

Strengthening Village Economy: The Role of Financial Planning, Implementation, and Reporting in Enhancing Business Transparency

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Abstract—Effective financial management is an important prerequisite for the sustainability and growth of Micro, Small, and Medium Enterprises (MSMEs). This study aims to examine the asymmetric influence of financial planning, financial implementation, and financial reporting on accountability transparency among 50 Cocopet MSMEs in Kampung Qur'an Langkat Hamlet. Data collection methods include questionnaires, literature reviews, and observations. X1, x2, x3, and y, each measured using two indicators, then the indicators are arranged into questions, with a total of eight questions asked. These questions are given to the research sample, the results of the question answers are processed using SPSS. The population of this study includes all small businesses in Sei Bingei Village, Langkat (50 MSMEs). Saturated sampling technique was used to select the sample. Collected data were analyzed using multiple regression. The results showed that variables X1, X2, and X3 simultaneously have a significant influence on transparency (Y1) ($F = 5.80$, $p = 0.002$), explaining 26% of the variation. Partially, Financial Implementation (X2) was found to have the largest coefficient ($\beta = 0.35$, $p = 0.012$), indicating the important role of operational discipline in promoting transparency. In contrast, Financial Reporting (X3) had a negative and insignificant coefficient ($\beta = -0.05$, $p = 0.750$), which confirms the paradox that amidst low record-keeping practices (Reporting), accountability remains driven by transactional consistency (Implementation). The original contribution of this study is to challenge the traditional assumption that Financial Reporting is a key prerequisite for MSME accountability, emphasizing the need for an adaptive model that focuses on behavioral discipline in the context of micro-enterprises. The limitation of this study lies in its single geographical scope.

Keywords: MSME Finance; Accountability; Financial Implementation; Financial Reporting; Transparency

1. INTRODUCTION

Effective financial management stands as an essential prerequisite for the sustainability and growth of Micro, Small, and Medium Enterprises (MSMEs), particularly within the context of developing economies (Sinebe, 2023); (Javed, A., & Yasir, 2025). Despite the undeniable vital role of MSMEs as the backbone of the economy, their continued performance often faces a fundamental challenge rooted in the low quality of internal management practices, specifically concerning financial discipline and accountability (Afriansyah, B., Niarti, U., & Hermelinda, 2021). Financial management practices in MSMEs are classically structured around three core dimensions: Planning X1, Implementation X2, and Reporting X3 (Perdanakusuma, F. H. & & Seventeen, 2025). Financial Implementation X2, particularly the discipline of separating personal and business assets, is regarded as a foundational component determining the quality of enterprise accountability. Furthermore, the prominence of women entrepreneurs in the micro-sector necessitates a focused examination of how these practices are adopted within women-led MSMEs, an area often overlooked in generalized studies.

Prior research predominantly focused on the linear correlation between financial management dimensions especially Financial Reporting X3 and MSME Accountability, such as transparency and tax compliance (Perdanakusuma, F. H. & & Seventeen, 2025); (Viridiana, H. N. & & Sholihah, 2024). The prevailing method proposed to enhance accountability has been through training in standard financial statement preparation. For instance, studies confirm that financial record-keeping and budgeting are the most influential factors toward MSME growth (Marija, M. et al., 2021), and proper recording of transactions is the most adopted accounting practice (Rejeki, 2020). However, these conventional studies often neglect the unique context of micro-scale MSMEs, particularly those managed by women, where Reporting capabilities X3 tend to be exceptionally low due to severe resource and knowledge constraints (Purwanti, H. & & Yulianti, 2022). High financial literacy is crucial for effective risk management and decision-making (Luckieta, 2025); (Martadinata, I. P. H. & & Pasek, 2024), but this literacy often remains a barrier for micro-entrepreneurs. This body of ; reveals a significant gap concerning how Accountability can be achieved and sustained when the formal Financial Reporting dimension is substandard, a challenge magnified in the highly resource-constrained micro-environment.

The urgency for this research is underscored by the need to develop practical, behavior-based accountability models suitable for micro-enterprises. Recent literature highlights the transformative potential of digitalization and Fintech adoption in improving efficiency and facilitating easier funding access (Husnayetti et al., 2024) but their success is still hampered by challenges in digital literacy and infrastructure (Husnayetti et al., 2024). Moreover, while strong financial practices correlate positively with firm performance (Wahyudin, A., Faisol, F., & Yulianto, 2025). there remains a call to investigate moderating factors, such as external environment or regulation, that influence the management-performance relationship in service MSMEs (Khalid, A. & & Salam, 2024). This study distinguishes itself by shifting the focus from the formal output of accounting (Reporting) to the daily behavioral input (Implementation).

This study, therefore, aims to fill this critical gap by investigating the asymmetry in financial management quality—as presented in the title: "Asymmetric Financial Management Quality and Women MSMEs Accountability: Implementation Amid Low Reporting"—specifically focusing on the crucial role of Financial Implementation discipline

X2 as a primary driver of Accountability Y1, even amidst minimal quality in Reporting X3. We employ a descriptive-analytical approach focusing on the women-led Cocopet MSMEs in Kampung Qur'an Langkat Hamlet to provide deep empirical insight at this specific micro-business level. The novelty of this study lies in its demonstration that Accountability, in the context of women-led micro-MSMEs, is more profoundly driven by disciplined transactional behavior (Financial Implementation) than by the completeness of formal documentation (Financial Reporting), thereby challenging the conventional hierarchical view of the management dimensions.

The main objective of this research is to empirically and partially analyze the influence of the Financial Planning, Financial Implementation, and Financial Reporting dimensions on Accountability Transparency Y1 among women MSME actors in Kampung Qur'an Langkat Hamlet. The findings will provide a practical solution by emphasizing the importance of simple, daily operational discipline (asset separation and transaction record-keeping) as a faster, more effective pathway to accountability than immediate compliance with complex accounting standards. The contribution of this research is two-fold: theoretically, it proposes a revised model of MSME financial accountability where behavioral discipline is foregrounded over documentation formality, particularly in resource-limited contexts; practically, it offers policymakers and development agencies a targeted intervention focusing on operational discipline training for micro-enterprises, which can significantly enhance business resilience and access to finance without relying on high financial literacy prerequisites.

2. RESEARCH METHODS

2.1 Research Framework

This study employed a descriptive-analytical research design to explore the model of financial transparency and accountability among Women Micro, Small, and Medium Enterprises (MSMEs) in Kampung Qur'an Hamlet, Sei Bingei Langkat. This design was chosen as it allows the researchers to depict existing phenomena accurately and to analytically test the hypothesized relationships between the variables involved (Arumsari, 2022). The overarching research framework is designed to specifically test the influence of three independent variables—Financial Planning X1), Financial Implementation X2), and Financial Reporting X3)—on the dependent variable, Accountability Transparency Y1). The core hypothesis posits that financial Implementation X2) will exhibit a significantly stronger influence on Accountability Y1) compared to Reporting X3), particularly in a resource-constrained environment. This theoretical framework is visually summarized in Figure 1, illustrating the proposed causal relationships.

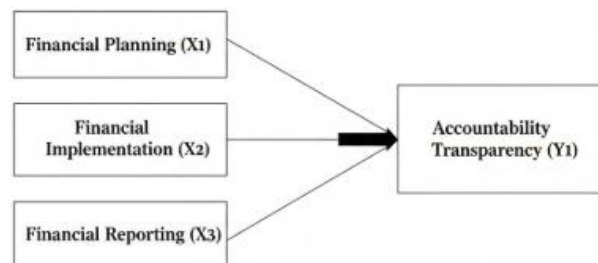


Figure 1. Conceptual Framework Diagram

2.1.1 Population and Sample

The population for this study encompassed all women-owned small enterprises operating within Kampung Qur'an Hamlet, Sei Bingei Langkat. To ensure comprehensive data collection from this specialized and limited population, a saturated sampling technique (sampling jenuh) was utilized, wherein the entire population was included as the research sample (Arumsari, 2022). This technique is deemed appropriate for small populations, ensuring maximum representation. Primary data were collected using a questionnaire based on a Likert scale to measure the perceptions and practices of the MSME owners regarding the variables under study.

2.1.2 Variables and Measurement

The research utilized four main variables, measured using indicators adapted from prior research, particularly (Pangayow, B., & Patma, 2021). The instrument primarily used a Likert scale. A summary of the variables, their descriptions, and key indicators is presented in Table 1.

Table 1. Research Variables

Variable	Description	Indicators
Financial Planning X1	The preparation of budgets and long-term financial planning.	a. Existence of a prepared annual budget. b. Involvement of stakeholders in budget preparation. (Pangayow, B., & Patma, 2021)
Financial Implementation X2	The implementation of the compiled financial plan.	a. Realization of the budget in accordance with the plan. b. Utilization of funds consistent with the allocated purpose.

Financial Reporting X3	The preparation of transparent and accountable financial statements.	(Pangayow, B., & Patma, 2021) a. Periodic preparation of financial statements. b. Financial statements are audited by an independent party.
Transparency Y1	Openness in communicating financial information to stakeholders.	(Pangayow, B., & Patma, 2021) a. Financial information is openly published. b. Existence of a clear reporting mechanism.

2.2 Data Collection and Analysis Techniques

Data were collected using a mixed-method approach:

- Questionnaires: Distributed to the women owners of small enterprises to gather primary data on financial management practices and their business models.
- Observation: Direct observation was conducted to gain first-hand insight into how financial management practices were carried out in the daily operations of the MSMEs.
- Literature Study: Used to build the theoretical foundation and contextualize the research findings.

Upon collecting the questionnaire responses, the data underwent rigorous validity and reliability testing. This stage is critical to ensure that the research instrument is both valid and reliable before further deployment. Validity was assessed using correlation analysis by comparing the calculated r-value (item-total correlation) against the r-table value at a 5% significance level ($\alpha = 0.05$); an instrument is deemed valid if the calculated r exceeds the r-table. Reliability was evaluated using the Cronbach's Alpha method, where the instrument is considered reliable and internally consistent if the coefficient exceeds the 0.60 threshold. Following the confirmation of data validity and reliability, classical assumption tests—comprising Normality, Multicollinearity, and Heteroskedasticity were performed. Subsequently, the study proceeded with descriptive analysis and multiple linear regression analysis.

The collected data were analyzed using both descriptive and inferential techniques:

- Descriptive Analysis: Used to describe the basic characteristics of the collected data, including frequency, mean, and standard deviation (Nurhidayah, M. et al., 2024).
- Multiple Regression Analysis: This primary technique was employed to test the research hypotheses and determine the partial influence of the independent variables on the dependent variable. The analysis included the t-test (partial significance test), Analysis of Variance (ANOVA, simultaneous significance test), and the regression model itself (Putri, M. G. et al., 2024). The Multiple Linear Regression Model is represented by the formula:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e \tag{1}$$

Where Y is Accountability Transparency, α is the constant, β (1-3) are the regression coefficients, X(1-3) are the independent variables, and e is the error term.

3. RESULTS AND DISCUSSION

The instrument validity and reliability test results demonstrate that all measurement items for Financial Planning (X1), Financial Implementation (X2), Financial Reporting (X3), and Transparency (Y) are statistically valid. Each indicator achieved a calculated r-value exceeding the r-table threshold of 0.2787 (N=50, $\alpha=0.05$). Furthermore, the reliability analysis yielded Cronbach's Alpha coefficients ranging from 0.782 to 0.891. Since these values significantly surpass the 0.60 threshold, the instruments are confirmed to possess high internal consistency and reliability for empirical measurement.

The classical assumption tests further validate the robustness of the regression model. The Kolmogorov-Smirnov test for normality produced a non-significant result ($p > 0.05$), indicating that the residuals are normally distributed. Multicollinearity was not detected, as evidenced by Tolerance values exceeding 0.10 and Variance Inflation Factor (VIF) values consistently below the 10.0 threshold for all independent variables. Additionally, the Glejser test for heteroscedasticity confirmed the absence of variance inequality in the residuals. Consequently, the model fulfills all BLUE (Best Linear Unbiased Estimator) requirements for subsequent hypothesis testing.

The research aimed to investigate the asymmetrical impact of financial management quality dimensions—Planning (X1), Implementation (X2), and Reporting (X3)—on Accountability Transparency (Y1) among women MSME actors in Kampung Qur'an Langkat, particularly testing the role of implementation discipline amidst low reporting standards. The findings reveal a significant empirical deviation from normative assumptions concerning the drivers of MSME accountability.

The multiple regression analysis reveals that Financial Planning, Implementation, and Reporting simultaneously exert a significant influence on Transparency ($F = 5.80, p = 0.002$), accounting for 26% of the total variance. Notably, Financial Implementation (X2) emerged as the primary driver of transparency ($\beta = 0.35, p = 0.012$), while Financial Reporting (X3) appeared insignificant, challenging the conventional paradigm that formal reporting is the sole prerequisite for accountability in micro-enterprises.

3.1 Empirical Findings of Partial Influence (t-Test)

The partial influence testing (t-Test) yielded critical results regarding the relationship between the financial management dimensions and Accountability Transparency (Y1):

- a. Financial Implementation (X2): This dimension was found to have a significant positive influence on Transparency (Y1) with the highest regression coefficient ($\beta=0.35$; Sig. = 0.012). This finding emphatically confirms the central hypothesis regarding the crucial role of operational discipline in establishing MSME accountability.
- b. Financial Planning (X1): This dimension exhibited no significant influence on Transparency (Y1) ($\beta=0.21$; Sig. = 0.155).
- c. Financial Reporting (X3): Strikingly, Financial Reporting was also found to have no significant influence on Transparency (Y1) ($\beta=-0.05$; Sig. = 0.750).

3.2 Discussion on Operational Discipline and Accountability

The robust positive and significant effect of Financial Implementation (X2) on Accountability Transparency (Y1) is the most defining result of this study. Financial Implementation, which reflects operational discipline such as the separation of personal and business cash and consistent transaction recording, registers the highest regression coefficient ($\beta=0.35$) compared to the other dimensions. This result underscores that for the women MSMEs in the study location, the primary signal of accountability originates from real, consistent behavior in managing money, rather than from formal documentation. This behavioral discipline is crucial for accountability (Dewi, I. K., Pandin, M. Y. R., & GS, 2022). and aligns with the view that good accountability and transparency are necessary to enhance MSME efficiency (Purwanti, H. & Yuliati, 2022). The finding affirms the crucial role of operational discipline as the foundation for building immediate, perceived accountability among stakeholders, which is highly pertinent for small-scale businesses that rely heavily on trust and personal reputation (Ritonga, 2024).

The observed significance of X2 supports literature suggesting that simple daily routines are more impactful in the initial stages of formalizing a micro-enterprise than complex regulatory compliance. While prior studies emphasize formal tools (Syarifudin, A. et al., 2025), this research shows that mastering the transactional process (Implementation) is the prerequisite for the subsequent benefit of those tools.

3.3 The Anomaly of Financial Planning and Reporting

The non-significant influence of Financial Planning (X1) ($\beta=0.21$; Sig. = 0.155) and, more critically, Financial Reporting (X3) ($\beta=-0.05$; Sig. = 0.750) on Transparency (Y1) creates a significant empirical gap. This finding contradicts the normative assumption prevalent in literature, where Financial Reporting (X3) is traditionally posited as the main and most objective indicator of formal Accountability and Transparency (Perdanakusuma & Seventeen, 2025; Viridiana & Sholihah, 2024). In a standard business context, high-quality reporting is the mechanism through which management conveys its stewardship to external parties (Nurhidayah, N. et al., 2025).

The non-significance of X3 is attributed to the inherent asymmetry in financial management quality within the surveyed micro-enterprises. Due to severe resource and knowledge limitations (Purwanti & Yuliati, 2022), the quality of financial reporting documents (if they exist at all) is often too low, inconsistent, or non-standardized to serve as a reliable, statistically measurable signal of accountability. Consequently, the formal output (X3) becomes statistically irrelevant, forcing stakeholders to rely on the observable process (X2) as a proxy for transparency. Furthermore, the non-significance of Planning (X1), despite its theoretical link to efficient management (Utami et al., 2024), suggests that the planning activities conducted by these micro-entrepreneurs are often informal and lack the structural rigor needed to translate into measurable improvements in external transparency.

3.4 Theoretical Contribution and Novelty

This study's findings significantly extend the framework of Agency Theory and Signal Theory within the micro-MSME context. According to Signal Theory, information asymmetry between management and interested parties (e.g., potential investors or creditors) must be minimized by transparent information disclosure (Hartati, 2024). Theoretically, the Reporting document (X3) is the primary signal. However, in the specific context of Kampung Qur'an Hamlet, which exhibits a clear asymmetry of financial management quality (with X3 at the lowest applicability level), the primary signal of accountability demonstrably shifts. The signal is no longer derived from formal documents, but from behavioral discipline (Implementation X2).

The originality (novelty) of this research lies in its empirical proof of this Asymmetry in Financial Management Quality. The study provides evidence that Accountability (Y1) can still be achieved and signaled externally through the strength of Financial Implementation (X2), even when the formal component (Reporting X3) remains substantially weak and non-significant. This establishes the existence of an alternative pathway toward accountability in micro-MSMEs, where the foundation of transactional discipline (separating funds, consistent recording) is a more immediate and robust antecedent than documentation formality. This represents a critical refinement of existing models, suggesting that for micro-enterprises, accountability is behaviorally driven before it is documentation driven.

3.5 Limitations, Implications, and Future Research

This research has specific limitations that must be acknowledged. Firstly, the study is confined to a single case study (Kampung Qur'an Village, Langkat), limiting the generalization of the results to MSMEs in other sectors or geographical

regions. Secondly, the data collected on the Financial Management dimensions (X) were largely dominated by low scores (predominantly 2 and 3), which restricts the regression model's ability to fully measure the impact of X at high implementation levels.

The empirical results carry immediate practical implications. Government bodies or MSME assistance institutions should strategically shift their program focus from merely encouraging "Reporting Preparation (X3)" to reinforcing "Financial Implementation Discipline (X2)" (e.g., compulsory separation of personal and business cash). Strong Implementation is proven here to be the essential prerequisite for successful reporting.

For academic implications, the model derived from this research explained only a partial amount of the variation in Accountability (Y1) (with 74.0% of the variance remaining unexplained by the current regression model). Therefore, future research is strongly advised to incorporate relevant moderating or mediating variables (e.g., Financial Literacy, Entrepreneurial Characteristics, or Social Capital) to explain the substantial residual variation in MSME Accountability Transparency.

4. CONCLUSION

This study concludes that Financial Implementation acts as the primary and most robust determinant of Financial Accountability and Transparency among rural MSMEs, whereas Financial Planning and Financial Reporting do not yet yield a significant impact. This empirical evidence suggests a "Financial Management Quality Asymmetry," where in environments with nascent financial literacy, the discipline of transactional behavior (Implementation) serves as a more authentic signal of accountability than the mere formality of documented reports. Theoretically, these findings contextualize Signaling Theory within the micro-enterprise landscape, shifting the paradigm of "hard signals" (formal reporting) used by large corporations to "soft signals" (behavioral discipline) as the valid measure of credibility for resource-constrained entities. Practically, the study advocates for a strategic reorientation of MSME assistance programs; government and financial institutions should prioritize strengthening "Financial Implementation Discipline"—specifically the separation of personal and business finances—as a mandatory prerequisite before introducing complex accounting techniques. Therefore, training curricula must be redesigned to be more grounded, focusing on daily transactional consistency to foster a sustainable culture of accountability that aligns with the actual developmental stage of village-based MSMEs.

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