

# Management Accounting Practices in Small Medium Enterprises (Survey on Coffee Shop Business in Bandung)

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**Abstract** - Currently, economic activity in Indonesia is heavily influenced by various aspects of life, including the covid-19 pandemic / with the oncoming of a disease also affecting income levels in Indonesia, in addition to various businesses that exist, namely Micro, Small, and Medium enterprises or often we call (MSMEs). MSMEs in Indonesia is growing year after year, even if there is a problem that the economic crisis in Indonesia does not affect existing MSMEs, even MSMEs remain with a high number every year, can even help to resurrect the country's economy. The growth of MSMEs engaged in the Coffee Shop business has increased rapidly, as is the case in Bandung. This research is quantitative using a descriptive analysis approach. The data used in this study is primary data, obtained through questionnaires and live interviews with small and medium-sized micro enterprises (MSMEs) Coffee Shop in Bandung. Based on the analysis of the data, it was obtained the conclusion that the cost and information system for decision making at a coffee shop in Bandung has been categorized well. But for budgeting, evaluation activities, strategy analysis at coffee shops in Bandung still needs to be considered and improved.

**Keywords:** *Budgeting, Cost System, Evaluation Activities, Strategy Analysis.*

## INTRODUCTION

Currently, economic activity in Indonesia is heavily influenced by various aspects of life, including the covid-19 pandemic / with the oncoming of a disease also affecting income levels in Indonesia, in addition to various businesses that exist, namely Micro, Small, and Medium enterprises or often we call (MSMEs). Similarly, when there was a monetary crisis that occurred in Indonesia some time ago, starting from large businesses, medium-sized businesses were also affected by the event, but MSMEs (Micro, Small Businesses, Middle) were still able to stand up and help Indonesia rise from the deterioration of existing conditions. Therefore, MSMEs in Indonesia is growing year after year, even if there is a problem that the economic crisis in Indonesia does not affect existing MSMEs, even MSMEs still exist with higher numbers every year, can even help to resurrect the country's economy.

MSMEs in Indonesia contribute to creating jobs and helping to boost the country's economic growth. In the operational activities of course there are still many obstacles faced, such as limited capital. In addition to constraints in the capital, there are also other constraints, namely the management of financial statements.

Not a few MSMEs actually don't have financial statements, because people just think about the profit, and how to return the capital that has been incurred, also how to cover the costs that have been incurred. It can be concluded that a significant or highly visible obstacle is the constraints in making financial statements this is triggered by HR who do not understand that the importance of compiling financial statements is useful to make decisions in terms of operational activities, evaluation of performance measurement, and also

for forecasting.

The results of the advanced 2016 Economic Census data show that the majority of MSMEs do not have a financial report of 95.26 percent and the remaining 4.74 percent have financial statements. The characteristic reality of MSEs in West Java has no financial statements implications for the vision and mission of the business in the medium and long term, due to difficulties in financial planning so that it is less able to map the financial condition of its company comprehensively and periodically. To overcome these constraints, strategy and control are needed on capital costs, determination of HPP, labor costs (HR), etc. Management accounting in that case is very important in the business process of MSMEs to achieve its goals.

Some techniques in management accounting include CVP Analysis that describes the relationship between units sold, cost, sale price, and profit, which can explain some important issues in management decision making, such as reducing the total impact of fixed costs on profit, and the impact of the policy of increasing the selling price of products to profit, further variable costing i.e. determining the principal price of production that only charges variable production costs only into the main price of the product. Then there is also Budget Control which is the process of determining various actual results with numbers budgeted for the company for the upcoming period and the standard stipulated then comparing the budgeted numbers with the actual performance to calculate variance, if there is a First prepare budget, then record the actual results. And there are many more management accounting techniques that facilitate the management accounting process.

Indonesia's domestic coffee consumption also continues to increase. Annual Data on Indonesian Coffee Consumption 2019 issued by the Global Agricultural Information Network shows that domestic consumption projections in 2019/2020 reached 294,000 tons or increased by about 13.9% compared to consumption in 2018/2019 which reached 258,000 tons. In the event of such a situation, the company is required to create a superior strategy. One of the main things to do to achieve that advantage is to focus on consumers. To achieve these objectives the quality of service activities and the prices offered are indispensable, Furthermore, businesses must continue to increase the strength in their company by showing the differentiating factors or uniqueness that the company has compared to other companies to be able to create an advantage that can compete, with the implementation of good management accounting, excellence - those advantages can certainly be found more easily, finally, researchers are interested to see the advantages of accounting management in an MSME that exists and always develops from year to year.

### **Problem Identification**

In the statement as explained in the background, that the average MSMEs still do not understand and have financial statements, when in fact it is very important to be evaluated by the next management accounting practices that occur in some coffee shops also turns out to be still traditional this could be due to the low understanding of MSME actors about how important accounting management in helping decision making.

### **LITERATURE REVIEW**

Nawaz's research (2012) states that the small business sector plays an important role in the economic development of a Country and concludes that small business owners in New Zealand mostly use their experience-based practices to make business decisions rather than use financial information. Husin and Ibrahim Research (2013) stated that small and medium enterprises (SMEs) are the backbone of the Malaysian economy and the problem facing accounting functions in SMEs is a lack of expertise or resources. The results of Frima and Surya's research (2018) state that Indonesia is one of the developing countries, where a developing country is very focused on the development and economic growth in a better

direction. One of the things that build economic growth is Small and Medium Enterprises (MSMEs) and the use of accounting information can affect the performance of MSMEs, meaning that when managers are helped with financial records the company will influence the way managers to make decisions.

Akhtar and Liu (2018) mentioned that financial statements have an important role to play in the success of the company, especially for SMEs. The results of Yeshmin and Fowzia's research (2010) state that management accounting techniques are essential to control costs and assessment of managerial performance in both manufacturing and service companies. Research conducted by Kader and Luther (2006), Uyar (2010), Ahmad and Zabri (2016), Ahmad (2017), Zehra and Ahmed (2019) shows that traditional or basic management accounting practices are more suitable and convenient to use by MSMEs so that they are widely adopted.

Kordlouie and Hosseinpour's research (2018) shows that management accounting practices such as costing, activity-based budgeting, industry analysis, competitive position analysis, shareholder value analysis, product lifecycle analysis, and competitor strength and weakness analysis are management accounting practices often used in small and medium-sized enterprises (MSMEs). While, Carmen and Corina's research (2009) states, that the need to link the information provided by management accounting to the purposes of the entity because only in this way management accounting becomes useful as a tool in decision making.

Then traditional management accounting methods are no longer relevant in answering the challenges of today's companies, therefore it is necessary to accounting management strategies that can make the process of decision making better. And the research of Marius et al. (2012) states to eliminate the disadvantages of traditional methods, modern calculation methods have emerged that have been adapted to new market conditions, which provide in addition to financial information on the cost of products, works or services, information on internal processes, which enables the integration of analytical costs in the company's strategic approach, contributing both to decision-making about products and service portfolios and decisions leading to the transformation of the company's strategy.

Management accounting is the process of identifying, measuring, collecting, preparing, analyzing, interpreting, and communicating economic events used by management to plan, control, make decisions, and evaluate organizational performance. There are two main points in management accounting, namely the provision of information and the use of information. Information is provided by the management accountant. The use of information is carried out by lower-level managers to top-level managers. Management accounting is the activity of collecting, analyzing financial statements and financial information thoroughly, things are done to assist management in making decisions in certain companies/organizations. Business strategies can be formed and decided based on data generated by management accounting. This includes future business predictions, often referred to as forecasting, to get business owners ready for future challenges. Management accounting activities are an evaluation of the work of business processes that have been carried out, to know the performance capabilities of the organization.

In accounting management there are many calculation methods to support business/assist in decision making in an organization, in which case we will explain the management accounting model that supports our research (Supriyono, 2002):

1. Target Costing

Target costing is a system to support the cost reduction process in stage 17 of certain product development and planning, full capital changes or regular capital changes.

2. Budget Planning

The budget is prepared by management within one year so that the company can qualify for certain calculations. Through the budget, management guides the state of the company. If there is no budget,

the company will run directionless in the short term, and resource mastery will get out of control (at no cost).

3. Performance Evaluation

Performance Evaluation is an implementation of work evaluation of employees both against the performance of the company so that it can be seen whether the company has developed or not.

4. Information used for decision making

Management accounting is usually a tool for making decisions, usually decisions made as follows, in production, marketing, and in financial activities, in addition to management accounting also blinding decisions for the long and short term within the company.

5. Strategic Analysis

In this case, the activity of identifying, analyzing accounting data with the aim of assisting management in making decisions to assess the effectiveness of such activities.

According to Law No. 20 of 2008, Micro Enterprises is a production business owned by individuals and/or individual business entities that meet microbusiness standards in Law No. 20 of 2008. Small businesses are independent productive economic enterprises run by individuals. A business entity that is a subsidiary or branch of a medium or large company that is not directly or indirectly a member of a medium or large company that meets the small business standards specified in Decree No. 20 of 2008 (Government of Indonesia, 2008).

The problems faced by SMEs based on reports from SMEs themselves include various fields, such as (1) management, (2) capital, (3) technology, (4) raw materials, (5) marketing, (6) infrastructure, (7) bureaucracy and levies, and (8) partnerships, the issue also affects the ability and quality in producing financial statements to MSMEs (Central Statistics Agency, 2016).

**RESEARCH METHODOLOGY**

Quantitative research uses a descriptive analysis approach, which is a method that provides an overview and exposure to phenomena or an overview of the situation based on existing data. It is then continued by interpreting as a measuring line to explain and analyze certain factors against the problem studied.

The research site was conducted on small-scale micro-medium enterprises (MSMEs) at the Coffee Shop located in Bandung. The study was conducted over two months from September and October 2020.

The data used in this study is primary data that is data that is taken and processed by researchers or data directly collected by an individual or an organization through its object. Primary data is obtained through questionnaires and live interviews with Small and Medium Enterprises (MSMEs) Coffee Shop in Bandung.

**Table 1. Instrument Development Matrix (Budi Kho, 2018)**

Dimension	Indicator	Item
Cost System	Create a separation between variable costs and fixed costs	1
	Target Cost	2
	Quality Cost	3
Budgeting	Budget In Planning	4
	Budget In Cost Control	5
	Activity Based Accounting	6
	Budget For Long Term Planning (Strategy)	7
Evaluation	Financial Measurement	8

Activities	Non-financial measurement of customers	9
	Non-financial measurement of operations and innovation	10
	Non-financial measures against employees	11
Information For Decision Making	Capital turning point analysis for majority products (coffee)	12
	Product profitability analysis	13
	Customer profitability analysis	14
	Evaluation of capital investment based on capital return period	15
Analysis Strategy	Long Term Forecast	16
	Competitive position analysis	17
	Product Life Analysis	18
	Value Chain Analysis	19
	Analysis of competitors' strengths and weaknesses.	20

In this study to valid the data that has been processed, researchers used triangulation methods in testing the validity of the data obtained. Triangulation in credibility testing is defined as data randoming from a variety of sources in a variety of ways, and at various times. Thus there are three types of triangulation, namely source triangulation, triangulation of data collection techniques, and time triangulation. Data credibility testing in this study uses triangulation of data collection techniques. Triangulation of data collection techniques is performed to test the credibility of data by checking data to the same data source but with different techniques.

## RESULTS AND DISCUSSION

### Research Results

**Table 2. Recapitulation of Respondents Responses Regarding the Answers to the Questionnaire**

Dimension	Indicator	Not Important	Moderately Important	Important
<b>Costing System</b>	A separation is made between variable/incremental costs and fixed/non-incremental costs		30,00%	70,00%
	Target costs		26,70%	73,30%
	The cost of quality		30,00%	70,00%
<b>Budgeting</b>	Budgeting for planning		93,30%	6,70%
	Budgeting for controlling costs		90%	10%
	Activity-based budgeting		83,30%	16,70%
	Budgeting for long-term (strategic) plans.		73,30%	26,70%
<b>Performance Evaluation</b>	Financial measure(s)		93,30%	6,70%
	Non-financial measure(s) related to customers	3,30%	73,30%	22,30%
	Non-financial measure(s) related to operations and innovation		86,70%	13,30%
	Non-financial measure(s) related to employees		86,70%	13,30%

<b>Information For Decision-Making</b>	Cost-volume-profit analysis (break-even analysis) for major products.		86,70%	13,30%
	Product profitability analysis.		90%	10%
	Customer profitability analysis.		70%	30%
	Evaluation of major capital investments based on payback period and/or accounting rate of return.		80%	20%
<b>Strategic Analysis</b>	Long-range forecasting		83,30%	16,70%
	Analysis of competitive position		73,30%	26,70%
	Value chain analysis		80%	20%
	Product life cycle analysis		76,70%	23,30%
	Analysis of competitors' strengths and weaknesses.		60%	40%

**Table 3. Recapitulation of Respondents Responses Regarding the Answers to the Questionnaire**

<b>Dimension</b>	<b>Indicator</b>	<b>Never</b>	<b>Rarely</b>	<b>Sometimes</b>	<b>Often</b>	<b>Very Often</b>
<b>Costing System</b>	A separation is made between variable/incremental		3,30%	20%	53,30%	23,30%
	Target costs		13,30%	16,60%	50%	20%
	The cost of quality	3,30%	10%	26,60%	46,70%	13,30%
<b>Budgeting</b>	Budgeting for planning		3,30%	10%	53,30%	33,30%
	Budgeting for controlling costs		3,30%	10%	53,30%	33,30%
	Activity-based budgeting		10%	20%	40%	30%
	Budgeting for long-term (strategic) plans.	3,30%	10%	23,30%	33,30%	30%
<b>Performance Evaluation</b>	Financial measure(s)			16,60%	20%	63,30%
	Non-financial measure(s) related to customers	6,60%	3,30%	30%	26,60%	33,30%
	Non-financial measure(s) related to operations and innovation		3,30%	26,60%	3,30%	36,60%

	Non-financial measure(s) related to employees			36,60%	40%	23,30%
<b>Information For Decision-Making</b>	Cost-volume-profit analysis (break-even analysis) for major products.		3,30%	13,30%	50%	3,30%
	Product profitability analysis.			33,30%	20%	46,60%
	Customer profitability analysis.		13,30%	23,30%	36,60%	26,60%
	Evaluation of major capital investments based on payback period and/or accounting rate of return.		10%	16,60%	50%	23,30%
<b>Strategic Analysis</b>	Long-range forecasting		3,30%	26,60%	50%	20%
	Analysis of competitive position		6,60%	36,60%	30%	26,60%
	Value chain analysis	3,30%	6,60%	33,30%	36,60%	20%
	Product life cycle analysis	3,30%	10%	20%	36,60%	30%
	Analysis of competitors' strengths and weaknesses.		10%	33,30%	40%	16,60%

## DISCUSSION

### Coffee Shop Cost System

From the results of coffee shop research in Bandung, it can be concluded that there are many coffee shops that implement the cost system, among others is the separation between variable costs and fixed costs for them this they often do because it can help them to control the selling price of their products from one side only, also to calculate BEP. Almost all coffee shops in Bandung have also controlled the system for example by targeting costs, for those by doing cost target activities will help for planning activities that will also greatly help prevent swelling of funds at certain times that are usually unexpected.

### Budgeting at Coffee Shop

From the results of the study can be stated that has implemented budgeting including planning, cost control, and also based on activities. The budget itself can be divided into operational budgets and financial budgets. Operational budget, which describes activities that generate revenue for the company such as sales,

production, and inventory of finished goods.

Thus the coffee shop will be easier to conduct the evaluation process, to support the decision-making activities, besides the costs incurred by the coffee shop in a certain period have been traded and explained in detail in the budget activities. Activity-based budgeting activities also serve to control the company so that the company runs by the initial planning or so that the company does not suffer a loss or swelling of large costs. If viewed from the chart some think that this budgeting system is underused for various reasons such as lack of managerial or lack of HR capability that lacks mastery about management accounting so maybe they have done it simply or maybe in the wrong way this will also cause the company not to focus on the main objectives.

### **Evaluation Activities at Coffee shop in Bandung**

From the results of coffee shop research in Bandung through questionnaires and interviews that have been conducted, it can be concluded that it turns out that there are already many coffee shops that conduct evaluation activities in each period. It tends to be evaluated at every stage will help the company to improve its performance. The evaluation activity of customers will also improve the service of the customer or consumer, the more frequent the evaluation of the customer then it will also increase sales, because with the evaluation then the company will continue to do good things and minimize bad things happening. Evaluation in terms of finance is also very important done by a coffee shop for control materials, as well as information used for decision making related to finance.

### **Information for decision making**

From the results of the research can be concluded that it turns out that there are already many coffee shops that conduct capital turning point analysis activities for the majority of products they sell, analysis of the profitability of products, analysis of customer profitability, evaluation of capital investment based on the period of return on capital and such activities are very often carried out so that it can help to do forecasting. If viewed from the chart few think that this system is less important and difficult so it is underused for various reasons such as lack of managerial or lack of HR skills that lack mastery about management accounting so maybe they have done it simply or maybe in the wrong way this will also cause the company not to focus on the main objectives.

### **Strategy Analysis**

From the results of the study can be concluded that it turns out that there are already many coffee shops that conduct strategic analysis activities both in the long term and for the near term, competitive analysis, product life analysis, value chain analysis. Every business will definitely aim to develop and survive, therefore it is necessary to do a competitive analysis to win the level of sales in the market also carried out the analysis of the life of the product is very impactful also on the development of the business, so that it can affect the life of the business, the longer the business will be better known by consumers. If viewed from the chart some think that this system is less important and difficult so it is underused for various reasons such as lack of managerial / lack of HR skills that lack mastery about management accounting so maybe they have done it simply or maybe in the wrong way this will also cause the company not to focus on the main objectives.

### **CONCLUSION**

Based on the results of research and discussion can be concluded as follows:

1. The cost system at the coffee shop in Bandung has been categorized both this can be seen in the implementation of the separation of variable and fixed costs, controlling system with target cost, and quality costs to maintain the quality of the company in both products and services.
2. Budgeting at a coffee shop in Bandung is good but it is worth noting budgeting in long-term strategy planning where it is still rare when it can help management to set strategies that can support the company's future goals.
3. Evaluation activities at the coffee shop in Bandung are already in financial measurement and non-financial measurement, but it is necessary to be considered in the non-financial measurement of employees, it is very important to be considered to maintain the performance of good employees and can pay more attention to employees so that they are happy to work.
4. Information for decision making at the coffee shop in Bandung city can be categorized well, this can be seen from the implementation of capital point analysis, product profitability analysis, customer profitability analysis, and evaluation of capital investment as an information system in decision making.
5. Strategy analysis on a coffee shop in Bandung city can be categorized well, but there are some things to note even though they have implemented strategy analysis, namely in the analysis of value chain and analysis of the strengths and weaknesses of competitors that are still less applied to the coffee shop in Bandung, whereas through value chain analysis, the company can cut distribution costs so that the main price of the product can be lower and profit increases. Also through analysis of the strengths and weaknesses of competitors, companies can have higher competitiveness.

## **SUGGESTIONS**

Based on the conclusions submitted, it is recommended:

1. In budgeting at the coffee shop in Bandung city needs to be leveled attention to long-term strategy planning which is still rarely applied. Strategic planning, it has a profound impact on the sustainability of MSMEs in the future period both in operations and competition to achieve the goal.
2. In the evaluation activity, Coffee Shop in Bandung city needs to increase its attention to employees. By evaluating employee performance through the job satisfaction questionnaire and achievement best employee MSME will be able to maintain the good performance of employees, motivate underperforming employees to improve employee performance, and provide comfort to employees.
3. In strategy analysis at Coffee Shop in Bandung city need to strengthen strategy analysis through value chain analysis as well as analysis of competitor strengths and weaknesses that are still rarely applied. By analyzing the value chain, MSMEs can cut the cost of distributing raw materials from supplier to product to customer so that the company can increase the profit from the selling price, besides by analyzing the strength and lag of competitors, MSMEs will be able to increase competitiveness because it will build effective and efficient strength to overcome the weaknesses of similar business competitors. So it will be superior in the market, in terms of products and services.

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