

## **The Effectiveness of Student MSME Management in Increasing Business Profits in Gorontalo City**

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### **Abstract**

This study aims to determine the effectiveness of student MSME management in increasing business profits in Gorontalo City. The data analysis used in this study is a descriptive qualitative approach using primary and secondary data sources. The data collection method was carried out through observation, interviews, and documentation. Based on the results of the study, it shows that the effectiveness of student MSME management in increasing business profits is seen from several aspects, namely financial management, information management, operational management, and business control and supervision have been running quite well, but not fully optimal. Some student MSME actors still use simple business management, especially in financial recording and business control. The operating profit obtained has increased, but it is still fluctuating because it is influenced by sales levels, the number of consumers, operational costs, raw material prices, and market conditions. Therefore, more effective and structured business management is needed so that the increase in business profits can be more stable and sustainable.

**Keywords:** *Effectiveness, MSME Management, Students, Business Profits.*

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### **INTRODUCTION**

Micro, Small and Medium Enterprises (MSMEs) have long been recognized as one of the main pillars of the Indonesian economy. Its existence not only serves as a source of state revenue through its contribution to the Gross Domestic Product (GDP), but also as a real solution to the labor problem which is still a major challenge for the nation. MSMEs continue to develop from time to time and become one of the main drivers of national economic growth.

The importance of the role of MSMEs in the economy has been stated by various researchers. (Ismail et al., 2023) emphasized that MSMEs are the main drivers of the Indonesian economy because they are able to absorb a large number of workers while helping to evenly distribute people's income. More than that, MSMEs have also proven to be able to survive various economic crises, making them a very important sector in maintaining national economic stability. In line with this, (Munzirwan, 2024) stated that MSMEs have a big role because they are job providers and significant contributors to GDP.

A similar view is also expressed by (Astuti & Rosita, 2024), who state that MSMEs not only make a significant contribution to GDP, but also create jobs for a large part of Indonesia's workforce. From these various views, it can be concluded that MSMEs are not just small-scale business entities, but a foundation that supports the sustainability of the national economy from the bottom.

Given the large role of MSMEs, effective management is a necessity. (Amaliah et al 2024) stated that good financial management will have a positive impact on MSMEs, because proper financial management is one of the important factors in maintaining business sustainability and development. In addition, the use of accounting information systems can also help MSME actors in managing their businesses more effectively and in a structured manner. In other words, the ability to manage the business well—including financial, informational, operational, and control aspects—is the key to the long-term sustainability of MSMEs.

One of the main indicators of the success of MSME management is the ability to generate and increase business profits. Profit is not solely a financial gain, but a reflection of the sustainability of the business itself. The ideal increase in profit according to (Putra et al., 2025) is a consistent increase in the company's net profit from the previous period, which results from operational efficiency and an increase in real sales, not just accounting manipulation.

Various studies have identified factors that affect the increase in MSME profits. (Handayani et al., 2021) found that the use of digital technology and online marketing can increase MSME sales and profits, especially in the post-pandemic era, although it requires adaptation and technological capabilities from business actors. More specifically, (Amaliah et al., 2023) explained that good financial literacy can help MSME actors in managing business finances effectively so that it has an impact on improving performance and business profits.

In terms of practical implementation, (Haliza & Muzakki, 2025) who researched in Tanjung Gunung Village, Jombang Regency, found that the implementation of SAK EMKM-based financial statements was able to increase business profits through more effective cost management and structured recording. Meanwhile, (Farida et al., 2025) in Garut Regency found that training on the calculation of the Cost of Production (HPP) and the preparation of profit and loss statements were able to increase the understanding of MSME actors in managing business finances more effectively and efficiently, so that MSME actors were able to determine more appropriate selling prices and make financial decisions more confidently.

Although various factors supporting the increase in MSME profits have been extensively researched, the real conditions in the field do not always reflect these ideal conditions. Based on initial observations made by researchers on MSMEs managed by students in Gorontalo City, it was found that operating profits have fluctuated and have a tendency to decline in recent months. The data on profit achievement for six months, from September 2025 to February 2026, is presented in the following table:

Table 1. Achievement of Student MSME Profits in Gorontalo City in 2025–2026

UMKM						
Mahasiswa	Sep 2025	Okt 2025	Nov 2025	Des 2025	Jan 2026	Feb 2026
a						

Black Street	Rp 3.000.000	Rp 3.000.000	Rp 4.500.000	Rp 4.000.000	Rp 2.000.000	Rp 1.500.000
Drown Coffee	Rp 14.023.00	Rp 16.050.00	Rp 18.457.00	Rp 11.291.00	Rp 14.020.00	Rp 13.574.00
Cireng	Rp 405.000	Rp 540.000	Rp 495.000	Rp 500.000	Rp 415.000	Rp 390.000
Sent Coffee	Rp 15.020.00	Rp 17.053.00	Rp 30.000.00	Rp 20.150.00	Rp 15.000.00	Rp 13.000.00
	0	0	0	0	0	0

Source: Research Location (2026)

Based on Table 1 above, it is clear that all student MSMEs that are the object of observation experience fluctuating profit patterns and tend to decline significantly towards the end of the observation period. Black Street reached its highest profit in November 2025 of IDR 4,500,000, but dropped dramatically to only IDR 1,500,000 in February 2026—a 66.7% drop in just three months. Drown Coffee reached a peak profit in November 2025 of IDR 18,457,000, then decreased to IDR 13,574,000 in February 2026. Cireng also experienced a similar trend—after reaching IDR 540,000 in October 2025, its profit continued to decline to IDR 390,000 in February 2026. Likewise, Sent Coffee recorded the highest profit of IDR 30,000,000 in November 2025, but then declined sharply to IDR 13,000,000 in February 2026—a decline of almost 57% in three months.

This phenomenon of fluctuations and declining profits indicates that there is a fundamental problem in the effectiveness of student MSME management in Gorontalo City. This condition is in line with the identification of problems found in the field, namely: (1) the low quality of MSME management, (2) inefficient cost management, (3) profit fluctuations that have occurred repeatedly in recent months, and (4) the lack of a proper formula in increasing MSME business profits, especially those managed by students.

Furthermore, a review of various previous studies shows that specific studies on the effectiveness of student MSME management in the context of increasing business profits in Gorontalo City have never been carried out. Most of the previous research focused on general MSMEs in various other regions in Indonesia, so they have not been able to provide contextual and relevant solutions to the problems faced by student MSMEs in Gorontalo City. This is an important and urgent research gap to be filled through empirical research that is qualitative and descriptive.

## LITERATURE REVIEW

### Effectiveness

This research is related to the effectiveness of MSME management. According to (Rahma & Wulandari, 2025), financial accounting is a system that functions to produce transparent, accountable, and relevant financial information to support decision-making. (Rokhimah et al., 2024) found that the use of accounting information and accounting knowledge provides benefits in improving the performance and productivity of MSMEs.

(Amaliah et al, 2023) also explained that the implementation of a good accounting system can help MSME actors in financial recording, business data management, and support the effectiveness of business management in a more structured manner.

Regarding the effectiveness of financial management, (Ravenska et al., 2025) stated that the effectiveness of financial management can be seen from the high rate of budget absorption and the efficient and appropriate use of funds in achieving organizational goals. (Husaini et al., 2021) explained that the effectiveness of financial management is also influenced by the use of information technology and good governance. (Rekasari, 2020) stated that the effectiveness of financial management includes financial planning, implementation, and accountability, while (Andoi et al., 2025) stated that the effectiveness of financial management is shown through careful budget planning, transparency, accountability, and continuous monitoring and evaluation.

Based on these descriptions, the effectiveness of financial management is the ability of the organization to manage finances optimally through good planning, implementation, and accountability so that the use of funds becomes efficient, on target, and able to achieve the goals that have been set. In this study, effectiveness is understood based on the management ability of student MSMEs in achieving business goals, namely increasing business profits. Effectiveness is seen from how MSME actors manage finances, information, operations, and carry out business control and supervision which then has an impact on the condition of business profits.

### **Effectiveness of MSME Management**

#### **George R. Terry's Management Theory**

The theory used in this study is the management theory put forward by George R. Terry. According to George R. Terry, management is a process that consists of several basic functions to achieve organizational goals effectively and efficiently. These management functions include planning, organizing, actuating, and controlling. These four functions are interrelated and become the basis for managing a business so that it can run well and achieve the expected goals.

Based on George R. Terry's theory, the effectiveness of MSME management can be understood as the ability of business actors to plan, organize, implement, and supervise business activities effectively so that business goals, especially in increasing business profits, can be achieved optimally. Therefore, this theory is relevant to be used as a basis for research on the effectiveness of student MSME management in increasing business profits in Gorontalo City.

### **Effectiveness of MSME Management**

The effectiveness of MSME management in Indonesia is crucial considering that this sector accounts for around 61% of GDP and 97% of labor absorption. According to (Putri et al., 2024), the effectiveness of good MSME management is the ability to manage good finances in increasing business profitability. (Amaliah et al., 2019) stated that entrepreneurship development and business assistance are important factors in improving the ability of MSME actors to manage their businesses and maintain business sustainability independently.

(Salkiah & Putra, 2025) stated that the effectiveness of MSME management can be seen from the ability of owners to manage their business by utilizing digitalization to increase competitiveness and expand market access. (Ondang et al., 2026) stated that the effectiveness of MSME management is also shown through the implementation of digital financial applications that help financial management to be more systematic and efficient. Based on some of these descriptions, the effectiveness of MSME management is the ability of business actors to manage their business optimally through good financial management, the use of technology, and the implementation of the right system so that it is able to increase performance, profitability, and business profits.

## Research Indicators

The effectiveness of MSME management in this study is seen from financial management, information management, operational management, and business control and supervision. Financial management is related to financial recording, business capital management, and operational cost control. Information management is related to the ability to obtain, manage, and utilize business information. Operational management is related to the implementation of daily business activities regularly and efficiently. Meanwhile, control and supervision are carried out through the evaluation of sales, expenses, business conditions, and obstacles faced in the business.

Based on these indicators, the effectiveness of student MSME management can be seen from the ability of business actors to manage finances, information, operations, and control their business properly so as to be able to increase business profits optimally and sustainably.

## Net Operating Profit

Net operating profit is income obtained from business activities in a period, after deducting the costs necessary to generate that income. In other words, net profit is the difference between total revenue and total expenses incurred during a certain period (Haliza & Muzakki, 2025).

(Putra et al., 2025) explained that operating profit is the result obtained from business activities after accurately accounting for all revenues and operational costs. (Rosalina, 2024) stated that business net profit is an important indicator that reflects the financial performance and operational efficiency of a business. The better the business management, the higher the profit produced. (Rohmatunnisa, 2023) and (Ferdiansyah et al 2025) found that operating profit is not only seen as a profit, but also as a business ability to maintain operational sustainability and business development in the future.

Based on several descriptions of profit, it is concluded that operating profit is the difference between income and costs from operational activities in a period. Operating profit not only functions as a measure of profit, but also as an indicator of success in managing costs, increasing sales, and maintaining business sustainability and development.

## Framework

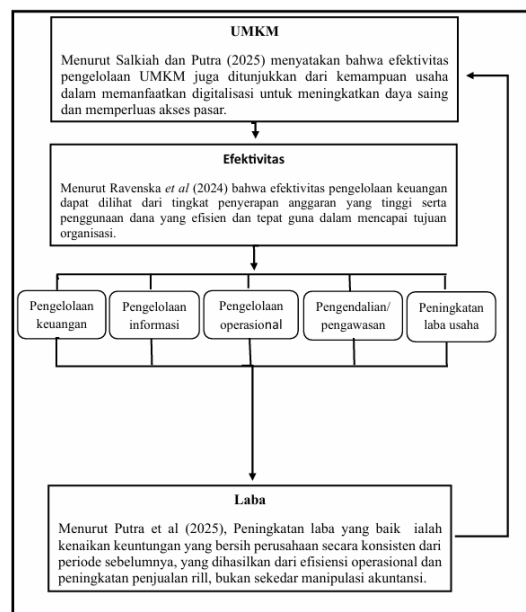


Figure 1. Concept of thinking

## **METHODOLOGY**

### **Research Background**

This research was conducted on student MSMEs in Gorontalo City which is relevant to the research focus on the effectiveness of MSME management in increasing business profits. This location was chosen because it is in accordance with the object being researched, namely student business management in increasing business profits.

### **Research Approaches and Procedures**

This study uses a descriptive qualitative approach that aims to understand the phenomenon in depth based on field conditions. The qualitative approach focuses on non-numerical data in the form of narratives obtained through observation, interviews, and documentation. Researchers play a key role in data collection and analysis. The research procedure is carried out systematically including determining the focus of the research, collecting data, analyzing data, and drawing conclusions. Data is collected through literature studies from relevant books and scientific journals, resulting in an in-depth understanding of the phenomenon being studied.

### **Presence of Researchers**

The presence of researchers is direct as the main instrument in data collection and analysis. Researchers play the role of data collectors, observers, analysts, and data interpreters. Researchers must have interview, analysis, and sensitivity to the research context so that the data obtained can be understood in depth and objectively.

### **Data and Data Sources**

The data in this study is information in the form of words, actions, and documents obtained from the field. Data sources consist of primary and secondary data that are used triangulated to obtain valid and in-depth information. Primary data was obtained directly from informants through interviews, while secondary data was obtained from literature, books, journals, and research supporting documents.

### **Data Collection Techniques**

Data collection techniques are carried out through observation, interviews, and documentation directly in the field.

1. Observation is carried out by directly observing student MSME activities to get a real picture of business conditions.
2. Interviews were conducted with student MSMEs in Gorontalo City to obtain in-depth information related to business management.
3. Documentation is done by collecting data from records, archives, and supporting documents of research.

The three techniques are used simultaneously so that the data obtained is more complete and relevant.

### **Data Validity Checks**

The validity of the data in this study is carried out to ensure that the data is valid, accurate, and trustworthy. Testing is carried out through credibility, transferability, dependability, and confirmability. The main technique used is

triangulation to compare data from various sources and methods so that the results of the research are stronger and accountable.

### They report

The informants in this study are student MSMEs in Gorontalo City who were selected using the snowball sampling technique. The initial informant provides recommendations to other relevant informants so that the data obtained is more in-depth and in accordance with the needs of the research. The research informants are shown in the table that has been compiled.

**Table 1. Responden**

Yes	Name of the Informant	Acronyms	Business Name	Long Term of Effort	Remarks
1	Adriansyah	ADR	Black Street	1 Year	Active students and business owners
2	Amat	AND	Drown Coffe	3 Years	Active students and business owners
3	Raesa Khairunisa	RK	Squirt	8 Months	Active students and business owners
4	Ahmad Hidayat	AH	Sent Coffe	7 Months	Active students and business owners

### Data Analysis

Data analysis uses the Miles and Huberman model which consists of data reduction, data presentation, and conclusion/verification. This process is carried out continuously from data collection until the research is completed. The analysis is carried out to simplify the data, present it systematically, and draw conclusions that are in accordance with the research objectives.

## RESULTS AND DISCUSSION

### A. Results

#### Research Overview

This research was conducted on student MSMEs in Gorontalo City which include Black Street, Drown Coffee, Cireng, and Sent Coffee. These MSMEs were chosen because they are active student businesses in the culinary and service sectors that show fluctuating profit conditions so that they are relevant to the focus of research. In general, student MSMEs have the potential to grow, but still face obstacles such as simple financial management, inconsistent marketing, and suboptimal operational controls, which have an impact on the instability of operating profits. In addition to playing a role in increasing economic independence and entrepreneurial spirit, time constraints due to academic activities also cause business management to not be optimal, especially in the aspects of business planning, supervision, and evaluation.

#### Research Results

Research data was obtained through observations, documentation, and

interviews related to the management of student MSMEs in Gorontalo City.

1. Financial Management for Student MSMEs in Gorontalo City

Document Data-01

Tabel Pengelolaan UMKM Mahasiswa				
Nama informan	Hari/Tanggal	Pemasukan	Pengeluaran	Saldo
Ardiansyah (Black Street)	Senin/ 2 Mar 2026	Rp 350.000	Rp -	Rp 350.000
		Rp -	Rp 170.000	Rp 180.000
	Selasa/3 Mar 2026	Rp 280.000	Rp -	Rp 460.000
		Rp -	Rp 120.000	Rp 340.000
	Rabu/4 Mar 2026	Rp 500.000	Rp -	Rp 840.000
		Rp -	Rp 260.000	Rp 580.000
	Kamis/5 Mar 2026	Rp 220.000	Rp -	Rp 800.000
		Rp -	Rp 150.000	Rp 650.000
	Jumat/6 Mar 2026	Rp 400.000	Rp -	Rp 1.050.000
		Rp -	Rp 230.000	Rp 820.000
Amat (Drown Coffee)	Senin/ 2 Mar 2026	Rp 420.000	Rp -	Rp 420.000
		Rp -	Rp 200.000	Rp 220.000
	Selasa/3 Mar 2026	Rp 550.000	Rp -	Rp 770.000
		Rp -	Rp 180.000	Rp 590.000
	Rabu/4 Mar 2026	Rp 300.000	Rp -	Rp 890.000
		Rp -	Rp 250.000	Rp 640.000
	Kamis/5 Mar 2026	Rp 480.000	Rp -	Rp 1.120.000
		Rp -	Rp 220.000	Rp 900.000
	Jumat/6 Mar 2026	Rp 350.000	Rp -	Rp 1.250.000
		Rp -	Rp 300.000	Rp 950.000
Raesa Khairunisa (Cireng)	Senin/ 2 Mar 2026	Rp 40.000	Rp -	Rp 40.000
		Rp -	Rp 18.000	Rp 22.000
	Selasa/3 Mar 2026	Rp 55.000	Rp -	Rp 77.000
		Rp -	Rp 25.000	Rp 52.000
	Rabu/4 Mar 2026	Rp 30.000	Rp -	Rp 82.000
		Rp -	Rp 20.000	Rp 62.000
	Kamis/5 Mar 2026	Rp 50.000	Rp -	Rp 112.000
		Rp -	Rp 42.000	Rp 70.000
	Jumat/6 Mar 2026	Rp 35.000	Rp -	Rp 105.000
		Rp -	Rp 30.000	Rp 75.000
Ahmad Hidayat (Sent Coffee)	Senin/ 2 Mar 2026	Rp 400.000	Rp -	Rp 400.000
		Rp -	Rp 190.000	Rp 210.000
	Selasa/3 Mar 2026	Rp 520.000	Rp -	Rp 730.000
		Rp -	Rp 140.000	Rp 590.000
	Rabu/4 Mar 2026	Rp 310.000	Rp -	Rp 900.000
		Rp -	Rp 260.000	Rp 640.000
	Kamis/5 Mar 2026	Rp 450.000	Rp -	Rp 1.090.000
		Rp -	Rp 180.000	Rp 910.000
	Jumat/6 Mar 2026	Rp 370.000	Rp -	Rp 1.280.000
		Rp -	Rp 330.000	Rp 950.000

Source: Student MSMEs (2026)

Based on documentation data, the financial management of student MSMEs is still simple with a single record that only includes income, expenses, and balances. The accounting stages carried out are also still limited to recording and collecting transaction evidence.

The results of the interview show that ADR stated that financial recording is still simple and not neat, AT has used the cashier system and Excel in financial management, RK still manages finances manually and mixes business money with personal money, while AH has used the cashier application for daily recording of income and expenses.

2. Information Management in Student MSMEs in Gorontalo City

Document Data-02



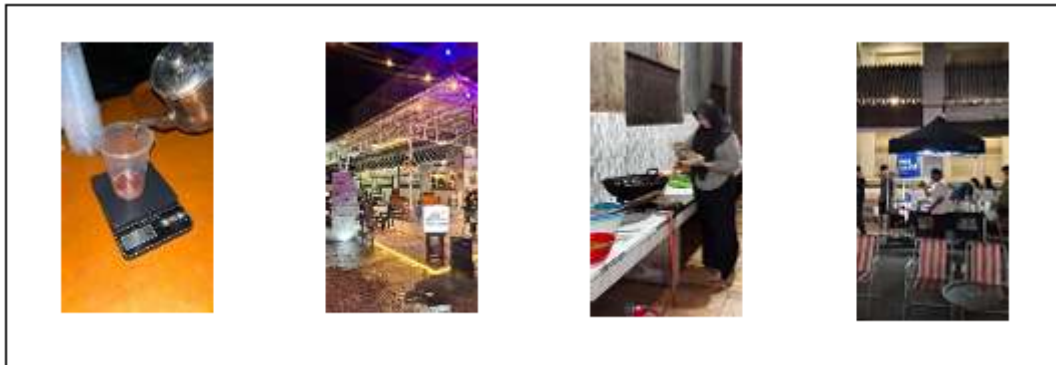
Source: Student MSMEs (2026)

Based on documentation data, information management at Black Street, Drown

Coffee, and Sent Coffee is carried out through Instagram social media as a means of promotion and dissemination of business information, while Cireng uses WhatsApp as a medium of communication and promotion to customers.

The results of the interview showed that ADR and AT used Instagram for promotion and delivery of product information, RK used WhatsApp to communicate with customers on a limited basis, while AH used Instagram not only for promotion but also to establish communication with customers.

### 3. Operational Management in Student MSMEs in Gorontalo City Document Data-03

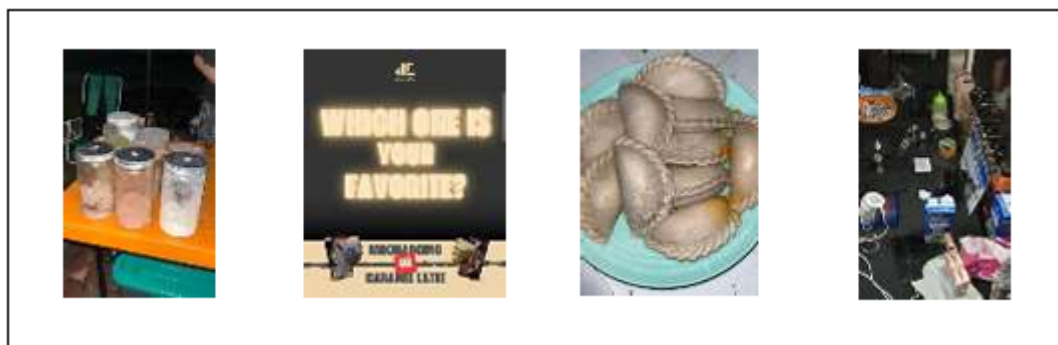


Source: Student MSMEs (2026)

Based on documentation data, the operational activities of student MSMEs include production processes, consumer services, and daily raw material management which is carried out regularly to support business sustainability.

The results of the interviews showed that ADR managed operations and services independently, AT checked raw material stocks regularly, RK carried out business operations simply according to daily needs, while AH prepared materials and checked stock before starting sales activities. Thus, all informants have carried out business operational management independently.

### 4. Control and Supervision in Student MSMEs di Kota Gorontalo Data Dokumen-04



Source: Student MSMEs (2026)

Based on documentation data, business control and supervision are carried out through checking raw material stocks and evaluating business activities carried out by business owners to maintain operational stability.

The results of the interviews showed that ADR controlled through stock control and product sales, AT conducted business evaluations on a weekly basis, RK

evaluated only when there was a decrease in sales, while AH supervised through product quality control, raw material stock, and service. This shows that business control is carried out with a different level of intensity for each informant.

## 5. Increasing Student MSME Business Profits in Gorontalo City Data Document-05



Source: Student MSMEs (2026)

Based on documentation data, the increase in business profits in student MSMEs is marked by an increase in the number of sales, an increase in customers, and business development that occurs gradually in each business actor.

The results of the interviews showed that ADR stated that operating profit was influenced by the number of buyers and raw material costs, AT focused on promotional strategies and menu variations, RK increased sales through WhatsApp promotions, while AH emphasized product quality and evaluation of the menus that customers were most interested in. Overall, the increase in operating profit is influenced by the number of customers, promotional strategies, product quality, and business management.

The financial management of student MSMEs in Gorontalo City is still varied. AT and AH are more effective because they use a cashier system and application, while ADR and RK still use manual recording. In general, financial management has not been optimal because it has not produced complete financial reports.

Information management has been running well through the use of social media such as Instagram and WhatsApp which help promote and communicate with customers. This is in line with the research of (Dewi et al., 2024) and (Salkiah & Putra, 2025).

Operational management is carried out through material preparation, stock checking, and customer service. These results are in line with (Tria Nurul Arofah et al., 2024) and (Faustina et al., 2025) who emphasize the importance of operational efficiency.

Control and supervision are carried out through business evaluation and stock checks, with AT and AH being more structured than ADR and RK. This supports the research of (Azizah Pingki Herlina, 2020).

The increase in operating profit is influenced by promotions, product quality, and the number of customers. The strategies used by each informant are different, but

they have the same goal, which is to increase business revenue.

## CONCLUSION

Based on the results of the study, it is concluded that the effectiveness of MSME management in the fields of information, operational, and business control is optimal except for financial management which is still limited to single-entry financial records.

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