

MSME Development Through Simple Bookkeeping, Financial Management and Internal Control Training

Mirna Wati*, Laylan Syafina, & Nurwani

Sharia Accounting, Faculty of Economics and Islamic Business, State Islamic University of North Sumatra, Medan, Indonesia

Abstract

Key issues: Micro, Small and Medium Enterprises (MSMEs) in Aek Songsongan Asahan Sub-district often face challenges in bookkeeping, financial management and implementing adequate internal controls. Lack of understanding and skills in these areas can hinder the growth and sustainability of MSMEs. This research aims to develop MSMEs in Aek Songsongan Asahan Sub-district through training in simple bookkeeping, financial management, and internal control. This research uses a qualitative research design with a field study approach. Data were collected through interviews, observation, and evaluation. Data analysis used data triangulation, which combines data from various sources. The results showed that the training improved the efficiency and effectiveness of MSME operations, and promoted financial growth and stability. A more detailed discussion compares with previous studies in the last five years that show the positive impact of training in simple bookkeeping, financial management, and internal control on MSMEs. However, this study also explores aspects of sustainability and technology integration that have not been widely discussed in previous studies. This research makes an important contribution in developing MSMEs through human resource capacity building, particularly in the aspects of simple bookkeeping, financial management, and internal control.

Keywords: Simple Bookkeeping, Financial Management, Internal Control, MSMEs.

Received: 11 February 2024

Revised: 18 May 2024

Accepted: 27 June 2024

1. Introduction

In the current era of globalization and rapid economic development, Micro, Small and Medium Enterprises (MSMEs) have an important role in the Indonesian economy, including in Aek Songsongan Asahan District. Despite having great potential, some MSMEs still face various challenges, such as a lack of understanding in bookkeeping, ineffective financial management, and deficiencies in the implementation of internal control systems. (Sari et al., 2023). Therefore, there is a need for in-depth interventions to address these issues and support the sustainable development of MSMEs.

A basic understanding of simple bookkeeping is essential for MSME actors, regardless of the scale of their business. (Aritonang et al., 2023).. Simple bookkeeping is inseparable from financial reports, including balance sheets, statements of changes in equity, income statements, cash flow statements, and other reports, which play an important role in describing the performance and financial condition of a company (Harmain et al., 2023; Nasution et al., 2023). (Harmain et al., 2023; Nasution et al., 2023)..

MSME business development relies heavily on this simple record keeping (Andika Ramadan Yp, 2019). By doing bookkeeping, MSME owners can better understand the condition of their business, including aspects of profit and loss. Therefore, simple bookkeeping can serve as a guide for designing future business strategies (Putri et al., 2023). In addition, MSME players must pay attention to financial management even with simple accounting. In addition to bookkeeping and financial management, MSMEs also need to have an adequate Internal Control system to support the achievement of company goals. (Surya, 2022). Internal control acts as a tool to monitor and control human resources in MSMEs, help prevent and detect fraud, and protect company resources. (Septiani et al., n.d.)..

* Corresponding author.

E-mail address: mirawati6451@gmail.com

In the current era, MSMEs cannot be managed only by relying on traditional management (Anwar et al., 2022; Ghofar & Mulyanti, 2022). (Anwar et al., 2022; Aulia, 2023; Ghofar & Mulyanti, 2022).. Errors in business management are the main trigger for many MSMEs that are unable to compete, and even have to be closed. (Firdausia et al., 2022).. Risk management, sustainability, and weaknesses in internal control are the main challenges that need to be overcome by MSMEs. (Tiara et al., 2022).. Recruitment of labor as the business grows can be an opportunity, but it can also create new problems. (Budiarto & Zulaika, 2022; Lawita, 2020; Priantono & Vidiyastutik, 2022).. Small-scale MSMEs tend to face resource difficulties, which can affect the effectiveness of internal control (Suhendar et al., 2021). (Suhendar et al., 2021). Therefore, the implementation of appropriate internal controls is important to prevent or overcome problems that arise.

Aek Songsongan Asahan sub-district is a sub-district located in Asahan district, North Sumatra. The population of the sub-district is approximately 18,050 people. Regarding MSMEs in this sub-district area, based on data from the Asahan Regency Statistics Agency, there are 56 business actors. Previous surveys conducted by the author through interviews with Mrs. Misni who owns a wholesale business showed that MSMEs in Aek Songsongan Asahan District, generally do not have proper financial records. This indicates a lack of understanding of the basic principles of accounting. Therefore, training on simple bookkeeping and internal control is expected to be a solution to prevent fraud and help MSMEs manage their finances better. There is a gap between the potential of MSMEs and the ability of MSME players in Aek Songsongan Asahan District to manage financial aspects and internal control systems.

In an interview, a business observer highlighted a common problem faced by MSMEs around him regarding a lack of understanding about financial management. It is said that many MSMEs do not have adequate knowledge of proper financial record-keeping, potentially resulting in difficulties in tracking their income and expenses. According to her, a basic understanding of accounting is essential for MSME players as it helps to separate between their business finances and personal finances, avoiding bigger problems. She believes that training on accounting and internal control is an important and appropriate step to improve the financial understanding and skills of MSME players, which in turn will help them better manage their business finances and prevent abuse and fraud in the future. While acknowledging that some may have difficulty at first, she is optimistic that awareness of the importance of good financial understanding will open up opportunities to receive training and improve their business continuity.

Triggers for MSMEs' inability to achieve their optimal performance. Some MSMEs may not have an adequate understanding of the importance of effective bookkeeping and financial management. In addition, the implementation of good internal controls is often overlooked, which can impact on the level of efficiency and sustainability of MSMEs. (Pangestu et al., 2023).. In addition, it is known that MSME actors in the Aek Songsongan sub-district, most of the micro businesses/home-based businesses/small businesses generally do not record their business transactions, and have not separated their personal assets from their business assets, so that business actors cannot monitor business financial flows. The reason they do not record financial transactions is because they are busy taking care of their business (managed alone, not able to hire employees), still underestimate bookkeeping (because they do not know the importance of bookkeeping), or because they do not know how to do bookkeeping. Based on the problems that often arise, one solution that can be provided is to empower small and micro enterprises (MSMEs) by providing training in simple financial bookkeeping.

The training is designed to provide MSMEs with the knowledge and skills needed to manage their finances more effectively and efficiently. By doing so, they can ensure the sustainability of their businesses and contribute more to the local economy. In addition, the training also aims to raise awareness about the importance of internal controls in preventing financial abuse and losses. Thus, this research is expected to make a significant contribution to the development of MSMEs in Aek Songsongan Asahan District. In addition, the results of this study can also be used as a basis for developing more effective and efficient policies and programs to support MSMEs in the region.

This research will collect and analyze historical data on MSMEs in Aek Songsongan Sub-district, including growth, sales, and profitability before and after the implementation of training and internal control. This will provide concrete insights into the impact of training and internal control on MSME performance, as well as strengthen the argument with empirical data. The research will explore the potential of technology integration in MSME development, such as the adoption of financial software or applications. The analysis will focus on how such technology integration affects the operational efficiency and growth of MSMEs, by observing changes in financial reporting processes, performance analysis and inventory management. The research will review the sustainability aspect of MSME development, considering whether the training and internal controls implemented can be sustained in the long term. In addition, it will explore how to engage local communities or other parties to support the sustainability of these initiatives, thus ensuring continuity and sustainability of the improvements achieved.

Previous research has been conducted on the development of MSMEs through training in simple bookkeeping, financial management, and internal control. According to a study conducted by (Anwar et al., 2022)(Anwar et al., 2022), bookkeeping and financial management training can significantly improve the performance of MSMEs. This study shows that MSMEs that receive this training tend to have higher growth rates than those that do not. In addition, research by (Indraswono et al., 2022) shows that internal control also has an important role in the development of MSMEs. According to this study, MSMEs that have a good internal control system tend to be better able to prevent abuse and financial losses. Another study by (Rusgowanto, 2023) also showed that simple bookkeeping and financial management training can assist MSMEs in improving their operational efficiency and effectiveness. This research shows that MSMEs that receive this training tend to have higher productivity levels.

Research by (Puspita & Kusnadi, 2021) which examines Simple Bookkeeping Training for Small (Micro) Business Actors, shows that the results obtained from this activity are that it can increase knowledge and skills in running their business through simple bookkeeping / recording that is easy to apply so as to increase motivation to work. Furthermore, research by (Pangastuti, 2023) conducted by the service team that the partners of the rejomulyo creative market traders were able to record finances and do simple bookkeeping. As many as 85% of participants were able to practice simple recording and bookkeeping. With the knowledge and skills possessed, partners understand and realize the importance of simple recording and bookkeeping to control finances, know the development of the business being run, be precise in determining the cost of goods sold, and make it easier when going to make loans to banks to develop the business being run and be more careful in managing finances. Research was also conducted by (Astuty, 2021) shows that simple bookkeeping training for MSMEs contributes to how to arrange bookkeeping between income and expenses, so that it can facilitate the process of recording cash flow and performance obtained by MSMEs.

Based on previous research in the last five years, there is a conclusion that training in simple bookkeeping, financial management, and internal control has a positive impact on the development of MSMEs. Studies by International journal research by (Budiarto & Zulaika, 2022; Lawita, 2020; Priantono & Vidiyastutik, 2022), (Toha & Habibah, 2023), (Yuliza & Dewi, 2021), Traditional journal research (Anwar et al., 2022; Indraswono et al., 2022; Rusgowanto, 2023) showed that the training improved MSME performance by increasing growth, efficiency, and operational effectiveness. Specific research by (Astuty, 2021; Puspita & Kusnadi, 2021) (Astuty, 2021; Puspita & Kusnadi, 2021) show that simple bookkeeping training can specifically improve the knowledge, skills, and motivation of MSME actors in running their businesses. Research by (Pangastuti, 2023) (Pangastuti, 2023) also emphasizes the contribution of simple bookkeeping training in compiling income and expenditure bookkeeping to facilitate recording cash flow and performance of MSMEs.

Previous research has focused on the impact of simple bookkeeping, financial management and internal control training in general on MSMEs. However, there is a lack of specific information on the challenges faced by MSMEs in Aek Songsongan Asahan Sub-district in implementing these practices. Most of the previous studies only evaluated the short-term impact of the training. There is still little information on the sustainability and continuity of the implementation of simple bookkeeping, financial management and internal control in MSMEs in the long term. Previous research has not specifically explored the potential for technology integration in training and implementation of these practices in MSMEs.

This research will look at the sustainability aspects of MSME development, considering whether the training and internal controls implemented can be sustained in the long term. In addition, it will explore how to engage the local community or other parties to support the sustainability of these initiatives. Therefore, the objective of this research is the development of Micro, Small and Medium Enterprises (MSMEs) in Aek Songsongan Asahan Sub-district through training in simple bookkeeping, financial management and internal control.

2. Literature Review

2.1. Simple Bookkeeping

This theory emphasizes the importance of simple bookkeeping in MSMEs to improve financial understanding and management. Simple bookkeeping training can assist MSMEs in preparing accurate financial reports and understanding their business cash flow (Savitri & Saifudin, 2018). Simple bookkeeping is a term that is common for entrepreneurs including MSME actors. Whatever the type of business or business, be it a small-scale to large-scale business or business, it is very important to understand the preparation of financial books, namely simple bookkeeping. Simple bookkeeping is inseparable from financial statements. Financial statements are reports that contain financial information, a company as well as describing the company's performance in a period (Bachtiar & Nurfadila, 2019), such

as balance sheet reports, statements of changes in equity, income statements, cash flow statements, and other reports. The development of MSME businesses is greatly influenced by simple record keeping. With the bookkeeping carried out, MSME owners are able to read the condition and development of the business including the company's profit or loss. Therefore, simple bookkeeping can be used as a reference in designing future business strategies.

2.2. Financial Management

This theory explains how good financial management can help MSMEs in managing their financial resources effectively. Financial management training can help MSMEs in planning budgets, managing cash flow, and making sound financial decisions. Financial management greatly affects the success or failure of MSMEs. In general, the method used in managing funds in MSMEs is to apply accounting properly, with accounting MSME actors will be able to obtain various financial information in running their business. Accounting records must be in accordance with every transaction that occurs and based on applicable accounting standards, starting from recognition, measurement, presentation and disclosure which can be used as a basis for preparing reliable financial reports (Andrianto, 2017).

2.3. Internal Control

This theory emphasizes the importance of internal control in MSMEs to prevent abuse and financial loss. Internal control training can assist MSMEs in establishing an effective control system, such as separation of duties, checks and balances, and proper procedures (Training and Assistance for Simple Bookkeeping by Improving Financial Literacy in MSMEs). MSMEs not only need to have bookkeeping but are also required to have an adequate internal control system to support the achievement of company goals (Wirawan, Djajadikerta, & Setiawan, 2021). Internal control mechanism is one of the tools that can be used to monitor or control human resources in MSMEs. In this day and age, internal control is considered a way to prevent and detect fraud and protect physical and in- tangible resources that will ultimately result in efficiency and good business functioning.

2.4. Accounting Information System

Information systems are a combination of humans, technological tools, media, procedures and controls that aim to organize communication networks so that they can assist in making the right decisions (Nurbaiti, 2019). Accounting information systems, according to Bodnar and Hopwood (2012), are a collection of resources designed to transform financial data and other data into information. The resulting information will be used in various forms for decision-making purposes. The accounting system combines a fairly broad scope of discussion, namely the fields of accounting, information systems, business processes and the use of technology. (Zamzami et al., 2021). the information provided by the accounting information system revolves around information related to the results of processing organizational transactions that are more financial in nature. (Nurchayati & Haryanti, 2022). The accounting information system used by the company must be able to meet the needs of processing daily activities related to financial transactions. (Erica et al. 2019)

3. Methods

This research can use a qualitative research design with a field study approach. According to (Yuliani & Siliwangi, 2018) Field study is a research method that requires researchers to be directly involved with the object of research in the field to obtain factual data and information. Through this approach, researchers can observe, interact, and collect data directly from the main source. In line with that, (Yusanto, 2020) stated that field studies are carried out by observing, recording, and analyzing phenomena that occur in the field directly. The researcher acts as the main instrument in data collection by being directly involved in the daily activities of the object of research. This method allows researchers to gain an in-depth understanding of the phenomena observed through direct observation, interviews, and interaction with participants in the field. (Sugiyono, 2021). The number of MSME players in Songsoan sub-district is 56 business actors. Implementation of Training: Training on simple bookkeeping, financial management, and internal control can be conducted by involving relevant experts and practitioners. Training can be conducted in the form of classes, workshops, or individual training sessions. Data collection involves interviews with MSME owners, trainers and related parties to gain in-depth insights into the impact of training and implementation of financial practices and internal controls, observation by directly observing MSME operations, bookkeeping processes, financial management and implementation of internal controls, and data analysis to identify thematic patterns in interviews and observations related to the impact of training, financial management and internal controls. After the training is completed, an evaluation can

be conducted to evaluate the effectiveness of the training in the development of MSMEs. Evaluation can involve feedback from trainees, analysis of results achieved, and recommendations for further development. Data Triangulation Researchers can combine data from various sources, such as interviews, observations, and documents, to obtain a more comprehensive and valid picture of the phenomenon under study.

4. Result and Discussions

The material presented to the participants was about simple bookkeeping, financial management and internal control. Participants were taught how to prepare simple financial statements. The basic reports that participants need to understand are the income statement, statement of changes in equity (capital), balance sheet and statement of changes in equity. Some of these reports were shown on paper and participants were guided in preparing the three financial reports on paper. Participants were also given an overview of the implementation of internal controls to prevent business losses. The materials prepared in the simple bookkeeping training are (1) Entrepreneurial motivation, the need to separate personal and business finances so that business actors can easily analyze business results. (2) Recording methods, starting from the cash flow statement which explains the amount of money received and spent; income statement which explains information about business activities such as sales, expenses, and profit or loss; statement of changes in capital which serves to describe the increase or decrease in assets / wealth during the period in question; Balance sheet which serves to explain the value of assets, liabilities and business capital at a certain date. (3) Practice questions on simple bookkeeping practices (Firdausia et al., 2022; Rissi et al., 2020; Savitri et al., 2022). In addition, this training activity is two-way with a discussion session.

The form of simple bookkeeping examples that researchers provide to business actors during training is:

Table 1. Cash Flow Statement

Date	Description	Reception	Spending	Balance
	Beginning Balance	-	-	IDR 5,000,000
	Cash Sales	IDR 2,500,000	-	IDR 7,500,000
	Raw Material Purchase	-	IDR 1,200,000	IDR 6,300,000
	Cash Sales	IDR 3,000,000	-	IDR 9,300,000
	Employee Salary	-	IDR 1,500,000	IDR 7,800,000

Table 2. Income Statement

Description	Total
Sales	IDR 5,500,000
Cost of Goods Sold	(IDR 1,200,000)
Gross Profit	IDR 4,300,000
Salary Expenses	(IDR 1,500,000)
Net Profit	IDR 2,800,000

Table 3. Statement of Changes in Capital

Description	Total
Starting Capital	IDR 5,000,000
Net Profit	IDR 2,800,000
Final Capital	IDR 7,800,000

Table 4. Balance Sheet

Assets	Total	Liabilities & Capital	Total
Cash	IDR 7,800,000	Capital	IDR 7,800,000
Total Assets	IDR 7,800,000	Total Liabilities & Capital	IDR 7,800,000

In addition, the material on financial management and internal control was continued as follows:

- 1) Financial Management
 - a) Cash Budget
 - Project cash inflows and outflows for a specific period (e.g. monthly or annually).
 - Identify cash requirements for operations and investments.
 - Determine funding sources in the event of a cash deficit.
 - b) Receivables Management

- Establish a clear and consistent credit policy.
 - Collect receivables regularly.
 - Consider discounts for timely payment.
 - c) Inventory Management
 - Set the optimal inventory level to minimize costs.
 - Conduct backorders in a timely manner.
 - Consider the appropriate inventory valuation method.
- 2) Internal Control
- a) Segregation of Duties
 - Separate the duties of cash receipt, recording, and cash storage.
 - Separate the duties of purchasing, receiving goods, and recording debts.
 - b) Transaction Authorization
 - Determine the authority limit for transaction authorization.
 - Every transaction must be authorized by an authorized party.
 - c) Physical Supervision of Assets
 - Perform periodic physical asset counts.
 - Keep assets in a safe and locked place.
 - Restrict access to assets to authorized parties only.
 - d) Independent Examination
 - Conduct periodic internal or external audits.
 - Check accounting records and transaction evidence.
 - Evaluation of the effectiveness of internal control.

The following are some interview testimonials that have attended the training from 56 MSMEs in Aek Songsongan Asahan District. The first interview was with Ms. Misni who owns a wholesale business where after attending the training, Ms. Misni gained better knowledge about simple bookkeeping, financial management, and internal control. She also developed practical skills in recording financial transactions, analyzing financial reports, and implementing effective internal controls. Furthermore, the results of the interview with Ms. Sinur who owns a bakery business where Ms. Sinur applied the knowledge and skills she gained in her daily business operations by starting to record daily transactions more regularly and accurately, making more realistic financial budgets, and improving monitoring of cash flow and inventory.

Interviews with Ms. Ani and Ms. Maya, who own a clothing shop, and Mr. Bonjol, who owns a wholesale shop, showed that they experienced improved efficiency and profitability after implementing the simple bookkeeping, financial management, and internal controls taught in the training. They were able to better track expenses, identify areas of waste, and take timely corrective actions. According to them, the main benefit of the training for business development is the increased understanding of sound financial management and effective controls. This helps to make better decisions for business growth and sustainability. However, they face several barriers in implementing simple bookkeeping, financial management and internal controls. One is limited resources, both in terms of time and finances, to implement more sophisticated systems. Adapting to changing processes and old habits is also a challenge.

Specifically, the results of the research conducted are as follows:

- a. Small business actors were more motivated and stated that this training activity was very necessary. Participants stated that this activity was very helpful in making records/bookkeeping which turned out to be uncomplicated and easy.
- b. Training participants (small business actors) stated that the method of providing material with direct practice is very interesting and needs to be held regularly.
- c. Bookkeeping is easy to do despite having no knowledge of accounting systems.
- d. Participants stated that this activity had a positive impact on knowing business income and expenses and understanding that personal property must be separated from business property, so that the results of the business can be known immediately and realistically and internal control over cash and company assets indirectly becomes part of recording / bookkeeping.

In addition, training in simple bookkeeping, financial management and internal control has a positive impact on the development of MSMEs in Aek Songsongan Sub-district, Asahan Regency. Based on the analysis of data collected from MSMEs that have participated in the training, several important findings were found:

- a. **Improved Bookkeeping Quality:** MSMEs that participated in the simple bookkeeping training experienced improvements in the quality of their bookkeeping. They were able to prepare more accurate financial statements and better understand the cash flow of their business.
- b. **Improved Financial Management:** The financial management training had a positive impact on the financial management of MSMEs. MSMEs that participated in the training were able to better plan budgets, manage cash flows efficiently, and make more informed financial decisions.
- c. **Reduction of Risk and Financial Loss:** MSMEs that implemented the internal controls taught in this training were able to reduce the risk of abuse and financial loss. They were able to establish effective control systems, such as segregation of duties, checks and balances, and proper procedures.
- d. **Increased Business Growth:** MSMEs that participated in this training experienced a significant increase in business growth. They were able to improve operational efficiency, optimize resource use, and develop better business strategies.

After the training on simple bookkeeping, financial management, and internal control, MSMEs can implement the following steps to maintain sustainable implementation is expected:

- a. **Implementing the Bookkeeping System:** MSMEs need to ensure that the bookkeeping system learned during the training is consistently applied. They can use simple and easy-to-use bookkeeping software or apps to record business income and expenses on a regular basis.
- b. **Managing Cash Flow:** MSMEs need to continuously monitor and manage their business cash flow. This includes ensuring that income and expenses are recorded accurately, managing inventory efficiently, and setting a credit policy that is within financial means.
- c. **Implement Internal Controls:** MSMEs need to implement the internal controls learned during training to prevent misuse and financial losses. They can ensure clear segregation of duties, conduct regular checks and balances, and adopt proper procedures in business operations.
- d. **Conduct Evaluation and Monitoring:** MSMEs need to regularly evaluate and monitor the effectiveness of simple bookkeeping, financial management, and internal controls. They can conduct periodic financial analysis, compare business performance with set targets, and identify areas for improvement.
- e. **Continuing Education and Training:** MSMEs can continue to develop their knowledge and skills in bookkeeping, financial management, and internal control through continuing education and training. They can join relevant seminars, webinars or courses to keep their knowledge of best practices in financial management up to date.

By implementing these measures on an ongoing basis, MSMEs can ensure that simple bookkeeping, financial management, and internal controls become an integral part of their business operations. This will help them to improve the efficiency, effectiveness and sustainability of their business in the long run.

5. Conclusions

The conclusion of the research based on the evaluation results from several participants stated that the training was very useful and helped them improve their skills in these areas. The positive impact of this training can be seen from changes in the behavior and performance of MSMEs after participating in the activities. Many MSMEs started to implement simple bookkeeping, separate business finances from personal finances, and implement tighter internal controls. Some MSMEs even reported increased revenue and operational efficiency after applying the knowledge gained from the training. This research confirms that investing in MSME human resource development through training and mentoring can provide tangible benefits for the sustainability and growth of their businesses. The training provided not only assists MSMEs in understanding the basic concepts of bookkeeping, financial management and internal control, but also facilitates them to put them into practice directly in their respective business contexts. Through concerted efforts in providing training and mentoring, MSMEs in Aek Songsongan Sub-district of Asahan can further develop and make a greater contribution to the local economy. Overall, this research makes an important contribution in developing MSMEs through human resource capacity building, particularly in the aspects of simple bookkeeping, financial management, and internal control. The findings can serve as a foundation for broader initiatives and policies to support the growth and sustainability of MSMEs in Indonesia. This study provides empirical evidence that training in simple bookkeeping, financial management and internal control has a significant impact on the development of MSMEs in Aek Songsongan Asahan Sub-district. The training successfully improved participants' understanding of the importance of systematic bookkeeping, effective financial management and the implementation of adequate internal control. Positive impacts can be seen from changes in the behavior and performance of MSMEs after attending the training, such as increased

revenue and operational efficiency. This research confirms that investment in MSMEs' human resource development through training and mentoring can provide tangible benefits for the sustainability and growth of their businesses.

References

- Andika Ramadan Yp, L. S. (2019). Model Pemberdayaan Administrasi Melalui Pola Magang Dalam Upaya Pengembangan Softs Skills Mahasiswa Terhadap Sistem Administrasi Keuangan Usaha Mikro. *Jurnal Penelitian Administrasi Publik*, 2(02), 12–18.
- Anwar, S., Rahmadani, A. S., & ... (2022). Pelatihan Pembukuan Akuntansi dalam Rangka Peningkatan Pelaporan Keuangan UMKM. *Jurnal Pustaka*
<https://jurnal.pustakagalerimandiri.co.id/index.php/pustakamitra/article/view/320>
- Aritonang, L., Islam, U., Sumatera, N., & Nurwani, U. N. (2023). Analisis Penerapan SAK EMKM pada Usaha Mikro Kecil dan Menengah di Kec. Galang: Studi Kasus UMKM Mulia Maju Panglong. *Moneter : Jurnal Ekonomi Dan Keuangan*, 1(4), 84–93. <https://doi.org/10.61132/MONETER.V1I4.38>
- Astuty, I. (2021). Peningkatan Manajemen UMKM Melalui Pelatihan Akuntansi Pembukuan. In *JMM (Jurnal Masyarakat Mandiri)*. 112.78.38.8. <http://112.78.38.8/index.php/jmm/article/view/4193>
- Aulia, R. S. (2023). Pelatihan Pembukuan Akuntansi Menggunakan Media Digital Pada Pelaku UMKM Di Desa Medangasem. In *ABDIMA JURNAL PENGABDIAN* [journal.ubpkarawang.ac.id. https://journal.ubpkarawang.ac.id/index.php/AJPM/article/download/4730/3415](https://journal.ubpkarawang.ac.id/index.php/AJPM/article/download/4730/3415)
- Budiarto, D. S., & Zulaika, I. N. (2022). Which One Is More Important: Internal Control System or Financial Report Accessibility? *Jurnal Akuntansi Kontemporer*, 14(3), 162–172. <https://doi.org/10.33508/jako.v14i3.3731>
- Firdausia, Y. K., Suhardiyah, M., Asj'ari, F., & ... (2022). Pelatihan Akuntansi Untuk Penyelenggaraan Pembukuan Sederhana Bagi Kelompok Kerja Desa Morowudi-Cerme-Gresik. *Ekobis Abdimas*
<https://jurnal.unipasby.ac.id/index.php/ekobisabdimas/article/view/6714>
- Ghofar, A., & Mulyanti, S. (2022). Pelatihan Penerapan Pembukuan Dan Pencatatan Secara Akuntansi Di Warung Ibu Dillah. ... *Practice, Experience & Talent Meet, TPET*.
<https://journal.stiegici.ac.id/index.php/tpet/article/view/157>
- Harmain, H., Azmi, Z., Puspita, S., Ubar, R., Anuar Syahdan Prodi Akuntansi Syariah, S., & Islam Negeri Sumatera Utara, U. (2023). Social Entrepreneurship: Upaya Menumbuhkan Wirausaha Masyarakat Melalui Pelatihan Di MKitchen Malaysia. *Community Engagement and Emergence Journal (CEEJ)*, 4(2), 99–105. <https://doi.org/10.37385/CEEJ.V4I2.2568>
- Indraswono, C., Hatta, A. J., Kusumawati, T., & ... (2022). Pelatihan Pembukuan Akuntansi Dengan Komputerisasi Sederhana Pada Lurik Mulyatex Pedan Klaten. *Jurnal Dharma Bhakti*
<http://202.93.229.169/index.php/dharma-bhakti/article/view/564>
- Lawita, N. F. (2020). The Influence of Accounting Information System (AIS) on Internal Control in a Company. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, 4(3), 459–471.
- Nasution, I. A., Yafiz, M., & Rahmani, N. A. B. (2023). Faktor-faktor Yang Mempengaruhi Kemampuan UMKM dan Kesejahteraan UMKM Pada Koperasi Syariah Kaum Ibu Al-Ikhlas Medan. *Jurnal Ilmiah Ekonomi Islam*, 9(01), 905–914. <http://dx.doi.org/10.29040/jiei.v9i1.8568>
- Pangastuti, M. D. (2023). Pelatihan Pembukuan Akuntansi Bagi Usaha Mikro Kecil Menengah (UMKM) Untuk Meningkatkan Kinerja Keuangan Di kabupaten Timor Tengah Utara. *Bakti Cendana*.
<http://jurnal.unimor.ac.id/index.php/BC/article/view/2374>
- Pangestu, D. A., Zaki, S. M., Gunawan, A., & ... (2023). Pelatihan Akuntansi Dasar Dan Pembukuan Sederhana Pada Almapaba 2022 Rayon Ekonomi Dan Bisnis. *ENGAGEMENT*
<https://engagement.pdfaii.org/index.php/i/article/view/27>
- Pranansa, A. G., Sapitri, D., Sari, I. P., & ... (2022). Pelatihan Pembukuan Dan Pengarsipan Secara Akuntansi Pada Irmas Di Desa Mandi Angin Kecamatan Rawas Ilir Kabupaten *PKM Lingsgau: Jurnal*
<http://jurnal.lp3mkil.or.id/index.php/pkml/article/view/414>

- Priantono, S., & Vidiyastutik, E. D. (2022). The Influence of Internal Control System and Accountability of Village Fund Allocation Management on Village Financial Performance. *International Journal of Social Science and Business*, 6(1), 18–26. <https://doi.org/10.23887/ijssb.v6i1.40068>
- Puspita, I. L., & Kusnadi, K. (2021). Pelatihan Akuntansi Dasar Dan Pembukuan Sederhana Bagi Ibu Rumah Tangga Di Desa Rajabasa. ... *Masyarakat Prodi Akuntansi*. <https://ejournalmalahayati.ac.id/index.php/pkmakuntansi/article/view/4535>
- Putri, R., Nasution, Y. S. J., & Syafina, L. (2023). Penerapan Sistem Informasi Akuntansi pada usaha Mikro Kecil dan Menengah (UMKM) di Panyubangun Kabupaten Mandailing Natal. *Jurnal Ilmu Komputer, Ekonommi Dan Manajemen (JIKEM)*, 3(2), 5470–5477.
- Rissi, D. M., Hatta, E., Oliyan, F., & Herman, L. A. (2020). ... *-For Accounting V. 25 Sebagai Media Pembukuan Pada Toko One Bangunan Kelurahan Bandar Buat Kota Padang. Akuntansi Dan Manajemen*, 15 (2) ...
- Rusgowanto, F. H. (2023). Pelatihan Pembukuan Akuntansi Berbasis Aplikasi Accurate Online Pada Umkm. *Development Journal: Jurnal....* <http://journal.universitaspahlawan.ac.id/index.php/cdj/article/view/22570>
- Sari, L., Harmain, H., & Nurlaila. (2023). Pengaruh Sistem Informasi Akuntansi dan Teknologi Informasi Terhadap Pengambilan Keputusan Bisnis Pelaku Usaha Mikro, Kecil dan Menengah (UMKM) Kota Sibolga. *SEIKO : Journal of Management & Business*, 6(2), 327–340.
- Savitri, N. L. A., Herawati, N. T., Vijaya, D. P., Ali, M. B., & ... (2022). Pelatihan Dan Pendampingan Pembukuan Akuntansi Sederhana Pada Umkm Di Desa Pemuteran. In *Proceeding Senadimas*
- Septiani, D., Ferdiansyah, F., Sunarto, S., & Sagantha, F. (n.d.). Pelatihan Pembukuan Akuntansi Sederhana untuk Meningkatkan Keunggulan Kinerja## plugins. themes. bootstrap3. article. sidebar. *Journal.Prasetiyaamulya.Ac.Id*. <https://journal.prasetiyaamulya.ac.id/journal/index.php/JPM/article/view/831>
- Sugiyono. (2021). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Alfabeta.
- Suhendar, D., Purnama, D., & ... (2021). Pelatihan Pembukuan Akuntansi Secara Sederhana Dan Digital Bagi Kelompok Up2k-Pkk Desa Sembawa Kecamatan Jalaksana. *Jurnal Abdimas Bina* <http://jabbb.lppmbinabangsa.id/index.php/jabb/article/view/155>
- Surya, T. L. (2022). Pengaruh Persepsi Pemilik Dan Pengetahuan Akuntansi Pelaku Usaha Mikro Kecil Dan Menengah Terhadap Penggunaan Informasi Akuntansi (Studi Kasus Pada UMKM Jagung Goreng Air Panas Semurup). *Jurnal Ekonomi Sakti (Jes)*, 11(1), 61. <https://doi.org/10.36272/jes.v11i1.233>
- Tiara, E., Yuswijayanti, E., Munawaroh, U., & Adinugraha, H. H. (2022). Pelatihan Pencatatan Dan Pembukuan Akuntansi Berbasis SAK ETAP Pada PR IPNU IPPNU Desa Tangkil Kulon. In *Bakti: Jurnal Pengabdian*
- Toha, M., & Habibah, N. J. (2023). MSME Empowerment And Development Program To Increase Consumer Satisfaction. *Sahwahita: Community Engagement Journal*, 1(1), 26–39. <https://e-journal.bustanul-ulum.id/index.php/Sahwahita/article/view/24>
- Yuliani, W., & Siliwangi, I. (2018). Metode Penelitian Deskriptif Kualitatif Dalam Perspektif Bimbingan Dan Konseling. *Quanta*, 2(1), 1–9. <https://doi.org/10.22460/q.v1i1p1-10.497>
- Yusanto, Y. (2020). Ragam Pendekatan Penelitian Kualitatif. *JOURNAL OF SCIENTIFIC COMMUNICATION (JSC)*, 1(1). <https://doi.org/10.31506/jsc.v1i1.7764>