

**SIMPLE BOOKKEEPING AS A STRATEGIC EFFORT TO PROMOTE ORDERLY
AND MEASURABLE BUSINESS MANAGEMENT AMONG MSMEs IN CURUG
TOURISM VILLAGE, BOGOR**

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ABSTRACT

This community service activity was conducted on July 5, 2025, at the Village Hall of Curug, Gunung Sindur Sub district, Bogor Regency, West Java. The program was carried out in the form of training through lectures and practical bookkeeping case exercises. A total of 29 micro, small, and medium enterprises (MSMEs) participated in the activity, although only 20 MSMEs completed the evaluation questionnaire. The community service initiative was successfully implemented and had a positive impact. Based on the evaluation results, it can be concluded that the majority of participants experienced a significant increase in their understanding of the importance of bookkeeping in supporting business sustainability.

KEYWORDS: - Bookkeeping, MSMEs, Financial Statements, Sustainability.

1.0 INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) serve as the backbone of the national economy, significantly contributing to employment absorption and economic growth in Indonesia. According to data from the Ministry of Cooperatives and Small and Medium Enterprises (Kemenkop UKM), there are over 64 million MSMEs, contributing approximately 60% to the Gross Domestic Product (GDP). Despite their large number, many MSMEs still face fundamental challenges, particularly in financial management, which hampers their competitiveness and business sustainability.

One crucial aspect of financial management is bookkeeping—a systematic process of recording financial transactions conducted by a business entity. Through proper bookkeeping, MSME operators can assess their business financial health or performance (Pratami et al., 2022; Budiyanto, 2023; Fujianti et al., 2024a), including income, expenses, cash flow, and profit/loss. Bookkeeping also serves as the foundation for preparing financial statements necessary to access funding (Susilowati et al., 2021; Apandi et al., 2023; Fujianti et al., 2025), plan business growth, and meet obligations to creditors (Irfani et al., 2017) and taxation authorities (Fujianti et al., 2024b). Without bookkeeping, business owners lack accurate information for rational and measurable decision-making (Fujianti et al., 2024c).

However, in practice, most MSMEs still lack the ability to perform even basic bookkeeping (Fujianti et al., 2023). Many do not record daily transactions, mix personal and business finances, and do not prepare financial reports. These issues are caused by low financial literacy, limited time (Fujianti et al., 2022), low educational levels (Fujianti et al., 2019), and human resource constraints, as well as the perception that bookkeeping is only relevant for large businesses (Fujianti & Hendratni, 2020). In fact, simple bookkeeping is crucial for MSMEs to avoid losses, monitor business health, and seize expansion opportunities.

This situation highlights the gap between the need for proper bookkeeping and the capacity of MSMEs to implement it. Therefore, an intervention in the form of training specifically designed for MSMEs with a simple, practical, and applicable approach is needed. The training must align with the characteristics of MSMEs, which often operate informally, on a small scale, and with limited access to technology (Fujianti et al., 2021a) and experts. The aim is to empower MSME actors to manage their financial records independently, gradually transitioning to a more organized and standardized system.

Community service in the form of simple bookkeeping training is a strategic response to these needs. By providing practical, hands-on training, MSME actors can directly learn how to record transactions, prepare basic financial statements, and understand the tangible benefits of bookkeeping for their business continuity. This training is expected not only to enhance financial competencies but also to cultivate a more professional, transparent, and sustainable business culture.

In addition to supporting decision-making, proper bookkeeping is also an administrative requirement for accessing various forms of support from the government or financial institutions, such as capital funding, business incentives, and certifications. MSMEs without proper financial records will struggle to gain trust from third parties—banks, cooperatives, or investors—thereby facing challenges in capital access (Fujianti et al., 2020). In other words, bookkeeping serves as

an indicator of professional business governance (Fujianti et al., 2024d) and is a critical factor in business feasibility assessment (Setiawan & Surbakti, 2020). Thus, improving bookkeeping capacity is not merely an administrative necessity but a vital prerequisite for transforming MSMEs into resilient and market-adaptive enterprises.

Through simple bookkeeping training, MSME operators can gain fundamental knowledge and skills in recording income and expenses, preparing income statements, and managing cash flow. The training materials are contextually designed, tailored to the business types and educational levels of the participants, and use a participatory approach. The hands-on training method reinforces understanding and accelerates adoption. This intervention is not only a short-term solution but also a long-term effort to instill new habits in daily business management (Wulandari & Kurniawati, 2021). Therefore, simple bookkeeping training represents a strategic social and economic investment in supporting MSME sector growth.

The partners involved in this community service program were micro and small business operators located in Curug Village, Gunung Sindur Subdistrict, Bogor Regency, West Java Province. These enterprises operated in various sectors such as culinary, trade, and services. Based on initial observations and in-depth interviews with MSME coordinators in Curug Village, it was found that most of them lacked an orderly financial recording system. Business transactions were carried out daily but were not accompanied by proper documentation. In general, partners relied on memory or recorded transactions irregularly in personal notes or based on intuition, resulting in the loss of important financial data regarding income and expenditures.

Another significant issue was the lack of knowledge among MSME operators about how to prepare basic financial statements, such as income statements and cash flow reports. Most had never created formal financial reports and lacked understanding of basic accounting terms. This was primarily due to low financial literacy and limited access to training aligned with their capacity. In fact, financial reports are crucial for determining whether a business is generating profit or suffering losses within a given period (Priyanto, 2021).

Furthermore, most partners did not separate business finances from personal finances. This mixing of funds caused confusion in determining working capital, operational costs (Fujianti et al., 2021b), and actual business profits. As a result, MSME operators found it difficult to objectively evaluate their business performance. Many believed their business was profitable, when in fact, from an accounting perspective, they were experiencing deficits due to personal consumption not recorded as business expenses (Sulastri & Haris, 2022).

The lack of bookkeeping skills also limited the partners' access to formal financing, such as business loans from banks or cooperatives. Many financial institutions require financial statements as part of their creditworthiness analysis. However, due to the absence of such documents, MSME partners faced barriers in obtaining much-needed financial support for business development. This indicates that limitations in bookkeeping affect not only internal business management but also reduce the external opportunities available to MSME actors (Rahmawati & Widodo, 2020).

In this context, simple bookkeeping training is an urgent need for the partners. This training is expected to address the various problems they face, especially in improving their basic financial recording and reporting skills. With intensive mentoring and easy-to-understand materials, it is hoped that the partners will be able to develop an applicable and sustainable bookkeeping system and become better prepared to face administrative, financial, and business growth challenges in the future.

The primary objective of this community service initiative is to enhance the capacity of micro and small business (MSB) operators in compiling and managing simple yet effective financial records. Through participatory and hands-on training, this activity is designed to enable partners to understand the basic principles of financial recording, identify business transactions, and independently prepare basic financial statements. The effort also aims to instill awareness of the importance of transaction documentation as a foundation for rational and growth-oriented decision-making.

Specifically, the training is intended to provide knowledge and skills for MSB operators to: (1) separate business finances from personal finances, (2) record transactions systematically using a simple bookkeeping format, (3) compile basic financial reports such as income statements and cash flow statements, and (4) utilize financial information to evaluate business performance. These objectives are tailored to the characteristics of micro businesses, which often face limitations in time, manpower, and formal accounting knowledge.

In addition to technical competency enhancement, the training also aims to promote behavioral changes toward more professional and transparent business practices. It is expected that after attending the training, the partners will be able to implement bookkeeping practices consistently and integrate them into their daily business management routines. Thus, this activity is not only educational but also transformative in shaping the mindset and habits of MSB operators in managing their financial aspects more accountably and strategically.

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2.0 LITERATURE REVIEW

2.1 The Concept of Simple Bookkeeping for MSMEs

Bookkeeping is a structured recording system used to document financial transactions of a business entity. According to Law No. 20 of 2008 of the Republic of Indonesia on Micro, Small, and Medium Enterprises, MSMEs are encouraged to conduct financial recording to accurately assess the state of their business. In practice, simple bookkeeping for MSMEs includes recording cash inflows and outflows, sales, purchases, and ending balances, which can be used to compile basic financial reports such as income statements and cash flow reports (Munawir, 2019).

Simple bookkeeping is essential for MSME operators, who often face limitations in accessing formal accounting systems. According to Sofyan (2021), simple bookkeeping systems do not require complex software or deep accounting knowledge, yet can still provide adequate information for business decision-making. Therefore, bookkeeping is not merely an administrative obligation but also a strategic tool to evaluate business performance and plan for future development.

2.2 MSMEs and the Challenges of Financial Management

MSME actors frequently face various challenges in managing their finances, including low financial literacy, the mixing of personal and business finances, and the lack of proper transaction documentation. A study by Wibowo & Astuti (2020) found that over 70% of MSMEs in Indonesia do not keep financial records regularly, making it difficult for them to determine their actual profit or loss. This situation not only impacts internal business operations but also hinders MSMEs from fulfilling administrative requirements when seeking funding from formal financial institutions.

Poor financial management also makes it difficult for business owners to control cash flow, assess operational efficiency, and formulate growth strategies. Therefore, financial literacy and good bookkeeping practices are essential prerequisites for establishing a healthy and sustainable business. Training in simple bookkeeping is particularly relevant to address these core issues as it is practical, easy to understand, and directly addresses the everyday challenges faced by MSME operators (Kurniawan & Lestari, 2021).

2.3 Training as a Strategy for Enhancing MSME Capacity

Training is one of the most effective empowerment methods in community service activities, especially when aimed at improving the capacity of business operators. According to Knowles' (1980) theory of andragogy, adults learn best through practical approaches and direct experience. Therefore, bookkeeping training for MSMEs should be designed participatorily, with local context, simple language, and case simulations commonly encountered by MSMEs.

In the MSME context, training serves not only as a means of knowledge transfer but also as a tool to build awareness, motivation, and practical skills. Continuous and contextual training has proven effective in improving MSMEs' ability to keep financial records, as demonstrated by the research of Arifin & Sari (2022), which showed increased understanding and implementation of bookkeeping after training. Consequently, simple bookkeeping training should be seen not merely as an educational activity but as a social investment that directly contributes to strengthening the foundation of micro and small businesses in Indonesia.

3.0 METHODOLOGY

3.1 Location and Time of Implementation

This community service activity was conducted at the Curug Village Office located on Jl. Permata No. 4, Curug, Gunung Sindur Sub district, Bogor Regency, West Java 16340, an area populated by many MSME actors. The location was chosen based on initial mapping and coordination with village officials, which revealed that most business operators in the area lacked adequate understanding of business bookkeeping. According to the village head, local businesses include home-based culinary enterprises, agricultural produce vendors, and retail traders. The general lack of exposure to formal financial training among these MSMEs made the location highly suitable for implementing simple bookkeeping training.

The activity was conducted on July 5, 2025. The implementation stages included material preparation, coordination with partners and local authorities, in-person training delivery, practical bookkeeping exercises, and evaluation. The overall preparation and implementation took about one month. The training was held offline at the Curug Village multipurpose hall, with a one-day training duration divided into two main sessions: a theoretical session and a practical bookkeeping session.

3.2 Program Partners

The partners involved in this community service program were micro and small business (MSB) operators residing in the MSME area of Curug Village, Bogor. Based on initial identification through surveys and coordination with the local village authorities, a total of 30 micro business

owners expressed their willingness to actively participate in the simple bookkeeping training program; however, only 20 MSMEs completed the evaluation questionnaire.

The majority of the partners operated in the informal sector, particularly in home-based culinary businesses, packaged beverage production, and retail trading in the form of small convenience stores. These entrepreneurs had been running their businesses independently for more than one year, yet most of them did not have a structured financial recording system in place.

Most of the MSME partners were engaged in culinary businesses, with only one partner operating a retail business in the form of a traditional grocery store. Regarding the business age profile, 14 MSMEs had been operating for less than five years, while the remaining six had been running for five to ten years. None of the participating businesses had reached an operational age of over ten years.

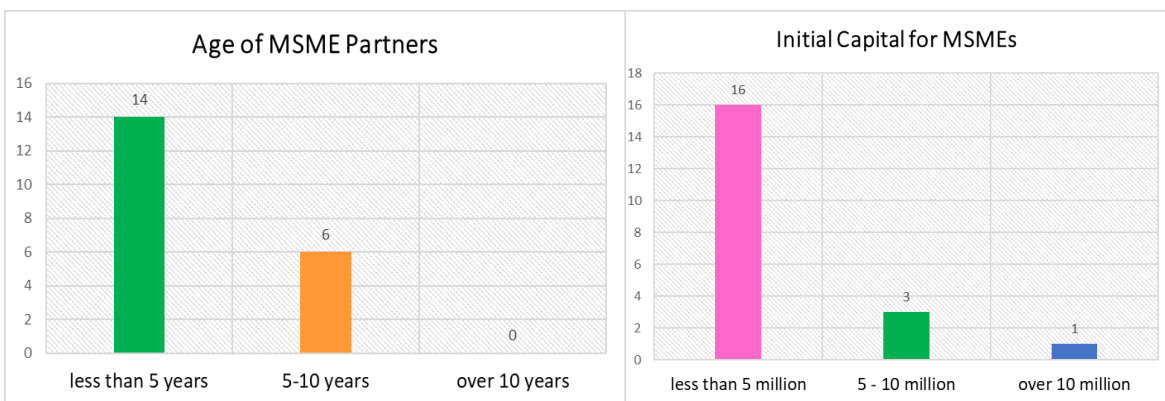


Figure 1. Profile of MSME Partners

The general characteristics of the partners indicate that they possess varying levels of formal education, ranging from elementary to senior high school graduates, and none of them had previously participated in accounting or bookkeeping training. This information served as a critical foundation for designing the training curriculum tailored to the participants' needs and financial literacy levels.

The partners also demonstrated a high level of enthusiasm toward the training, recognizing the importance of improved financial management for ensuring business sustainability. Their participation in the program is expected not only to enhance individual competencies but also to foster the development of a supportive MSME community that upholds sustainable bookkeeping practices.

3.3 Implementation Stages

The implementation of the simple bookkeeping training for MSME operators was carried out through several structured and systematic stages to ensure program effectiveness and the achievement of its objectives.

- Stage One: Partner Identification and Mapping. This stage involved initial surveys, interviews, and coordination with local authorities to collect data on MSME actors who were relevant and in need of financial recording training.
- Stage Two: Training Material Development. The implementing team designed a simple bookkeeping module tailored to the characteristics of the participants. The module covered basic topics such as business transactions, income statements, changes in equity reports, and statements of financial position.
- Stage Three: Activity Socialization. The program was introduced to participants through direct outreach and local communication channels. This stage informed them about the benefits, schedule, and technical aspects of the training.
- Stage Four: Core Training Implementation. Conducted in-person, the training employed a combination of lectures, interactive discussions, and case studies in financial recording to enhance learning and practical application.
- Stage Five: Monitoring and Evaluation. To measure participants' understanding, a pre-test and post-test were conducted using three evaluation questions:
 - (1) The purpose of bookkeeping,
 - (2) The difference between personal and business cash, and
 - (3) Types of financial statements.

Each MSME participant answered using a Likert scale, where 4 = very well understood, 3 = understood, 2 = poorly understood, and 1 = not understood at all.

3.4 Training Method

The simple bookkeeping training was designed using a participatory and practical approach to ensure it could be easily accepted and implemented by MSME operators. The training focused on improving participants' capacity to understand basic financial recording concepts and to develop technical skills in preparing simple financial reports.

The training materials included:

- An introduction to the importance of bookkeeping for micro-enterprises,
- The separation of personal and business finances,
- Recording techniques using the accounting equation,
- Preparation of income statements,
- Statements of changes in equity, and
- Simplified balance sheets.

During the training, participants were not only provided with theoretical insights through lectures but were also actively involved in hands-on exercises using a manual bookkeeping format based on the accounting equation. This approach was intended to ensure optimal knowledge transfer and the development of sustainable practical skills. In addition, facilitators provided sample bookkeeping formats that could be directly implemented by participants in their respective MSMEs. It is expected that through this training process, MSME actors will gain the confidence and readiness to manage their business finances in a more professional and systematic manner.

4.0 RESULTS AND DISCUSSION

4.1 Training Implementation

The simple bookkeeping training for MSMEs was carried out in a well-organized and gradual manner, starting from the planning phase to the technical implementation in the field. The activity lasted for one month and involved a series of coordinated efforts between the implementation team, MSME partners, and the local village authorities. The process began with an initial meeting between the service team and the partners on June 5, 2025, to communicate the objectives of the program and gather participants' expectations regarding the training content. This early-stage open communication proved to be vital in fostering trust and ensuring active participation among MSME partners.

The first coordination meeting, held on June 12, 2025, aimed to determine the overall theme of the program, location and time of execution, event rundown, and the roles of both participants and co-hosts. On June 18, 2025, an initial site visit was conducted to assess the layout and coordinate with village officials regarding the provision of necessary facilities and infrastructure. The second coordination meeting, on June 19, 2025, focused on technical planning, division of trainer teams, and assignment of group responsibilities. The third coordination meeting, held on June 27, 2025, finalized logistics for the event day and assessed training material readiness.

The training took place on July 5, 2025, at the community hall of Curug Village Office, Gunung Sindur District, Bogor Regency, West Java. This location was chosen for its accessibility and sufficient facilities. The training was divided into two main sessions: theoretical and practical. The theoretical session covered fundamental materials on the importance of bookkeeping, basic financial principles, and an introduction to various financial reports such as cash flow statements, income statements, and equity changes. The content was delivered through a lecture format emphasizing the importance of financial recordkeeping.



Figure 2. Presentation of Theoretical Concepts on Business Bookkeeping

After the theoretical session, participants immediately proceeded to the practical session, where they were asked to record daily transactions based on case simulations prepared by the team. Facilitators provided simplified worksheets and sample bookkeeping formats to guide participants.



Figure 3. Bookkeeping Practice with Facilitator Support

Two-way interaction between facilitators and participants was a key component of the training. Participants were encouraged to ask questions, share experiences, and discuss real challenges they face in managing their business finances. Small group discussions and personalized assistance were provided to ensure that each participant gained a full understanding and could implement bookkeeping practices suited to their business characteristics. Additionally, the training served as a platform to build networks among MSME operators for mutual learning and long-term support in sustainable bookkeeping practices.

The training concluded with an evaluation and reflection session, where participants filled out questionnaires to assess their levels of understanding and skills before and after the training. The understanding assessment included participants' ability to:

- (1) comprehend the purpose of bookkeeping,
- (2) differentiate between personal and business finances, and
- (3) identify types of financial reports.

4.2 Improvement of Partner Understanding

The implementation of the simple bookkeeping training program had a significant positive impact on the MSME partners' understanding of financial management. At the beginning of the session, participants took a pre-test, and at the end, a post-test, to evaluate their knowledge in three areas: the purpose of bookkeeping, separation of personal and business finances, and types of financial reports.

- For Question 1 ("I understand the purpose of bookkeeping"):
 - Pre-test results: 30% did not understand at all, 45% had limited understanding, 20% understood, and 5% fully understood.
 - Post-test results: 10% understood, 90% fully understood.
- For Question 2 ("I understand that personal and business finances must be separated"):
 - Pre-test results: 30% did not understand at all, 30% had limited understanding, 25% understood, and 15% fully understood.
 - Post-test results: 15% understood, 85% fully understood.
- For Question 3 ("I am familiar with types of financial reports"):
 - Pre-test results: 35% did not understand at all, 40% had limited understanding, 15% understood, and 10% fully understood.
 - Post-test results: 25% understood, 75% fully understood.

Table 1. Evaluation Results of Participants' Understanding of the Material

Deskription	Q1		Q2		Q3	
	Before	After	Before	After	Before	After
Not understood at all	30%	0.0%	30%	0%	35.0%	0.0%
Poorly understood	45%	0.0%	30%	0%	40.0%	0.0%
Understood	20%	20.0%	25%	15%	15.0%	25.0%
Very well understood	5%	80.0%	15%	85%	10.0%	75.0%
	100%	100%	100%	100%	100%	100%

On average, the evaluation results showed a substantial increase in participants' comprehension:

- Q1: average score increased from 2.0 to 3.8
- Q2: average score increased from 2.25 to 3.85
- Q3: average score increased from 2.0 to 3.75

The improvement in understanding was evident not only from the quantitative data but also from participants' behavioral changes and enthusiasm during the training. Many participants expressed a genuine interest in applying bookkeeping directly to their business activities. The majority stated that they intended to start recording daily transactions using the formats provided, and some even proposed further mentoring sessions to ensure consistent bookkeeping practices.

This response indicates that the training was not merely educational but also behaviorally transformative, leading to better governance and professionalism in managing business finances. Furthermore, the training boosted participants' confidence in handling administrative aspects such as loan applications, financial reporting to partners, and tax obligations. With improved bookkeeping literacy, participants felt more equipped to face external challenges that previously seemed difficult.

In this context, the enhancement of partners' understanding serves as a strategic first step in building empowered, adaptive, and financially sustainable MSMEs. Thus, the training not only resulted in cognitive gains but also fostered a more responsible financial management attitude. This increased understanding forms a crucial foundation for the success of the program and opens avenues for future development—such as intensive mentoring, digital bookkeeping adoption, or strengthening networks among MSMEs with improved bookkeeping capacity and awareness.

4.3. Impact on Partners

The simple bookkeeping training generated tangible and multidimensional impacts on the participating MSME partners, covering aspects of knowledge, skills, and business management behavior. Directly, the partners experienced improved competencies in understanding and applying a basic yet functional financial recording system. Prior to the training, most participants did not have a clear bookkeeping system and frequently merged personal and business finances. After the training, the majority began to recognize the importance of preparing income statements and acknowledged the role of financial information in making more accurate and rational business decisions.

Positive changes were also evident in the shift in partners' mindset toward professionalism in business operations. MSME actors who previously managed finances informally and intuitively

began to show a commitment to maintaining orderly and consistent financial records. This transformation indicates that the training was not only informative but also successful in stimulating behavioral change toward a more structured and sustainable business practice.

Another significant impact was the increase in partners' confidence in interacting with external parties such as banks, cooperatives, and financing institutions. With even simple but accurate bookkeeping records, participants felt more prepared when asked to submit financial statements for administrative purposes or loan applications. This development has opened up broader opportunities for them to obtain formal financial support—opportunities that were previously inaccessible due to the lack of proper bookkeeping documentation. Thus, the training directly contributed to enhancing financial access and inclusion for MSME actors.

Overall, the simple bookkeeping training provided meaningful and sustainable impacts on the MSME partners. It not only improved their technical capacity but also laid the foundation for more professional and accountable business practices. These impacts serve as key indicators that community service programs designed with participatory and contextual approaches can deliver real and relevant benefits to target communities. Additionally, they strengthen the role of higher education institutions in fostering a healthy and adaptive MSME ecosystem.

5.0 CONCLUSIONS AND RECOMMENDATIONS

5.1. Conclusion

The community service program through simple bookkeeping training for Micro and Small Enterprises (MSEs) was successfully implemented and had a positive impact. Based on the series of activities conducted, it can be concluded that most partners experienced a significant increase in understanding the importance of bookkeeping to support business sustainability. The partners not only acquired theoretical knowledge but also gained practical skills in preparing income statements and separating personal and business finances systematically.

Moreover, the training fostered a new awareness among MSE actors of the importance of professional business governance. Through a contextual, practical, and participatory approach, training participants were able to internalize bookkeeping practices as a routine aspect of their business. Positive outcomes were also seen in the participants' increased confidence in engaging with formal financial institutions and their preparedness in compiling financial documents to support future business development. The training equipped the partners not only with technical tools but also with a stronger managerial foundation to support the continuity of their enterprises.

5.2. Recommendations

Based on the implementation outcomes and evaluation findings, it is recommended that the simple bookkeeping training be followed up with a regular mentoring program. This ongoing support is essential to ensure that bookkeeping practices are applied consistently and adapted to the dynamics of each partner's business. Furthermore, the development of digital modules or user-friendly applications is needed to enable partners to perform financial recordkeeping more efficiently and on the go.

It is also hoped that collaboration between universities, local governments, and MSME communities will be further strengthened to support financial literacy among small business owners. Similar training programs are recommended for replication in other areas with comparable MSME characteristics. In doing so, community service initiatives can continue to contribute meaningfully to building a competitive, accountable, and financially healthy MSME ecosystem.

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