International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

Implementation Of Simple Bookkeeping To Improve Financial Management At The El Sabena Fried Banana Business In Samura Village

Muhammad Nur Fahmi[1], Siti Hafizah[2], Zahidah Naila[3], Achiriah[4]

[1,2,3]Student, Department of Islamic Economic and Business, Islamic University of North Sumatera, Medan, North Sumatera,Indonesia.
[4]Lecture, Department of Social Sciences, Islamic University of North Sumatera, Medan, North Sumatera,Indonesia.

Email: nurfahmi9909@gmail.com, sthafzh854@gmail.com, zahidahnaila24@gmail.com, achiriah@uìnsu.ac.id

Abstract

Micro, Small, and Medium Enterprises (MSMEs) are a key pillar of the Indonesian economy; however, most micro-entrepreneurs do not yet implement systematic financial record-keeping, making it difficult to accurately assess their business performance. This study aims to describe the process and impact of implementing simple bookkeeping on the financial management of the "EL Sabena Pisang Goreng" business in Samura Village, Kabanjahe District, Karo Regency. A descriptive qualitative approach with a case study design was employed. Data were collected through participant observation, semi-structured interviews with the business owner, employees, and customers, as well as documentation of daily transactions. Data analysis involved reduction, presentation, and conclusion drawing, validated through source triangulation. The results indicate that prior to implementing bookkeeping, the owner commingled personal and business finances and lacked systematic records of income, expenses, and raw material inventory. Following guidance on preparing cash-in and cash-out ledgers, inventory logs, and simple profit-and-loss statements, the owner was able to separate personal and business finances, determine profit levels for each period, and make more informed, data-driven business decisions. The study concludes that simple bookkeeping contributes significantly to improving financial management in household-based micro-enterprises and is suitable for implementation in similar MSMEs in rural areas.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

Keywords:Communication, conflict management, goal setting, clear vision.

INTRODUCTION

Micro, small, and medium enterprises (MSMEs) occupy a strategic position in both the global and national economic structure due to their substantial contributions to job creation, income distribution, and inclusive economic growth. Data from the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia indicate that the number of MSMEs in Indonesia reached more than 64 million business units in 2024, contributing 61.07 percent to the national Gross Domestic Product (GDP), equivalent to IDR 8,573.89 trillion, and absorbing approximately 97 percent of the total national workforce (Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, 2024). These facts confirm that the sustainability of MSMEs cannot be overlooked, as failures in this sector may have broad implications for the economic stability of households and the national economy as a whole.

The large scale of the MSME sector is not necessarily accompanied by adequate financial management practices. The Ministry of Finance of the Republic of Indonesia (2020) identified financial resource management as one of the fundamental problems faced by MSME actors in Indonesia, particularly in terms of separating personal and business finances and the lack of systematic transaction recording. This condition indicates that the quantitative growth of MSMEs has not been matched by improvements in managerial capacity, particularly in accounting and financial reporting. Consequently, many business owners face difficulties in objectively assessing their business performance.

The low capacity for financial management is closely related to the level of financial literacy among business owners. Financial literacy is defined as an individual's ability to understand and appropriately apply financial concepts in making everyday economic decisions (Huston, 2010). Lusardi and Mitchell (2014) emphasize that low financial literacy is directly associated with less rational financial decision-making, including at the micro-business level, because business owners tend to rely on intuition and experience rather than measurable financial data. This argument is relevant to the condition of MSMEs in Indonesia, most of which operate on a household scale and are managed by individuals without formal educational backgrounds in accounting.

This issue is also found among household-based microenterprises in rural areas, one example being EL Sabena Pisang Goreng, an MSME located in Samura Village, Kabanjahe District, Karo Regency, North Sumatra Province. The business operates in

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

the home-based culinary sector, with fried bananas as its main product and a daily consumption item for the local community. Preliminary observations indicate that sales transactions are recorded inconsistently, while most transactions are simply remembered by the business owner without any written documentation. As a result, it is difficult to accurately determine the amount of capital, operating costs, and business profits in each accounting period.

Several previous studies have examined the implementation of simple bookkeeping practices in MSMEs. Machfuzhoh and Widyaningsih (2020) reported that simple bookkeeping training was able to improve MSME owners' understanding of the importance of financial record-keeping. However, their study stopped at the educational stage and did not evaluate the sustainability of bookkeeping practices after the training had ended. Wardi, Putri, and Liviawati (2020) also emphasized the importance of financial management for MSMEs; however, their study was normative in nature and did not provide a contextual description of the bookkeeping implementation process within a specific business unit. These limitations indicate that studies on simple bookkeeping remain dominated by short-term training approaches without an in-depth exploration of comprehensive case studies.

Other studies have focused on the implementation of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). Utami, Aprilia, and Putra (2021) found that the financial literacy level of MSME owners in the consumer sector in Probolinggo City remained relatively low and affected the quality of the financial statements prepared. Their study employed a quantitative survey approach that was able to identify general patterns but was less capable of capturing the dynamics and individual adaptation processes of business owners to newly implemented accounting systems. A similar condition was identified by Rabianti and Heniwati (2024), who highlighted the gap between accounting standards and actual record-keeping practices among motorcycle repair-shop MSMEs. This finding reinforces the indication that the gap between accounting regulations and practices in the field remains a recurring issue across different business sectors.

From the perspective of Islamic accounting, Hamdan, Yusran, and Rufaida (2024) revealed that the application of Islamic principles in MSME financial recording in Majene Regency was able to improve business transparency and accountability, in line with the principles of *ash-shiddiq* and *al-adl* in Islamic accounting. Sagala and Nurlaila (2025) also emphasized that Islamic accounting standards play an important role in establishing an accountable and sustainable financial system. Nevertheless, most studies on Islamic

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

accounting in MSMEs have focused on certain regions in western and eastern Indonesia, while similar studies on MSMEs in North Sumatra, particularly Karo Regency, remain very limited.

A review of previous studies reveals three main research gaps. First, most studies employ short-term training approaches or large-scale quantitative surveys, which provide limited insight into the in-depth process of implementing bookkeeping within a single business unit. Second, research locations are generally concentrated in Java and parts of Sulawesi and Kalimantan, while household-based MSMEs in the highland areas of North Sumatra, such as Karo Regency, have received relatively little scholarly attention. Third, the integration of simple bookkeeping practices with the values of transparency and accountability within the framework of Islamic management and accounting in household-based micro culinary businesses remains rarely explored through qualitative and contextual approaches.

Based on these research gaps, this study aims to describe the condition of financial management, the process of implementing simple bookkeeping, and its impact on financial governance at EL Sabena Pisang Goreng in Samura Village, Karo Regency. This study provides an academic contribution by presenting an empirical description of the adaptation process of a household-based microenterprise to a simple financial recording system enriched by the value of transparency from the perspectives of Islamic management and accounting. At the same time, it expands the scope of MSME bookkeeping case studies to an area that has received relatively limited academic attention, namely the Karo highlands of North Sumatra.

The urgency of this study has become increasingly evident given the government's continued efforts to improve national financial inclusion, as well as the risk of micro-business failure resulting from weak financial governance, which has often received limited attention, particularly among home-based businesses that are rarely reached by formal assistance programs. Without systematic financial records, MSMEs such as EL Sabena Pisang Goreng may face difficulties in accessing formal financing, assessing business feasibility, and planning sustainable business development. Therefore, an in-depth examination of the implementation of simple bookkeeping in this business is important as an effort to strengthen the financial capacity of household-based MSMEs in a more measurable and sustainable manner..

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

RESEARCH METHOD

Research Design

This study employed a descriptive qualitative approach with a case study design to obtain an in-depth understanding of the process of implementing simple bookkeeping within a single business unit in its contextual setting (Creswell & Poth, 2018). The case study approach was selected because it enables the exploration of the dynamics, processes, and meanings underlying financial management practices that cannot be adequately captured through quantitative approaches.

Population and Sample

The research subjects were selected using purposive sampling, namely the selection of informants based on their direct involvement in business management. The key informant in this study was the owner of EL Sabena Pisang Goreng, supported by two employees involved in the production and sales processes, as well as four regular customers who served as supporting informants to strengthen the description of daily transaction patterns. In total, seven informants participated in the study, a number considered adequate for a single-case study design to achieve data saturation.

Data Collection Techniques

Data were collected through three techniques. First, participant observation was conducted on the business's production, sales, and daily transaction-recording activities over a period of two weeks. Second, semi-structured interviews were conducted with the business owner, employees, and customers using an interview guide developed based on simple bookkeeping indicators, including recording cash inflows, cash outflows, raw material inventories, and the preparation of income statements. Third, documentation was conducted by collecting photographs of transaction receipts, cash records before and after the assistance process, and other relevant supporting documents.

Research Instruments

The primary instrument in this qualitative study was the researcher as the human instrument, supported by an interview guide, observation sheets, and a recording device. Data validity was established through source triangulation by comparing information obtained from the business owner, employees, and customers, as well as technique triangulation by comparing interview findings with observations and documentation. Data reliability was strengthened through member checking, in which the interpretations

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

of the findings were reconfirmed with the key informants to ensure consistency between the research findings and the actual conditions in the field.

Data Analysis Technique

The data were analyzed using the interactive model developed by Miles, Huberman, and Saldaña (2014), which consists of three stages: data condensation, data display, and conclusion drawing/verification. Data condensation was conducted by selecting and organizing information relevant to the research focus. Data display was presented in the form of descriptive narratives and summary tables of bookkeeping records. Conclusions were drawn gradually and continuously verified throughout the research process.

Research Ethics

This study adhered to research ethics principles, including voluntary participation, informed consent prior to interviews and observations, and the protection of informants' personal and financial information that was not directly related to the research focus. All informants were provided with an explanation of the research objectives and informed of their right to refuse participation or withdraw from the research process at any time without any consequences.

RESULTS AND DISCUSSION

Business Profile

EL Sabena Pisang Goreng is a home-based culinary MSME located in Samura Village, Kabanjahe District, Karo Regency. The business is independently managed by the owner with the assistance of two employees, with an average daily production of 150–200 pieces of fried bananas. The products are marketed directly at the business location and through orders from local residents. The business capital is sourced from personal funds without involving financing from formal financial institutions.

Financial Management Conditions Before the Implementation of Simple Bookkeeping

The results of initial observations and interviews indicated that the business owner did not yet have a systematic financial recording system. Sales revenue was stored together with household funds without clear separation. The business owner relied on memory to estimate daily income and expenditures, making it difficult to

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

determine the exact amount of profit earned during a particular period. This condition is consistent with the informant's statement that decisions regarding the purchase of raw materials and other operational expenditures were made based on estimates of available cash rather than on recorded financial data.

Process of Implementing Simple Bookkeeping

The implementation of simple bookkeeping through the assistance process was conducted in four stages: (1) socialization regarding the importance of separating personal and business finances; (2) training on preparing simple cash-inflow and cash-outflow books; (3) training on recording raw material inventories, such as bananas, flour, and cooking oil; and (4) assistance in preparing a simple weekly income statement. Table 1 presents an excerpt from the simple bookkeeping format implemented at EL Sabena Pisang Goreng.

Table 1. Excerpt from the UMKM EL Sabena Fried Banana Daily Cash Book

Date	Description	Income (Rp)	Expenditure (Rp)	Balance (IDR)
01/08	Sales of fried bananas	450.000	-	450.000
01/08	Purchase of bananas, flour, and oil	-	210.000	240.000
02/08	Sales of fried bananas	480.000	-	720.000
02/08	Purchase of gas and cooking oil	-	95.000	625.000

Source:Primary data from the assistance process, 2026.

Results of the Implementation of Simple Bookkeeping

After two weeks of assistance, the business owner demonstrated improved ability to independently record daily transactions. Business funds began to be separated from personal funds through the use of a separate cash container. The business owner was also able to identify the largest expenditure items, namely the purchase of cooking oil and gas, whose significance in relation to total operating costs had previously not been recognized.

Based on the records compiled during the assistance period, the weekly net profit of the business was identified as approximately 30–35 percent of total revenue. This

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

information had previously never been known with certainty by the business owner. The data were subsequently used as a basis for consideration when planning to increase production volume during weekends, when demand tends to increase. Table 2 summarizes the changes in financial management conditions before and after the implementation of simple bookkeeping.

Table 2. Comparison of Financial Management Conditions Before and After the Implementation of Simple Bookkeeping

Aspect	Pre-implementation	Post-Implementation
Separation of personal and business finances	Business and household funds are mixed in a single storage place	Business funds are kept separate in a dedicated cash container.
Recording of daily transactions	No written records; reliance on memory	Transactions are regularly recorded in the cash inflow and outflow ledgers.
Knowledge of profit levels	Inability to accurately estimate profit	Weekly profit is calculated based on the difference between income and expenses.
Basis for business decision-making	Decisions based on intuition and cash availability	Calculations are derived from cash and inventory records.

Source: Analysis of research data, 2026.

DISCUSSION

The findings of this study reinforce the results of Machfuzhoh and Widyaningsih (2020), who demonstrated that simple bookkeeping assistance can improve MSME owners' understanding and skills in recording financial transactions. However, this study differs in that it does not stop at the educational stage but instead traces the implementation process until the business owner is able to independently prepare a simple income statement. Thus, this study provides a more comprehensive description of the bookkeeping implementation cycle, beginning with the socialization stage and continuing through the utilization of financial information for business decision-making.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

The findings regarding the weak separation between personal and business finances prior to the intervention are consistent with the findings of Utami, Aprilia, and Putra (2021) and Rabianti and Heniwati (2024), who identified a gap between formal accounting standards and actual practices among MSMEs. This study demonstrates that bookkeeping implementation does not necessarily have to begin with full compliance with SAK EMKM. Instead, it can begin with a simple recording format that corresponds to the capacity and needs of household-scale microenterprises before gradually progressing toward more formal accounting standards.

From the perspective of Islamic accounting, the practice of separating business finances and maintaining transparent transaction records at EL Sabena Pisang Goreng reflects the values of *ash-shiddiq* (truthfulness/honesty) and *al-adl* (justice), as emphasized by Hamdan, Yusran, and Rufaida (2024) and Sagala and Nurlaila (2025). Consistent implementation of simple bookkeeping has the potential to serve as an initial foundation for micro-business owners to gradually adopt broader principles of financial accountability, including preparedness for basic audits and applications for Islamic financing from microfinance institutions in the future.

In practical terms, the findings demonstrate that simple, contextual, and continuous assistance interventions can have a tangible impact on the financial governance of household-based microenterprises. These findings are relevant for consideration by local offices of cooperatives and MSMEs, higher education institutions through community service programs, and Islamic microfinance institutions when designing bookkeeping assistance programs that are adapted to the characteristics of home-based businesses in rural areas such as Samura Village.

This study has several limitations that should be acknowledged. First, the single-case study design limits the generalizability of the findings to similar MSMEs in other regions. Second, the reported profit data are descriptive and based on records collected during the assistance period; therefore, they do not yet reflect long-term seasonal fluctuations. Third, the involvement of the researcher as an assistant during the implementation process may have influenced the informants' recording behavior (observer effect), although triangulation and member checking were employed to minimize this potential bias.

This study also indicates that the sustainability of bookkeeping practices is more likely to be achieved when the instruments used are compatible with the social and operational conditions of business owners. For home-based businesses such as EL Sabena Pisang Goreng, the use of overly complex formats may create an administrative

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

burden and reduce motivation to maintain financial records. Conversely, a simple cash book or a digital format with a limited number of transaction categories may represent a more realistic option. Therefore, bookkeeping system design needs to consider the business owner's educational level, available time, transaction volume, and technological capabilities, rather than relying solely on formal reporting requirements.

Based on these findings, the contribution of this study lies not only in demonstrating that assistance can improve bookkeeping skills but also in explaining the mechanisms of change that occur at the micro-business level. Assistance functions as a process of habit formation, through which an understanding of the importance of financial recording is translated into practices involving fund separation, transaction recording, preparation of income statements, and the utilization of financial information to evaluate business performance. These findings strengthen the view that improving the quality of MSME financial governance requires a gradual, contextual, and continuous process rather than a one-time training program focused solely on delivering theoretical materials.

CONCLUSION

This study concludes that the implementation of simple bookkeeping had a positive impact on the financial management of EL Sabena Pisang Goreng in Samura Village, Kabanjahe District, Karo Regency. Prior to the intervention, the business owner did not separate personal and business finances and was unable to accurately measure business profits. Following assistance in preparing cash-inflow books, cash-outflow books, inventory records, and simple income statements, the business owner was able to separate business finances, identify significant cost items, and make business decisions based on more measurable financial data.

The scientific contribution of this study lies in providing an empirical description of the adaptation process of a household-based microenterprise to a simple financial recording system enriched by the value of transparency from the perspectives of Islamic management and accounting. At the same time, the study expands the scope of MSME case studies to the Karo highlands of North Sumatra, a region that has received relatively limited academic attention.

Future research is recommended to develop a multi-case or quantitative research design covering a broader geographical area to examine the consistency and replicability of these findings. Further studies may also explore the potential

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

implementation of Sharia-based digital bookkeeping applications as a continuation of manual bookkeeping practices among similar MSMEs.

REFERENCES

Bahria, W. S., Furqon, A., &Aulia, F. U. (2026). Penggunaanaplikasicatatankeuanganberbasis Android terhadapkualitaspelaporankeuangan UMKM di KabupatenPamekasandalamperspektifakuntansi syariah. JurnalIlmiah Ekonomi Islam, 12(1), 190–200. https://doi.org/10.29040/jiei.v12i1.19258

Badan Pusat Statistik. (2024). Statistikusahamikro, kecil, dan menengah Indonesia 2024. Badan Pusat Statistik.

Creswell, J. W., & Poth, C. N. (2018). Qualitative inquiry and research design: Choosing among five approaches (4th ed.). SAGE Publications.

Dwyanti, D. (2024). The importance of financial literacy in financial management in micro, small and medium enterprises (MSMEs). Journal of Applied Management and Business, 5(1), 1–6.

Ekaputra, P. S., Ciptosari, F., & Halim, T. (2024). Adopsiteknologipembayaran digital QRIS di kalangan UMKM Labuan Bajo: Tantangan dan peluang. JurnalAkademisiVokasi, 3(2), 1–13.

Ekasari, A., Meutia, Uzliawati, L., &Mulyasari, W. (2024). The effect of financial literacy on Indonesian women micro entrepreneurs through financial intermediation. Journal of Infrastructure, Policy and Development, 8(8), 1–18.

Ghozali, I. (2021). Aplikasianalisis multivariate dengan program IBM SPSS 26. Badan Penerbit Universitas Diponegoro.

Hamdan, Yusran, M., &Rufaida, E. R. (2024). Penerapanprinsipakuntansi syariah pada UMKM di KabupatenMajene. Studia Islamika, 1(2), 148–165.

Huston, S. J. (2010). Measuring financial literacy. Journal of Consumer Affairs, 44(2), 296–316. https://doi.org/10.1111/j.1745-6606.2010.01170.x

IkatanAkuntan Indonesia. (2018). StandarAkuntansiKeuanganEntitasMikro, Kecil, dan Menengah (SAK EMKM). IkatanAkuntan Indonesia.

Ionescu, G. H., Firoiu, D., Pîrvu, R., Enescu, M., Rădoi, M. I., & Cojocaru, T. M. (2020). The potential for innovation and entrepreneurship in EU countries in the context of sustainable development. Sustainability, 12(18), 7250. https://doi.org/10.3390/su12187250

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Kementerian KeuanganRepublik Indonesia. (2020). Kajian pengelolaankeuanganusahamikro, kecil, dan menengah di Indonesia. Kementerian KeuanganRepublik Indonesia.

Kementerian KoordinatorBidangPerekonomianRepublik Indonesia. (2024). UMKM menjadi pilar pentingdalamperekonomian Indonesia. Kementerian KoordinatorBidangPerekonomianRepublik Indonesia.

Kementerian Koperasi dan Usaha Kecil dan MenengahRepublik Indonesia. (2024). Data dan statistikusahamikro, kecil, dan menengahtahun 2024. Kementerian Koperasi dan Usaha Kecil dan MenengahRepublik Indonesia.

Lestari, P., Ardiansyah, D. S., Nurrahmah, N. S., Handayani, R., Nuraeni, T., Hidayat, N. S., Fadilah, A. N., Rahman, S. A., Lestari, K., Lestari, S. R., Nurjanah, E., Florista, D., Lestari, L. P., & Zahira, A. R. (2026). Optimalisasipengelolaankeuangan UMKM melaluipendampinganpenyusunanlaporankeuangansederhanaberbasis SAK EMKM. JurnalAbdimas Kartika Wijayakusuma, 7(2), 1268–1277. https://doi.org/10.26874/jakw.v7i2.1463

Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. Journal of Economic Literature, 52(1), 5–44. https://doi.org/10.1257/jel.52.1.5

Lusardi, A., Mitchell, O. S., & Curto, V. (2010). Financial literacy among the young. Journal of Consumer Affairs, 44(2), 358–380. https://doi.org/10.1111/j.1745-6606.2010.01173.x

Machfuzhoh, A., &Widyaningsih, I. U. (2020). Pelatihanpembukuansederhanabagi UMKM menuju UMKM naik kelas. JurnalPengabdiankepada Masyarakat Nusantara, 1(2), 1–9.

MaularumiSafitri, E. (2020). Analisispenerapanpencatatanlaporankeuangan pada UMKM. JurnalAkuntansi dan Audit Syariah (JAAiS), 1(1), 54–61. https://doi.org/10.28918/jaais.v1i1.3306

Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). Qualitative data analysis: A methods sourcebook (3rd ed.). SAGE Publications.

Mulyani, A. S., Nurhayaty, E., &Miharja, K. (2019). Penerapanpencatatan dan laporanakuntansi pada usahamikrokecil dan menengah (UMKM). JurnalAbdimas BSI: JurnalPengabdianKepada Masyarakat, 2(2), 219–226. https://doi.org/10.31294/jabdimas.v2i2.5818

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.

Novitasari, E. (2019). Metode mudahmenyusunpembukuansederhana: Peganganwajibpraktisibisnis dan pelakuusaha UKM. Anak Hebat Indonesia.

Rabianti, R., &Heniwati, E. (2024). Analisispenerapanakuntansiberdasarkan SAK EMKM pada UMKM bengkel motor. JurnalAkuntansi dan KeuanganKontemporer, 7(2), 1–12.

Rahayu, R., Ali, S., Aulia, A., & Hidayah, R. (2022). The current digital financial literacy and financial behavior in Indonesian millennial generation. Journal of Accounting and Investment, 23(1), 78–94. https://doi.org/10.18196/jai.v23i1.13205

Restu, R., Ramadhan, R., & Rosa, S. (2023). Analisisakuntansi pada usahamikrokecil dan menengah (UMKM) Cakemyday dalamperspektif syariah. Amkop Management Accounting Review (AMAR), 3(1), 1–8. https://doi.org/10.37531/amar.v3i1.461

Roslita, E. (2023). Financial education and financial literacy on micro entrepreneur growth in Indonesia. Esensi: JurnalManajemenBisnis, 26(3), 89–94.

Sagala, M. K. A., &Nurlaila, N. (2025). Urgensistandarakuntansi syariah dalammembangunsistemkeuangan Islam yang akuntabel dan berkelanjutan. ABIS: Accounting and Business Information Systems Journal, 3(2), 1–15.

Sugiyono. (2019). Metode penelitiankuantitatif, kualitatif, dan R&D. Alfabeta.

Utami, E. S., Aprilia, M. R., & Putra, I. C. A. (2021). Financial literacy of micro, small, and medium enterprises of consumption sector in Probolinggo City. JurnalManajemen dan Kewirausahaan, 23(1), 10–17. https://doi.org/10.9744/jmk.23.1.10-17

Wardi, J., Putri, G. E., &Liviawati, L. (2020). Pentingnyapenerapanpengelolaankeuanganbagi UMKM. JurnalIlmiah Ekonomi dan Bisnis, 17(1), 56–62.

Wulandari, F., &Pratama, D. (2022). Literasikeuangan dan keberlanjutan UMKM: Perspektifmanajemenkeuangansederhana. Jurnal Ekonomi dan Kewirausahaan Indonesia, 11(2), 98–107.

Yuliana, N. (2023). Pengelolaankeuangan UMKM di era digital: Tantangan dan peluang. Prenadamedia Group.

Copyright at authors some right reserved this work is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.