing the exact profit and loss of the business.

The findings indicate that financial management at Gelamai Perentak MSME is running, but it is not yet optimal. The owner has practical skills based on many years of business experience, but the financial management system is not yet documented and measured. The main problems include the absence of written financial planning, incomplete separation of business and personal money, irregular transaction recording, the absence of simple financial statements, and financial evaluation based mainly on estimates. However, the owner's long experience and direct involvement in business activities can support the development of a better financial management system (Ridwan, Karmila, et al., 2026). Therefore, the business needs to move gradually from experience-based financial management to a system that is more planned, recorded, and easy to evaluate.

The research also found several challenges in financial management. The first challenge is the limited financial knowledge of the owner and employees. Although the owner has long experience in running the business, knowledge about bookkeeping, financial statements, cash flow, and financial evaluation is still limited. The second challenge is the lack of regular transaction recording. Not all income and expenses are recorded every day, so the business does not have complete financial information about sales, operating costs, and profit. The third challenge is the limited use of digital technology. Financial records are still mostly done manually because the owner is not yet familiar with financial applications. These challenges are related to each other and make it more difficult for the owner to know the actual financial condition of the business (Ridwan et al., 2026).

These findings are in line with previous studies by (Abubakar et al., 2025) found that MSME owners still had limited understanding of financial planning, recording, reporting, and financial control. Similarly, Oktavia (2023) found that many MSMEs had recorded income and expenses in a simple way, but the recording was not systematic. These findings are similar to the condition of Gelamai Perentak MSME, where financial management is already practiced but financial recording, reporting, cash flow management, and planning still need improvement. The similarity shows that financial administration remains an important issue for many MSMEs (Harpis et al., 2026). The difference is that the present study focuses specifically on a traditional culinary business, namely Gelamai Perentak in Pasar Atas Bangko, Merangin Regency

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Based on these findings, several efforts can be made to improve financial management at Gelamai Perentak MSME. First, the owner and employees need to improve their financial knowledge through training and simple financial management assistance. Second, the business should record all income and expenses regularly and separate business money from personal money. Third, simple digital tools, such as spreadsheets or financial recording applications, can be used gradually. The business also needs regular financial evaluation by comparing income, expenses, and profit. These efforts are supported by the study of (Harjanti et al., 2022) which found that regular transaction recording and good cash flow management can support MSME business sustainability and development planning. Therefore, better financial management can help Gelamai Perentak MSME control costs, understand its financial condition, calculate profit more clearly, and plan future business

CONCLUSION

Financial management at Gelamai Perentak MSME has been implemented, but it is still simple and not optimal. The owner manages planning, organizing, actuating, and controlling based mainly on business experience. However, the business does not yet have a written budget, regular financial records, clear separation between business and personal money, or systematic financial reports. The main challenges are limited financial knowledge, irregular transaction recording, and limited use of digital technology. To improve financial management, the owner needs to increase financial knowledge through training and assistance, record all income and expenses regularly, separate business and personal money, prepare simple financial reports, and gradually use digital financial tools. Regular financial evaluation can also help the owner understand income, expenses, and profit and make better decisions for future business development.

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