

The Meaning of Accounting: Exploring the Experiences of Local Business Actors (Case Study of Traditional Coffee Shop)

Original Article

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Abstract

MSMEs are key players in the economy of Indonesia, but they often encounter difficulties in managing their finances, especially when it comes to creating accurate financial documents that adhere to accounting regulations. In regions such as North Kolaka, which are remote, these challenges are further exacerbated by the lack of access to formal accounting education and resources. This study aims to explore the experiences of Micro, Small, and Medium Enterprises (MSMEs) in North Kolaka, especially Warkop Bunda, in managing accounting and finance. Using a qualitative descriptive approach, this study analyzes simple financial recording practices and the meaning of accounting for business actors. The results show that although business owners rely on practical manual recording, they face significant obstacles, such as limited knowledge and resources to implement formal accounting. Financial recording functions more as a cash flow control tool and reflects social responsibility towards family and society. These findings highlight the need for accounting education and training that is appropriate to local needs, as well as a simpler accounting system to improve the efficiency of financial management. Hence, this study provides new insights for the development of policies and mentoring programs for MSMEs in the region.

Keywords : Accounting, MSME Financial Practices, Traditional Business Management, Local Business Experience, Small Business Accounting.

1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) play an important role in the Indonesian economy, including in North Kolaka Regency (Fitriadi et al., 2023). However, many MSME actors face challenges in financial management, especially in preparing financial reports in accordance with accounting standards (Setyawati & Hermawan, 2018). This can affect the sustainability of their businesses, especially after the COVID-19 pandemic which has had a significant impact on the MSME sector (Fitriadi et al., 2023).

Research by Fitriadi et al. (2023) shows that MSMEs in Lasusua Village, North Kolaka Regency, still use conventional financial records and have not prepared proper financial reports. However, factors such as confidence and fighting spirit help business sustainability. Setiyawati and Hermawan (2018) found that MSME actors have simple accounting knowledge and have difficulty preparing reports according to standards, indicating the need for an approach that understands their context. In Bone Regency, Suwandi (2023) found that MSME actors developed innovative accounting models for financial projections and decision making, even without formal training. In addition, Sulantari et al. (2023) shows that management accounting information is important for business decision making, although understanding of formal accounting varies.



The phenomenological approach in accounting research can provide a deeper understanding of how MSME actors interpret accounting practices in the context of their lives. Hafni (2017) used a phenomenological approach to understand accounting practices by blind entrepreneurs, finding that accounting is practiced according to the needs and abilities of business actors. This shows that accounting practices are not only influenced by formal standards, but also by the social and cultural context of business actors.

Although there are several studies on accounting practices in MSMEs, there is still a gap in the literature regarding the subjective experiences of entrepreneurs in remote areas such as North Kolaka. Most studies focus on urban areas with better access to education and training. North Kolaka, with its unique economic and social characteristics, offers a different context for accounting practices. Understanding the experiences of entrepreneurs, such as Warkop Bunda, a local coffee shop who have survived various challenges, including the COVID-19 pandemic, can provide valuable insights for developing policies and training programs that are tailored to local needs.

A qualitative descriptive approach with an interpretive paradigm will be used in this study to understand the experiences and meanings built by business actors in their accounting practices. This method allows researchers to dig deep into data through interviews, observations, and documentation. Data analysis will be carried out using phenomenological reduction techniques to identify the essence of the experiences of business actors. This study is expected to contribute to the development of accounting theories that are more contextual and in accordance with the reality of MSME actors in the region. In addition, the results of this study can be the basis for the development of policies and mentoring programs that are more effective in increasing the accounting capacity of MSME actors.

By understanding the experiences and meanings built by local business actors in accounting practices, it is hoped that a more appropriate and effective approach can be found in supporting the sustainability of their businesses. This study can also be a reference for further research that wants to explore subjective aspects in MSME accounting practices.

In the context of local coffee shop, Warkop Bunda in North Kolaka, financial recording is not done through a computerized system or accounting software. Instead, the recording practice is done manually with a regular notebook, or even just relying on the owner's memory. The decision to record or not record transactions is often determined by practical needs, free time, and perceptions of the importance of recording. This shows that the recording practice is not mechanical, but is greatly influenced by factors of experience and comfort.

More than just a technical activity, financial recording at Warkop Bunda contains local values such as honesty, trust, and responsibility towards family. For example, the owner of the warkop records daily income to ensure that the business continues to generate enough to finance household needs. This practice reflects how the boundaries between "business" and "family" are often blurred in home-based MSMEs. Therefore, recording is not only for financial control, but also to build a sense of security and social stability.

In addition, the experience of financial recording also reflects the relationship of business actors with time. For example, recording is usually done at night, when the shop is closed, and in a quieter atmosphere. Business owners feel that this is the right time to reflect on the day's income, as well as informally evaluate business performance. This shows that accounting practices in the local context are not separate from the rhythm of life and daily routines, but are organically embedded in them. So, the research question that can be asked is: What is the experience of Warkop Bunda business owners in recording and managing daily business finances?

Overall, this study aims to explore the experiences of local business actors in North Kolaka in their accounting practices, focusing on the case study of Warkop Bunda. Through a phenomenological approach, it is hoped that a deeper understanding can be found on how business actors interpret and manage the financial aspects of their businesses in the social and cultural contexts they face.

With this background, this study not only focuses on the technical aspects of accounting, but also considers the social and cultural dimensions that influence accounting practices at the local level. It is expected that the results of this study can contribute to strengthening the regional economy by improving the accounting capabilities of business actors, as well as encouraging sustainable growth in North Kolaka Regency.

2. Literature Review

2.1. Phenomenology Concept

Phenomenology is a research approach that focuses on understanding the subjective experiences of individuals. This approach is rooted in the philosophical thinking of Edmund Husserl who emphasized the importance of viewing experiences from the perspective of the individual, without preconceived notions or assumptions. Phenomenology seeks to explore the meanings that individuals give to their experiences and understand how those experiences shape their view of the world.

In the context of accounting, phenomenology allows researchers to explore how business people experience and interpret accounting practices in their daily lives. For example, phenomenological research in accounting focuses not only on numbers and financial reports, but also on how business people perceive the impact of the accounting practices they implement. This includes the feelings of uncertainty they may experience when faced with financial reports, the challenges in understanding accounting terminology, or even the confidence that arises when they succeed in managing their finances well.

This approach also involves social interactions and the broader cultural context. Business actors do not operate in a vacuum; they are influenced by the norms, values, and expectations that exist in their communities. Therefore, phenomenology in accounting does not only explore quantitative data, but also invites understanding the nuances and complexities of human experience in the business context. In this case, phenomenology can reveal how accounting practices are influenced by interpersonal relationships, trust between business actors, and the broader social context.

2.2. Phenomenology in MSME Accounting Practices

The phenomenological approach in accounting emphasizes a deep understanding of the subjective experiences of individuals, in this case business actors, towards the realities they face every day. In the context of MSMEs, this approach provides an alternative perspective to explain financial practices that do not always conform to formal theory, but are very meaningful in the context of the lives of business actors. Phenomenology rejects rigid generalizations and prefers a rich interpretation of the socio-economic situations faced by the research subjects. Therefore, phenomenological studies are a suitable method in exploring how MSME actors carry out accounting practices based on experience, intuition, values, and local customs.

Arimurtri et al. (2023) investigating the experience of MSME actors in using the OVO e-wallet in Karawang Regency. This study shows that the subjective experience of business actors in using digital systems is a major factor in technology adoption. They feel that using

OVO not only makes transactions easier but also helps them record sales automatically. However, this adaptation is not immediately understood as part of a formal accounting system, but rather as part of a comfortable and efficient business routine. This reflects that accounting practices among MSMEs are more situational and pragmatic, not based solely on theoretical understanding.

Furthermore, the phenomenological approach reveals the existence of emotional and social relations in the use of financial recording tools. For MSME actors, information systems are not only technical aids, but are part of their lives as people's economic actors. In the context of North Kolaka, which is full of communal values and local wisdom, the phenomenological approach is expected to capture a deeper meaning of informal accounting practices carried out by business actors such as Warkop Bunda. Thus, this study seeks to explore not only "what" is done, but also "why" and "how" meaning is constructed by business actors regarding financial recording activities.

2.3. Accounting in Local Context

Accounting practices in the local context of North Kolaka reflect unique social, cultural, and economic realities. Many small and medium-sized business actors in this area use simple and informal accounting methods. They often rely on manual recording and memory, which can lead to errors and inaccuracies in financial reports. Research by Aryanto and Amaliyah (2023) shows that low levels of accounting knowledge are one of the causes of limitations in the use of more modern accounting systems. In this context, it is important to understand that accounting practices are not only related to recording numbers, but also include managing information and decision making (Very, 2022). Business actors in North Kolaka often have to make important decisions based on limited and not always accurate information. This highlights the need for better accounting systems and appropriate educational support to help them (Putra, et al., 2023).

In addition, local culture also plays an important role in accounting practices. In North Kolaka, values such as mutual cooperation and collaboration often influence the way entrepreneurs run their businesses. Many entrepreneurs rely on their social networks for the support and information they need. With the development of technology, new challenges and opportunities arise in accounting practices. Although many entrepreneurs have started to switch to digital-based accounting applications, many of them still find it difficult to operate the software. Research by Salsabila et al. (2024); Sulistiyowati and As'adi (2023) emphasizes that adequate training and technical support are essential to help entrepreneurs adapt to these changes. In fact, the integration of technology such as artificial intelligence in MSME financial recording has also begun to be introduced, as discussed by (Sawitri et al., 2024).

Overall, accounting practices in North Kolaka not only reflect techniques and procedures, but also reflect the values, beliefs, and social interactions that exist in the community. By understanding this local context, this study aims to provide deeper insights into how business actors overcome challenges in accounting practices and how community support can contribute to their success.

2.4. Implementation of Management Accounting in MSMEs

Management accounting serves as a tool for business actors in planning, controlling, and evaluating daily operational activities. This function is very important especially for MSMEs who often face challenges in capital management, quick decision making, and market uncertainty. Although MSME actors generally do not have an accounting background, they tend to develop intuitive, experience-based, and contextual management systems.

Aji et al. (2024) showed that MSMEs in the culinary sector have indirectly adopted management accounting functions. For example, the owners of Ayam Geprek and Penyet Lado Mudo carry out daily cash monitoring, production schedule arrangements, and routine evaluations of raw material costs. This practice shows managerial awareness, although it is not yet formally structured. In addition, integrity and business ethics are an important part of their practices, especially in terms of honesty in recording transactions and transparency to business partners.

The findings show that personal values such as honesty, responsibility, and hard work play a major role in management accounting practices among MSMEs. These values are often not reflected in figures or financial reports, but are the basis for daily decision-making. Therefore, a qualitative approach is essential in uncovering the non-material dimensions of accounting practiced by local business actors. In the context of Warkop Bunda, this study will explore how business owners make decisions based on personal understanding of business and financial management, not solely based on modern management principles.

3. Methods

This study is a qualitative study with a descriptive approach conducted for three months, from January to March 2025, to explore accounting practices at Warkop Bunda, North Kolaka. The phenomenological approach was chosen because it aims to understand the subjective experiences of business actors and the meanings they give to accounting practices in their social and cultural contexts (Hafni, 2017). Data sources include key informants, namely the owners and employees of Warkop Bunda, as well as financial documentation used in daily practice. Data collection methods consist of in-depth interviews with owners and employees, participant observation of financial recording practices, and study of existing financial record documentation (Aji et al., 2024). For data analysis, phenomenological reduction techniques were used to identify the essence of the experiences of business actors, as well as data triangulation to increase the validity of the results (Setyawati & Hermawan, 2018). The results of the analysis will be presented in narrative form that describes the experience and meaning of accounting for business actors at Warkop Bunda.

4. Results and Discussion

4.1. Business Actors' Experience in Financial Recording

Warkop Bunda, a micro-enterprise in North Kolaka, Southeast Sulawesi, serves as a community gathering place (*noema*) and plays an important role in the local economy. Independently managed by a female owner with the help of family or freelance employees, the business is not legally incorporated and maintains financial records manually (*noesis*). As a coffee shop that also sells snacks and drinks, Warkop Bunda is strategically located in the middle of a residential area, becoming a social and cultural center for residents. Despite facing economic challenges such as the COVID-19 pandemic and inflation, the sustainability of this business depends on social relations, customer trust, and practical financial management, reflecting local values such as honesty and family responsibility.

The main informant is Wardana (47 years old), the owner of Warkop Bunda in North Kolaka who has been running the business since 2014 with two employees, Alfahira (18 years old) and Anisa Sahrani (18 years old). This coffee shop serves coffee, tea, and light & heavy meals, and is managed with manual financial recording through a simple cash book. Although without an accounting background, Nur Aisyah understands the importance of recording

income and expenses as a business control and a form of family responsibility. The accounting practices carried out are practical, contextual, and reflect the character of local MSMEs.

The results of interviews conducted with the owners of Warkop Bunda showed that they rely on a very simple cash recording method. Every day, the business owner records the income and expenses that occur in handwritten form in a petty cash book. This recording is done at the end of the operational day, when the transaction is completed. However, this recording does not include further details about the type of transaction or a more in-depth division of cost categories. In other words, each transaction is only recorded in the form of the amount of money received or spent without considering the type and purpose of the transaction.

The owner said that this recording method was sufficient to meet their needs in daily financial management. This is inseparable from the fact that this coffee shop is still small-scale and only has a few permanent employees. The recording is considered sufficient to find out whether the business is making a profit or loss every day. Thus, for the owner of Warkop Bunda, this financial recording functions more as a tool to monitor business liquidity, namely the extent to which the business can meet daily cash needs and avoid financial problems that could disrupt operations.

One of the lacking aspects of the accounting system at Warkop Bunda is the lack of a clear separation between personal and business finances. Recorded expenses often mix the two, contrary to the accounting principle of entity unity (Sari et al., 2023). Research by Kusumawati et al. (2024) shows that financial planning training can help separate personal and business finances, increasing the efficiency of MSME management. In addition, a study by Mudrikah et al. (2024) highlighted that digitalization of financial management increases understanding of the importance of this separation. Although owners feel that simple record keeping is sufficient, these findings indicate that structured bookkeeping and clear separation of finances are important for long-term business continuity and growth.

Cash recording at Warkop Bunda is highly dependent on the owner's memory and habits, so errors in recording are often overlooked. Although effective in the short term, there is no guarantee of long-term financial management efficiency. A more formal and structured accounting system will support better decision-making regarding cash management and performance evaluation. The implementation of a good accounting system in small and medium businesses is very important to ensure efficient operations and produce accurate financial information (Astuti, 2010). According to Lestari et al. (2024) Standard financial reports also facilitate decision-making and help creditors when businesses want to apply for credit to increase capital.

In this context, these findings reflect a common pattern among many MSMEs in rural areas, who prefer simple and easy-to-operate financial records. Research by Aji et al. (2024) confirms that many entrepreneurs in the culinary sector and other micro-enterprises prefer practical and less burdensome records, given the limited time and resources they have. This emphasizes the importance of understanding the financial realities faced by MSMEs in certain areas and the need to offer solutions that are more suited to the characteristics of their businesses.

Discussion: This simple and informal recording practice shows that for MSMEs, including Warkop Bunda, flexibility and ease in managing business finances are more valued than complicated and formal recording. While the use of more structured and systematic recording methods can improve the efficiency and effectiveness of financial management, limited time, knowledge, and resources are often the main barriers to adopting a more formal

accounting system. Therefore, it is important for institutions or governments to provide more practical and needs-based training that is relevant to MSMEs in rural areas.

4.2. The Meaning of Accounting for Business Actors

For the owners of Warkop Bunda, accounting is seen more as a practical tool that helps them control their business cash flow rather than as a theory that must be followed formally. *The noema* of this practice is that the financial records carried out by the owner of the warkop have the main purpose of knowing whether the income generated each day is sufficient to cover operational costs. Thus, accounting in this context functions more to ensure that expenses do not exceed income and to ensure the continuity of business operations.

In addition, *noesis* is seen in the way coffee shop owners understand and apply accounting, where they feel more secure when they can clearly see the amount of money in their hands. By recording financial transactions regularly, owners feel more able to control spending, even though the recording is not as detailed or formal as expected in more professional accounting practices. In this case, accounting serves as a safety net that gives them confidence that their business can still run well.

In addition to the functional aspect, accounting at Warkop Bunda also reflects a larger social dimension. Business owners consider this financial recording as a form of responsibility towards their families and the surrounding community. They believe that maintaining a business's financial balance is part of maintaining good relationships with suppliers, customers, and employees. Therefore, although accounting at Warkop Bunda does not adopt a more formal method, this recording has an important meaning in the social context and responsibility in running a business.

This phenomenon shows that accounting at the micro-business level is not only a managerial tool, but also part of a social practice involving various parties. Research by Arimurti et al. (2023) found that many MSME actors view accounting as a financial control for business continuity, without viewing it as a formal obligation. MSME actors tend to do manual recording, so that financial reports are prone to errors, and many do not yet know accounting standards, resulting in variations in report components (Putra et al., 2023).

On the other hand, although accounting practices at Warkop Bunda are informal, the business owner still shows an understanding of the importance of maintaining a balance between income and expenses. However, the lack of understanding of the application of more formal accounting principles is a major challenge in efforts to improve the efficiency of their financial management. Thus, a deeper understanding of how accounting can be applied to improve business performance must be provided through training and guidance that is appropriate to the characteristics of micro-businesses in North Kolaka.

Discussion: This more social and practical meaning of accounting illustrates how MSMEs view accounting as a tool for managing finances and maintaining social relationships in running their businesses. This shows that even though there is no application of formal accounting theory, basic accounting values are still reflected in their practices. Therefore, a more contextual and needs-based approach to business actors is essential to ensure that they understand the importance of more systematic and structured financial management.

4.3. Barriers to the Implementation of Formal Accounting and Financial Management

The implementation of formal accounting at Warkop Bunda faces several obstacles, one of which is limited knowledge about accounting. The *noema* of this situation is the lack of understanding of business owners about more complex accounting theories, such as the separation of personal and business finances, which makes it difficult for them to implement a more formal system. The *noema* is seen in the way owners feel trapped in the manual recording practices they have been doing, as well as their difficulty in understanding and implementing a more structured accounting system.

In addition, another major obstacle is limited resources. The owners of Warkop Bunda admitted that they did not have enough time, energy, or funds to learn and implement a more complex accounting system. In their busy daily lives managing the operations of the coffee shop, their main focus is on the smooth running of the business and not on making financial reports that require extra time and energy. Even when they are interested in using accounting software or digital-based systems, limited knowledge and skills in using technology are the main obstacles.

One solution that has been tried by several micro-entrepreneurs in North Kolaka is the use of smartphone-based financial recording applications. Although this application is simpler and easier to operate, the owner of Warkop Bunda still feels unsure that this application can provide an accurate picture of the financial health of their business. This finding is in line with research by Biki et al. (2022), which shows that although the use of technology is increasingly popular among MSMEs, obstacles such as a lack of understanding of technology and limited access to relevant training are still major barriers.

Thus, greater efforts are needed to provide practical training that is tailored to the needs of MSMEs. An approach based on the local context and the daily needs of business actors will be more effective in overcoming existing obstacles.

Discussion: The obstacles faced by micro-entrepreneurs, such as limited knowledge and resources, show that despite the desire to improve accounting systems, these factors often prevent them from implementing more formal systems. Therefore, more practical and contextual solutions are needed that can help MSMEs adopt better accounting systems, but still according to their needs and capacities.

4.4. Relevance of Accounting Theory for Practice in Local MSMEs

Although accounting practices at Warkop Bunda do not fully reflect standard accounting theory, the *noema* of this situation shows that there are some basic principles applied, such as the separation of income and expenses, although not in detail or structured. This reflects the owner's understanding of the importance of maintaining a balance in cash flow so that the business continues to run smoothly. *Noema* is seen in the way the owner manages this simple record, which shows their efforts to understand and apply basic accounting principles.

However, there are some aspects that are not in accordance with formal accounting theory, such as the separation of personal and business finances that is not done clearly. In formal accounting, the main principle is a clear separation between these two types of finances to avoid mixing that can cause distortion in financial statements. In addition, although the owners of Warkop Bunda use basic principles such as recording income and expenses, they do not use a more detailed income statement or balance sheet, which are important parts of formal accounting. Therefore, although there is a match between the practices carried out and accounting theory, a more in-depth and structured application is still needed to achieve efficiency and effectiveness in managing business finances.

The relevance of accounting theory to practice in local MSMEs such as Warkop Bunda shows an opportunity to develop a simpler accounting system that is still in accordance with existing theory. Education and training that is more based on the specific needs of MSMEs can help improve their understanding of the application of more formal accounting principles without sacrificing the simplicity and ease they need.

Discussion: The relevance of accounting theory in local MSME practices shows the importance of bridging formal accounting theory and simpler practices. In this context, education and training that are more based on the specific needs of MSMEs can help improve their understanding of the application of more formal accounting principles without sacrificing the simplicity and ease they need. Thus, MSME actors can manage their finances more effectively and efficiently.

5. Conclusion

Based on the results of the research that has been conducted, it can be concluded that accounting practices at Warkop Bunda, as one of the micro, small and medium enterprises (MSMEs) in North Kolaka, are still simple and do not fully follow formal accounting standards. Business owners prefer to record income and expenses manually and practically without any more in-depth details about the categories of expenses or the separation between personal and business finances. This practice reflects the reality in the field that many MSME actors in the area prioritize the ease and smoothness of business operations rather than formal and structured financial management.

Nevertheless, this simple recording practice still has an important function in controlling business liquidity and maintaining a balance between income and expenses. However, the main obstacle in implementing formal accounting lies in the limited knowledge, skills, and resources owned by business actors. These factors make them prefer not to use a more complex accounting system even though they realize the importance of the system in the long term.

In addition, the meaning of accounting for business actors in Warkop Bunda is not only seen as a tool for managing finances, but also as a form of social responsibility towards family, employees, and the surrounding community. However, existing practices are still far from the accounting standards that should be, hence needs to be a more adaptive approach to introduce a more formal system without sacrificing the characteristics of a simple and flexible business.

Ultimately, although there is a gap between accounting theory and practice in the field, there is an opportunity to provide more practical solutions that are in accordance with the needs of MSMEs. A deeper understanding of the application of simpler but still effective accounting principles is essential so that business financial management can run more efficiently and in a structured manner.

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