



IMPROVING MANAGERIAL BEHAVIOR UNDERSTANDING THROUGH THE IMPLEMENTATION OF BEHAVIORAL ACCOUNTING IN MSMES: A CASE STUDY ON GINZA BUSSINESS

PENINGKATAN PEMAHAMAN PERILAKU MANAJERIAL MELALUI PENERAPAN AKUNTANSI KEPRILAKUAN PADA UMKM: STUDI KASUS PADA USAHA GINZA

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Abstract

Micro Small and Medium Enterprises (MSMEs) play a vital role in the economy, yet they still face numerous challenges in managerial behavior and financial management. One relevant approach to addressing these issues is the application of behavioral accounting which emphasizes the relationship between accounting information and decision-making behavior. This community service activity aims to improve the understanding of the behavior of MSMEs in Ginza. The method used included an initial survey, managerial behavior training, a behavior accounting, workshop, and mentoring on simple financial record keeping. The results indicate an increased understanding of MSMEs regarding the importance of financial record keeping, cost control, and the division of responsibilities in business management. The application of behavioral accounting has a positive impact on changing managerial behavior and increasing business accountability.

Keywords : Managerial Behavior, Behavioral Accounting, MSMEs.

Abstrak

Usaha Mikro, Kecil dan Menengah (UMKM) memiliki peran penting dalam perekonomian, namun masih banyak menghadapi permasalahan dalam aspek perilaku manajerial dan pengelolaan keuangan. Salah satu pendekatan yang relevan untuk mengatasi permasalahan tersebut adalah penerapan akuntansi keprilakuan yang menekankan hubungan antara informasi akuntansi dan perilaku pengambil keputusan. Kegiatan pengabdian masyarakat ini bertujuan untuk meningkatkan pemahaman perilaku pelaku UMKM Ginza. Metode yang digunakan meliputi survei awal, pelatihan perilaku manajerial, workshop akuntansi keprilakuan, serta pendampingan pencatatan keuangan sederhana. Hasil kegiatan menunjukkan adanya peningkatan pemahaman pelaku UMKM terhadap pentingnya pencatatan keuangan, pengendalian biaya, serta pembagian tanggung jawab dalam pengelolaan usaha. Penerapan



akuntansi keprilakuan memberikan dampak positif terhadap perubahan perilaku manajerial dan peningkatan akuntabilitas usaha.

Kata Kunci : Perilaku Manajerial, Akuntansi Keprilakuan, UMKM.

1. INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are one of the main pillars of the national economy because they are able to absorb labor and improve community welfare (Alghifary et al., 2025). Nevertheless, many MSMEs still face various obstacles, particularly in terms of managerial behavior and business financial management (Firman et al., 2022). Limited accounting knowledge and unstructured decision-making behavior have resulted in suboptimal business management.

Behavioral accounting is a branch of accounting that studies how accounting information influences the behavior of individuals and groups in decision-making. The application of behavioral accounting to MSMEs is expected to help business owners understand the importance of financial information as a basis for controlling and evaluating performance. However, in practice, many MSME actors still do not understand this concept.

Based on an initial survey of Ginza businesses, several issues were found, such as untidy financial records, weak cost control, the absence of cost control, and a lack of clear division of responsibilities. Therefore, this community service activity is focused on improving behavioral understanding thru the application of behavioral accounting with a direct training and mentoring approach for MSME actors.

This research was conducted at Ginza MSMEs on November 20, 2025, located at Pemda3, Poka, second alley corner, Tihu Village, Teluk Ambon District, Ambon City, Maluku. Ginza MSMEs are owned by Mr. Ginzwa (IG: Ginzwa Vinisella). Initially, the owner opened a clothing business under the name Ginza. The business was successful at first, but due to Covid-19, there were no transactions. Therefore, the owner, who is a civil servant, began saving her remaining salary and opened an online food business. As the business began to grow, the owner started opening business stores that were integrated with the boarding house. There are now 2 branches in Wailela and Poka (Pemda3).



Figure 1. Menu and Prices

**Table 1. Data on Ginza Business MSMEs**

Day Initial	Capital Daily	Expenses Daily	Income Daily	Profit
1	Rp. 5.000.000	Rp. 300.000	Rp. 450.000	Rp. 150.000
2	Rp. 5.000.000	Rp. 250.000	Rp. 400.000	Rp. 150.000
3	Rp. 5.000.000	Rp. 280.000	Rp. 420.000	Rp. 140.000
4	Rp. 5.000.000	Rp. 320.000	Rp. 470.000	Rp. 150.000
5	Rp. 5.000.000	Rp. 260.000	Rp. 430.000	Rp. 170.000

- ✓ Micro-enterprises are productive economic units owned by individuals or sole proprietorships whose specifications and scale meet the micro standards set by government regulations.
- ✓ Small businesses are productive economic entities operated independently by individuals or legal entities. This business is not part of, a branch of, or under the control (either directly or indirectly) of a medium or large-scale company.
- ✓ Medium-Sized Enterprises are independent productive economic businesses run by individuals or business entities, which structurally have no ownership relationship or position as a subsidiary of a large entity. Its operational scale is determined based on the net worth or annual turnover limits set by law.

MSMEs play a vital role as a strategic instrument to reduce unemployment and increase household income thru widespread job creation. The presence of MSMEs serves as a strong economic safety net for society, especially in achieving income equality and reducing economic disparities between regions in Indonesia. With a contribution of 61% to national GDP and employing up to 97% of the workforce by 2025, MSMEs are not just small business units, but a major pillar in maintaining the stability of the financial system and national economic resilience against global crisis shocks.

One type of business that falls into the category of micro, small, and medium enterprises (MSMEs) in the culinary field is Ginza Kitchen, located at Pemda3, Poka, second alley corner, Tihu Village, Teluk Ambon District, Ambon City, Maluku. Ginza Kitchen is owned by Mr. Ginzwa. Which has a variety of menus. Some of the bestsellers include: Fish and egg rice, fried fish with vegetables rice, chicken serundeng rice, chicken with green chili sauce rice, grilled chicken rice, chicken with sweet soy sauce rice, and chicken with raw chili sauce rice. Other bestsellers on the Ricebowl Menu include: Spicy lung, spicy salted squid, spicy skipjack tuna, and squid balado. Similarly, on the Drinks Menu, some bestsellers are: Milo milk, mango squash, and melon squash.



Figure 2. Front view of Ginza Business

2. RESEARCH METHOD

This community service activity was carried out at the Ginza business, which is an MSME engaged in the ready-to-eat food sector. The activity implementation method is carried out thru the following stages:

a. Research Location and Time

The research was conducted on November 20, 2025. Located at Pemda3, Poka, second corner of the alley, Tihu Village, Teluk Ambon District.

b. Data Collection Techniques

✓ Preparation Phase

The preparation phase includes coordinating with MSME owners, conducting an initial survey to identify managerial behavioral issues, and collecting operational business data.

✓ Implementation Phase

- Managerial behavior training to increase MSME actors' awareness in business decision-making.
- Behavioral accounting workshops discussing the relationship between financial information and management behavior.
- Mentoring in simple financial record-keeping as a form of direct application of behavioral accounting.

c. Evaluation Stage Evaluation is conducted by comparing the behavioral and understanding conditions of MSME actors before and after the service activity, as well as thru direct discussion and observation.

d. Documentation: Group photo with the business owner After data and documentation collection were complete, we proceeded to compile and analyze the data for the final report.

3. RESULT AND DISCUSSION

Ginza was founded using initial capital entirely from the owner's personal funds, without any assistance from others or loans.



a. Business Conditions Before the Community Service Activity

The survey and interview results show that Ginza Business has not implemented a structured financial recording system. Income and expense records are still kept simply and inconsistently, so financial information is not yet used as a basis for decision-making. The managerial behavior of business actors is still intuitive and based on daily habits, without adequate cost and revenue analysis.

Based on operational data from the past five days, it is known that the daily profit of the Ginza business fluctuates between IDR 140,000 and IDR 170,000. This fluctuation is primarily caused by weak cost control and the lack of segregation of duties in financial management. Additionally, business owners do not yet understand behavioral accounting concepts, such as how accounting information can influence decision-making behavior and business control.

b. Process of Implementing Behavioral Accounting

The community service activities were carried out thru training and workshops that emphasized the relationship between accounting information and managerial behavior. The material covered includes understanding behavior in decision-making, the importance of financial records as a control tool, and an introduction to the basic concepts of behavioral accounting.

Additionally, direct guidance was provided to Ginza business owners in preparing daily financial records, including income, expenses, and profit. This mentoring aims to cultivate disciplined behavior in recording transactions and increase business owners' awareness of the impact of financial behavior on business performance. During the mentoring process, MSME actors actively participated and began to understand the benefits of financial information in controlling costs and evaluating business results.

c. Changes in Managerial Behavior After the Activity

After the service activity was carried out, there were changes in managerial behavior among Ginza business owners. Business owners are starting to keep financial records regularly and more systematically. Financial information is now being used as a basis for decision-making, particularly regarding the control of operational costs.

The application of behavioral accounting encourages business owners to be more responsible for every expense and income. Business owners are also beginning to understand the importance of dividing responsibilities in business management, so that the process of recording and evaluating performance can be done more effectively. This change shows that behavioral accounting not only serves as a recording tool, but also as a means of shaping more disciplined and accountable managerial behavior.

d. Discussion

The results of this community service activity show that the application of behavioral accounting plays an important role in improving understanding of managerial behavior in MSMEs. Accounting information that was previously underutilized is now being used as a basis for decision-making and business control after the service activity began. This finding is in line with the concept of behavioral accounting, which states that individual behavior within



an organization is influenced by the accounting information they receive. With training and mentoring, MSME actors are able to change their managerial behavior from intuitive to more rational and data-driven. Therefore, this service activity proves that the behavioral accounting approach is effectively applied to MSMEs to improve the quality of business management and business sustainability.



Figures 4 and 5: Group Photo with the Owner

4. CONCLUSION

Community service activities thru the application of behavioral accounting to the Ginza Kitchen business successfully increased the understanding of MSME behavior in business management. MSME actors gained a better understanding of the importance of accounting information in decision-making, cost control, and business performance evaluation. Thus, behavioral accounting can be an effective approach to improving the managerial quality and sustainability of MSMEs.

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