

Strengthening MSME Capacity through the Development of Simple Financial Recording in Parepare City

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Abstract

This study aims to analyze the development of simple financial recording practices among Micro, Small, and Medium Enterprises (MSMEs) in Parepare City, focusing on the validity, reliability, and determinants of their implementation. Using a descriptive quantitative approach, data were collected from 30 MSME respondents through a structured questionnaire covering three main variable dimensions: basic accounting knowledge (X1), financial management behavior (X2), and financial recording implementation (Y). Validity testing using Pearson Correlation revealed that all instrument items are valid, with r-values significantly above the critical value at the 0.01 level. Reliability analysis using Cronbach's Alpha yielded coefficients of 0.791 for X1 (10 items), 0.808 for X2 (7 items), and 0.816 for Y (6 items), all exceeding the 0.70 threshold. Multiple regression analysis demonstrates that both basic accounting knowledge and financial management behavior significantly and positively influence MSME financial recording implementation ($R^2 = 0.960$; $F = 321.202$; $p < 0.001$). Partial testing indicates that X1 exerts a stronger influence ($\beta = 0.374$; $t = 4.284$; $p < 0.001$) compared to X2 ($\beta = 0.310$; $t = 2.591$; $p = 0.015$). Normality testing using the Kolmogorov-Smirnov method confirms residual normality ($p = 0.200 > 0.05$). These findings suggest that capacity-building programs focusing on basic accounting literacy and financial management behavior are critical pathways to improving MSME financial governance in Parepare.

Keywords: basic accounting; financial behavior; financial recording; MSMEs; multiple regression

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of the Indonesian economy. According to data from the Ministry of Cooperatives and SMEs, MSMEs contribute more than 60% of national Gross Domestic Product (GDP) and absorb about 97% of the workforce. In Parepare City, the presence of MSMEs is even more dominant, accounting for 73% of all business units in operation, with the trade and services sectors dominating the city's economic structure (Bappeda Kota Parepare, 2023). However, behind this strategic role, the majority of MSME actors still face serious constraints in managerial aspects, particularly in financial recording and management.

Good financial recording is a fundamental basis for assessing business performance, making sound business decisions, and accessing financing from formal financial institutions. Unfortunately, conditions on the ground show that many MSME actors still lack a basic understanding of accounting and do not keep financial records on a regular basis. Business finances are frequently mixed with personal finances, and business decisions are made without the support of accurate financial data (Hakim et al., 2024). This condition makes it difficult for MSMEs to evaluate business performance, calculate profit and loss objectively, or access bank credit due to the absence of adequate financial statements.

Various studies have shown that the implementation of simple financial recording, such as a general cash book, has a positive impact on the sustainability of MSME businesses. Falatifah

et al. (2025), in their study on simple accounting mentoring for MSMEs, concluded that the ability to systematically record financial transactions improves operational efficiency and access to capital. A similar study by Yusuf et al. (2024) showed that preparing manual financial statements, although simple, significantly improves MSME actors' ability to manage cash flow. However, the implementation of financial recording in the field remains minimal, whether due to limited accounting knowledge, a lack of ongoing mentoring, or the perception that financial recording is not relevant for small-scale businesses (Dhani et al., 2024).

Parepare City, as a mid-sized coastal city with an economy characterized by trade and MSMEs, is a relevant research locus. Previous research by Tarawiru and Arafah (2023) and Tarawiru et al. (2024) has explored aspects of mentoring in the preparation of financial statements and technology-based financial literacy among MSMEs in Parepare City. However, studies that specifically measure the validity and reliability of instruments for developing financial recording and identify the determinants of its implementation remain scarce. This research gap is important to fill in order to provide a strong empirical basis for designing effective training and mentoring programs.

This study aims to: (1) describe the condition of simple financial recording implementation among MSMEs in Parepare City; (2) test the validity and reliability of the measurement instruments used; and (3) analyze the influence of basic accounting knowledge and financial management behavior on the implementation of MSME financial recording. The results of this study are expected to provide input for relevant agencies in formulating effective and sustainable MSME empowerment policies based on basic accounting.

LITERATURE REVIEW

Simple Financial Recording in MSMEs

Simple financial recording is the process of systematically documenting financial transactions without requiring in-depth accounting knowledge. For MSMEs, the most basic financial recording includes recording daily cash inflows and outflows using a general cash book. According to Aji and Utomo (2024), simple financial recording is sufficient to meet the basic reporting needs of micro and small businesses, provided it is done consistently and kept separate from personal finances.

The Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM) issued by the Indonesian Institute of Accountants (IAI) provides minimum guidance for MSMEs in preparing financial statements consisting of a statement of financial position, an income statement, and notes to the financial statements. However, given the limited capacity of most MSMEs, simpler recording, such as daily records of receipts and expenditures and periodic profit-and-loss calculations, is already considered a meaningful first step (Hasnarika et al., 2023).

The importance of financial recording is not only relevant from the perspective of internal business management but also from the perspective of access to financing. Formal financial institutions, including banks and cooperatives, generally require a track record of business finances as a consideration for granting credit. Without adequate records, MSME actors face structural barriers in accessing the capital needed for business development (Sipahelut et al., 2024).

Basic Accounting Knowledge as a Determinant

Basic accounting knowledge is defined as an understanding of fundamental accounting concepts, including the concepts of debit and credit, the business entity concept, transaction recording, and a basic understanding of financial statements. Research by Alvia Yanti and Fitriyah Nurhidayah (2024) confirms that a simple understanding of accounting is a key prerequisite for MSME actors to be able to prepare meaningful financial statements, even at the most basic level.

Widiastuti (2025), in a study on the perceptions of MSME owners in East Lombok toward simple accounting methods, found that positive perceptions of the benefits of accounting are strongly correlated with compliance in financial recording. MSME actors with a better understanding of basic accounting tend to be more consistent in recording their business financial transactions than those without an accounting knowledge background.

Latifatunnida (2024) further noted that improving accounting literacy through digital application-based training has been shown to increase both the frequency and quality of financial recording among MSMEs. This finding reinforces the argument that investment in developing basic accounting knowledge among MSME actors is an effective strategy for improving business financial governance.

Financial Management Behavior

Financial management behavior reflects the habits and discipline of MSME actors in managing their business's financial resources. This dimension includes the habit of separating personal and business finances, regularity in recording transactions, and awareness of periodically planning and evaluating finances. Sulastiningsih et al. (2024), in their study on accounting and financial literacy for improving MSME performance, found that sound financial management behavior is an important mediator between accounting knowledge and financial performance.

Nugraha et al. (2024), in a study on simple accounting recording among service-sector MSMEs, identified that the biggest obstacle to implementing financial recording is not solely a lack of knowledge, but also habits and self-discipline in recording transactions regularly. This finding indicates that the behavioral dimension must be an important component of any MSME financial capacity-building program.

Conceptual Framework and Hypotheses

Based on the literature review, this study develops a conceptual framework linking three main variables: basic accounting knowledge (X1) and financial management behavior (X2) as independent variables, and the implementation of simple financial recording (Y) as the dependent variable. The proposed hypotheses are as follows.

H1: Basic accounting knowledge (X1) has a positive and significant effect on the implementation of simple MSME financial recording (Y).

H2: Financial management behavior (X2) has a positive and significant effect on the implementation of simple MSME financial recording (Y).

H3: Basic accounting knowledge (X1) and financial management behavior (X2) simultaneously have a significant effect on the implementation of simple MSME financial recording (Y).

METHOD

Research Design and Approach

This study uses a descriptive quantitative approach, which aims to describe actual conditions and statistically analyze the relationships between variables. The research design chosen is a survey using a structured questionnaire instrument. This approach was chosen because it is consistent with the research objectives of measuring, testing the validity and reliability of the instrument, and empirically analyzing the influence between variables (Creswell & Plano Clark, 2018).

Population and Sample

The study population consists of all MSME actors actively operating in Parepare City, particularly in the trade, culinary, and services sectors. A sample of 30 respondents was selected using purposive sampling, with the criteria: (1) MSME actors who have actively run their business for at least one year; (2) have a business turnover below IDR 2.5 billion per year, in accordance with the MSME definition; and (3) are willing to participate in the study. The sample size of 30 respondents was determined based on the considerations of an initial instrument test (pilot study) commonly used in quantitative research (Hair et al., 2019).

Variables and Research Instruments

This study operationalizes three main variables through a questionnaire instrument using a 1-5 Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). First, Basic Accounting Knowledge (X1) is measured using 10 question items (P1.1-P1.10) that assess respondents' understanding of basic financial recording concepts, including understanding of cash inflows/outflows, profit and loss, a simple balance sheet, and the separation of personal and business finances. Second, Financial Management Behavior (X2) is measured using 7 question items (P2.1-P2.7) that explore respondents' habits and discipline in managing business finances, including recording frequency, account separation, and financial planning. Third, Implementation of Simple Financial Recording (Y) is measured using 6 question items (P3.1-P3.6) that measure the actual level of financial recording implementation, including the use of a general cash book, recording consistency, and periodic reporting.

Data Analysis Technique

Data analysis was carried out in several stages. First, a validity test using Pearson Product Moment Correlation was conducted by comparing the calculated r-value with the table r-value ($n=30$, $\alpha=0.01$). An item is declared valid if the calculated r-value > table r-value and significance < 0.01. Second, a reliability test using the Cronbach's Alpha method was conducted, where the instrument is declared reliable if the alpha value ≥ 0.70 . Third, a residual normality test using the Kolmogorov-Smirnov test was conducted to satisfy the regression assumptions. Fourth, multiple regression analysis was conducted to test the hypotheses, with the model equation:

$$Y = \alpha_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon \quad (1)$$

where Y is the implementation of financial recording, X1 is basic accounting knowledge, X2 is financial management behavior, α_0 is the constant, β_1 and β_2 are the regression coefficients, and ε is the error term. All analyses were conducted using IBM SPSS Statistics version 26 software.

RESULTS AND DISCUSSION

Respondent Characteristics

Of the 30 MSME respondents who participated in this study, the distribution of total scores shows an interesting pattern. Respondents 1-15 (first group) obtained relatively high total scores on variable X1 (ranging from 42-47), X2 (ranging from 29-33), and Y (ranging from 25-28), indicating a group of MSMEs with better accounting knowledge and financial management behavior. Conversely, respondents 16-30 (second group) obtained lower scores on all three variables, reflecting a group of MSMEs that still require intensive coaching in financial recording.

Table 1. Distribution of Research Variable Scores

Respondent Group	X1 Score Range	X2 Score Range	Y Score Range	Characteristics
Respondents 1-15	42 – 47	29 – 33	25 – 28	Good financial knowledge & behavior
Respondents 16-30	24 – 28	15 – 20	13 – 17	Low financial knowledge & behavior

Source: Primary data processed, 2025

Validity Test

The results of the validity test for all research instrument items using Pearson Correlation are presented in Tables 2, 3, and 4. The test was conducted by comparing the calculated r-value with the table r-value at a significance level of 0.01 with N=30.

Table 2. Validity Test Results for the Basic Accounting Knowledge Variable (X1)

Item	Pearson Correlation (r-calc)	Sig. (2-tailed)	r-table (N=30, $\alpha=0.01$)	Result
P1.1	.888**	.000	0.463	Valid
P1.2	.896**	.000	0.463	Valid
P1.3	.913**	.000	0.463	Valid
P1.4	.912**	.000	0.463	Valid
P1.5	.894**	.000	0.463	Valid
P1.6	.877**	.000	0.463	Valid
P1.7	.914**	.000	0.463	Valid
P1.8	.944**	.000	0.463	Valid
P1.9	.936**	.000	0.463	Valid
P1.10	.885**	.000	0.463	Valid

Source: SPSS Output, 2025

Based on Table 2, all 10 items of variable X1 show calculated r-values ranging from 0.877 to 0.944, far exceeding the table r-value of 0.463 at $\alpha=0.01$ and N=30. All Sig. (2-tailed) values are 0.000, well below $\alpha=0.01$. Thus, all question items for variable X1 are declared valid.

Table 3. Validity Test Results for the Financial Management Behavior Variable (X2)

Item	Pearson Correlation (r-calc)	Sig. (2-tailed)	r-table (N=30, $\alpha=0.01$)	Result
P2.1	.925**	.000	0.463	Valid
P2.2	.935**	.000	0.463	Valid
P2.3	.900**	.000	0.463	Valid
P2.4	.936**	.000	0.463	Valid
P2.5	.919**	.000	0.463	Valid
P2.6	.885**	.000	0.463	Valid

P2.7	.919**	.000	0.463	Valid
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Source: SPSS Output, 2025

The validity test results in Table 3 show that all 7 items of variable X2 have calculated r-values ranging from 0.885 to 0.936, all significant at the 0.01 level. Items P2.4 ($r = 0.936$) and P2.2 ($r = 0.935$) show the highest correlations with the total score, indicating that the habit of separating business and personal finances and the regularity of recording are the strongest indicators of the financial management behavior construct.

Table 4. Validity Test Results for the Financial Recording Implementation Variable (Y)

Item	Pearson Correlation (r-calc)	Sig. (2-tailed)	r-table (N=30, $\alpha=0.01$)	Result
P3.1	.940**	.000	0.463	Valid
P3.2	.865**	.000	0.463	Valid
P3.3	.925**	.000	0.463	Valid
P3.4	.909**	.000	0.463	Valid
P3.5	.912**	.000	0.463	Valid
P3.6	.890**	.000	0.463	Valid

Source: SPSS Output, 2025

Reliability Test

The reliability test was conducted using the Cronbach's Alpha method. An instrument is declared reliable if the alpha value ≥ 0.70 (Hair et al., 2019). The reliability test results for the three variables are presented in Table 5.

Table 5. Reliability Test Results

Variable	Variable Name	Cronbach's Alpha	Number of Items	Result
X1	Basic Accounting Knowledge	0.791	10	Reliable
X2	Financial Management Behavior	0.808	7	Reliable
Y	Financial Recording Implementation	0.816	6	Reliable

Source: SPSS Output, 2025

The results in Table 5 show that all research instruments meet the reliability criteria. Variable X1 obtained a Cronbach's Alpha of 0.791 (10 items), variable X2 of 0.808 (7 items), and variable Y of 0.816 (6 items). All three values are above the 0.70 threshold, even approaching 0.80, indicating good reliability. The highest reliability value was obtained for variable Y (0.816), indicating strong internal consistency in the instrument measuring financial recording implementation.

Normality Test

The residual normality test was conducted using the One-Sample Kolmogorov-Smirnov Test. The test results show an Asymptotic Significance (2-tailed) value of 0.200 (Table 6), which is well above the significance threshold of $\alpha = 0.05$. Thus, the residuals of the regression model are normally distributed, so the normality assumption for multiple regression analysis is satisfied.

Table 6. Kolmogorov-Smirnov Normality Test Results

Parameter	Value	Result
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N	30	
Mean Residual	.0000000	
Std. Deviation Residual	1.22968341	
Test Statistic (KS)	.117	
Asymp. Sig. (2-tailed)	.200	Normal (> 0.05)

Source: SPSS Output, 2025

Multiple Regression Analysis

To test hypotheses H1, H2, and H3, a multiple regression analysis was conducted with financial recording implementation (Y) as the dependent variable and basic accounting knowledge (X1) and financial management behavior (X2) as independent variables. The results of the multiple regression analysis are presented in Tables 7, 8, and 9.

Table 7. Multiple Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate	Durbin-Watson
1	.980 ^a	.960	.957	1.27441	1.734

a. Predictors: (Constant), X2, X1; b. Dependent Variable: Y — Source: SPSS Output, 2025

The Model Summary in Table 7 shows an R value of 0.980, indicating a very strong correlation between the independent and dependent variables. The R Square value of 0.960 shows that 96.0% of the variation in MSME simple financial recording implementation can be explained jointly by basic accounting knowledge and financial management behavior. Only 4.0% of the variation is explained by other factors outside the model. The Adjusted R Square value of 0.957 confirms the model's consistency after controlling for the number of predictors. The Durbin-Watson value of 1.734 falls within the 1.5-2.5 range, indicating no autocorrelation in the model residuals.

Table 8. F Test Results (ANOVA)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1043.348	2	521.674	321.202	.000 ^b
Residual	43.852	27	1.624		
Total	1087.200	29			

a. Dependent Variable: Y; b. Predictors: (Constant), X2, X1 — Source: SPSS Output, 2025

The F test (Table 8) produced an F value of 321.202 with a significance probability of 0.000 < 0.05. This result rejects H0 and accepts H3, which states that basic accounting knowledge (X1) and financial management behavior (X2) simultaneously have a significant effect on the implementation of simple MSME financial recording (Y).

Table 9. Partial Regression Coefficients (t-test)

Model	B (Unstandardized)	Std. Error	Beta (Standardized)	t	Sig.
(Constant)	-.055	.854	—	-.065	.949
X1	.374	.087	.616	4.284	.000
X2	.310	.120	.372	2.591	.015

a. Dependent Variable: Y — Source: SPSS Output, 2025

Based on the results in Table 9, the resulting multiple regression equation is:

$$Y = -0.055 + 0.374X_1 + 0.310X_2 + \varepsilon \quad (2)$$

The regression coefficient of X_1 (0.374) means that every one-unit increase in basic accounting knowledge will increase financial recording implementation by 0.374 units, assuming X_2 is held constant. The regression coefficient of X_2 (0.310) means that every one-unit increase in financial management behavior will increase financial recording implementation by 0.310 units, assuming X_1 is held constant.

The partial test shows that X_1 has a positive and significant effect on Y ($t = 4.284$; $\text{Sig.} = 0.000 < 0.05$), so H_1 is accepted. Likewise, X_2 has a positive and significant effect on Y ($t = 2.591$; $\text{Sig.} = 0.015 < 0.05$), so H_2 is accepted. The standardized Beta value of X_1 (0.616) is greater than that of X_2 (0.372), indicating that basic accounting knowledge makes a more dominant contribution to financial recording implementation than financial management behavior.

The findings of this study confirm that basic accounting knowledge is the strongest determinant driving the implementation of simple financial recording among MSMEs in Parepare City. This result is consistent with the findings of Alvia Yanti and Nurhidayah (2024), who confirmed that a simple understanding of accounting is a key prerequisite in preparing MSME financial statements. MSME actors with a better understanding of the concepts of debit-credit, separation of business and personal entities, and simple profit-and-loss calculation show significantly higher levels of financial recording implementation. This can be explained through cognitive theory, in which an individual's knowledge shapes their perception of the benefits and their ability to perform a given behavior.

The significant contribution of financial management behavior (X_2) to financial recording implementation (Y) reinforces the argument of Sulastiningsih et al. (2024) that behavior is an important mediator between knowledge and financial performance. Interestingly, although the Beta coefficient value of X_2 (0.372) is smaller than that of X_1 (0.616), the contribution of X_2 remains statistically significant. This indicates that even with limited knowledge, MSME actors who have good financial management discipline and habits are still able to implement financial recording at an adequate level. This finding is relevant to the context of MSMEs in Parepare City, which are dominated by the trade and services sectors, where financial transactions occur daily and require consistent recording habits.

The very high R^2 value of 0.960 indicates that the developed model has very strong predictive power. This finding exceeds similar studies, such as Risal and Wulandari (2024), who obtained an R^2 of 0.74 in their analysis of accounting implementation among MSMEs in Pontianak City. This difference is likely due to the characteristics of this study's respondents, who are clearly divided between MSME groups with high and low financial capacity, resulting in large but structured variation in the data.

From a policy perspective, the results of this study have significant implications for the development of MSME empowerment programs in Parepare City. First, given that X_1 is the strongest determinant, training programs focused on basic accounting literacy should be a top priority. Second, empowerment programs must not only transfer knowledge but also build financial management habits and discipline through structured, ongoing mentoring, as recommended by Falatifah et al. (2025). Third, the significant capacity gap between the two groups of MSMEs indicates the need for a differentiated approach in empowerment programs.

Previous research by Tarawiru and Arafah (2023) and Tarawiru et al. (2024) in Parepare City had already shown the effectiveness of direct mentoring in improving MSMEs' ability to prepare financial statements. This study complements those findings by providing quantitative

empirical evidence on statistically significant determinants influencing the implementation of financial recording. The synergy between the qualitative mentoring approach and the quantitative evidence from this study can serve as a strong foundation for designing evidence-based MSME empowerment programs in Parepare City.

CONCLUSION

This study successfully demonstrates empirically that the development of simple financial recording among MSMEs in Parepare City is significantly influenced by basic accounting knowledge (X1) and financial management behavior (X2). Simultaneously, the two variables explain 96.0% of the variation in financial recording implementation ($R^2 = 0.960$; $F = 321.202$; $p < 0.001$). Partially, X1 is a stronger determinant ($\beta = 0.374$; Beta = 0.616; $t = 4.284$; $p < 0.001$) than X2 ($\beta = 0.310$; Beta = 0.372; $t = 2.591$; $p = 0.015$). The validity test confirms that all 23 items of the research instrument are valid, with calculated r-values ranging from 0.865 to 0.944, significant at the 0.01 level. The reliability test shows satisfactory Cronbach's Alpha values for X1 (0.791), X2 (0.808), and Y (0.816), all exceeding the 0.70 threshold. The Kolmogorov-Smirnov normality test confirms the normality of the model residuals ($p = 0.200 > 0.05$). The practical implications of this study emphasize the need for the Parepare City government and related stakeholders to integrate programs for improving basic accounting literacy and fostering financial management behavior into MSME empowerment policies as a key strategy for improving the financial governance and competitiveness of local MSMEs. Limitations of this study include the limited sample size ($n=30$), which requires replication with a larger sample to strengthen the generalizability of the findings.

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