



## THE IMPACT OF ACCOUNTING UNDERSTANDING ON DECISION-MAKING QUALITY FOR CULINARY MSMEs IN AMBON (SPECIFICALLY FOR THE CASE STUDY OF AYAM GEPREK INU SUHERNI LA UMAR)

### DAMPAK PEMAHAMAN AKUNTANSI TERHADAP KUALITAS PENGAMBILAN KEPUTUSAN PADA UMKM KULINER DI AMBON (STUDI KASUS KHUSUS PADA AYAM GEPREK INU SUHERNI LA UMAR)

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#### Abstract

Micro, Small, and Medium Enterprises (MSMEs) are important pillars of the regional economy, yet they still face various limitations in financial management and business decision-making. A low understanding of accounting often leads to financial decisions being made intuitively without an adequate information base. This article aims to analyze the impact of accounting understanding on the quality of financial decision-making in culinary MSMEs in Ambon City, using the case study of Ibu Suherni La Umar's Ayam Geprek business. The research method uses a qualitative explorative approach through in-depth interviews and observation. The results showed that although the business owner has not fully implemented a formal accounting system, practical understanding related to costs, turnover, profit margins, and the use of digital platforms and non-cash payments has helped in making more rational financial decisions. The use of GoFood and QRIS was proven to increase turnover, transaction efficiency, and the financial security of the business. This study concludes that a simple understanding of accounting plays an important role in improving the quality of financial decision-making and the sustainability of culinary MSMEs.

**Keywords** : accounting understanding, financial decision-making, culinary MSMEs, business digitalization.

#### Abstrak

Usaha Mikro, Kecil, dan Menengah (UMKM) merupakan pilar penting perekonomian daerah, namun masih menghadapi berbagai keterbatasan dalam pengelolaan keuangan dan pengambilan keputusan bisnis. Rendahnya pemahaman akuntansi sering menyebabkan keputusan keuangan dilakukan secara intuitif tanpa dasar informasi yang memadai. Artikel ini bertujuan untuk menganalisis dampak pemahaman akuntansi terhadap kualitas pengambilan keputusan keuangan pada UMKM kuliner di Kota Ambon dengan studi kasus usaha Ayam Geprek milik Ibu Suherni La Umar. Metode penelitian



menggunakan pendekatan kualitatif eksploratif melalui wawancara mendalam dan observasi. Hasil penelitian menunjukkan bahwa meskipun pemilik usaha belum menerapkan sistem akuntansi formal secara penuh, pemahaman praktis terkait biaya, omzet, margin keuntungan, serta pemanfaatan platform digital dan pembayaran non-tunai telah membantu pengambilan keputusan keuangan yang lebih rasional. Pemanfaatan GoFood dan QRIS terbukti meningkatkan omzet, efisiensi transaksi, serta keamanan keuangan usaha. Penelitian ini menyimpulkan bahwa pemahaman akuntansi sederhana memiliki peran penting dalam meningkatkan kualitas pengambilan keputusan keuangan dan keberlanjutan UMKM kuliner.

**Kata Kunci :** pemahaman akuntansi, pengambilan keputusan keuangan, UMKM kuliner, digitalisasi usaha.

## 1. INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are a vital and dynamic segment in Indonesia's economic architecture (Al-ghifary et al., 2025). Their role goes beyond mere economic statistics; MSMEs are the backbone that supports economic resilience at the local level, absorbs the majority of the workforce, and becomes a vehicle for equitable development. The contribution of MSMEs to the national Gross Domestic Product (GDP) is consistently above 60%, a figure that shows undeniable sectoral dominance (Nugraha et al., 2023). However, behind this narrative of macro success, the MSME sector collectively faces significant vulnerabilities, especially related to internal managerial aspects, the most prominent of which are financial management and accounting literacy.

Typical characteristics of MSMEs often include a simple organizational structure, limited human resources, and, most crucially, the absence of a structured financial recording system. Many micro and small businesses still operate their businesses with an ad-hoc approach to finance. The practice of mixing personal funds with business funds, lack of separation of entities, and reliance on memory or makeshift records are common sights. The direct result of this practice is the inability of business owners to gain accurate financial visibility. They cannot measure real profitability, manage cash flow effectively, or identify early signs of liquidity difficulties. This lack of internal transparency leads to business decisions that are often based on intuition (management instinct) rather than solid quantitative data analysis. The importance of understanding accounting in the modern business context cannot be underestimated.

Accounting is not just an administrative or tax compliance obligation; accounting is a managerial information system designed to measure, process, and communicate financial information. The information generated—through financial reports such as balance sheets, income statements, and cash flow statements—is essential fuel for the rational decision-making process. For MSMEs, a good understanding of accounting allows business owners to: (1) evaluate the feasibility of new investment projects, (2) set optimal selling prices, (3) manage debts and receivables efficiently, (4) plan working capital needs, and (5) formulate growth strategies long-term. Without this understanding, financial decisions are often reactive, suboptimal and high risk. Realizing this challenge, the Indonesian Accountants Association (IAI) took strategic steps by issuing Financial Accounting Standards for Micro, Small and



Medium Entities (SAK EMKM) in 2016. SAK EMKM is designed as a simplified and user-friendly accounting standard, facilitating MSMEs to prepare financial reports that are relevant, understandable, and still meet basic accountability criteria. The adoption of SAK EMKM is expected to improve the quality of financial reporting, which in turn will increase the credibility of MSMEs in the eyes of formal financial institutions, thereby facilitating their access to banking financing.

However, the effectiveness of SAK EMKM really depends on the level of literacy and accounting understanding of the MSME actors themselves. Reality shows that many MSMEs still have not adopted this standard, either due to ignorance, limited resources, or the perception that accounting is something complicated and expensive. Academically, the relationship between accounting understanding and the quality of decision making has been the subject of extensive research, but with mixed (inconsistent) results. Several empirical studies in various regions found a significant positive correlation, confirming the hypothesis that high accounting literacy directly improves the quality of managerial decisions and financial performance. Other studies, however, present different nuances. They argue that although understanding accounting is important, other factors such as years of business experience, strong market intuition, or even external factors such as macroeconomic conditions, may have greater weight in determining the success of an MSME's financial decisions. The discrepancy in the results of this research indicates that the relationship between these variables is not universally linear and may be influenced by specific local contexts, demographic characteristics of MSME actors, and industrial sectors. Therefore, this research becomes very relevant and urgent. This research aims to examine in depth and specifically how the level of understanding of accounting by MSMEs in the study location influences the quality of the financial decisions they take.

This focus is crucial for providing evidence-based insight regarding the urgency of increasing accounting literacy among MSME players. It is hoped that the results of this research will not only enrich scientific literature in the field of MSME managerial accounting, but also provide practical recommendations for local governments, financial institutions and accompanying institutions (business incubators). to design more effective education and mentoring programs. Ultimately, improving the quality of financial decision making based on a strong understanding of accounting is expected to transform MSMEs from vulnerable entities into businesses that are resilient, sustainable and ready to compete in increasingly complex markets.

## 2. RESEARCH METHOD

This method of implementing community service activities is structured as a series of systematic stages which aim to provide solutions to partner problems, especially those related to the low level of understanding of practical accounting and its use in making financial decisions. in MSMEs. This service activity focuses on assisting culinary MSME players in understanding and utilizing business transaction data, both originating from direct sales and digital transactions, as a basis for simple financial recording and making more rational financial



decisions. The method for implementing this activity consists of several stages, namely the planning stage, training and guidance stage, implementation stage, and evaluation stage, which are carried out continuously so that the objectives of the service activities can be achieved optimally.

#### **a. Planning Stage**

The planning stage is the initial stage in implementing service activities. At this stage, the proposing team identified the basic problems faced by partners, namely the Ayam Geprek culinary MSMEs owned by Mrs. Suherni La Umar. Identification is carried out through direct visits to business locations and initial interviews with business owners. The identification results show that partners have utilized digital platforms and digital payment systems in their business activities, but the use of transaction data has not been fully used as a basis for financial recording and structured financial decision making. Based on these findings, the proposing team and partners agreed on the focus of the problems that would be resolved during the implementation of the service program. Next, the proposing team prepares a mentoring activity plan, determines an implementation schedule, and prepares training materials tailored to the conditions and needs of the partner business.

#### **b. Training Stage And Guidance**

The training and guidance stage aims to increase partners' practical accounting understanding in running a business. At this stage, the proposing team provides education and guidance which includes:

- ✓ Introduction to basic accounting concepts for MSMEs, such as recording sales transactions, managing turnover, and the importance of separating business finances and personal finances.
- ✓ Guidance on the use of digital transaction data from online ordering platforms and digital payment systems as a source of business financial information.
- ✓ Education regarding the importance of financial data in making business decisions, such as determining selling prices, promotional strategies, and business development planning.

Mentoring is carried out in stages and communicatively so that partners can understand the material easily and are able to relate it directly to their daily business activities.

#### **c. Implementation Stage**

The implementation stage is the stage of direct application of the results of the training and guidance that has been provided. At this stage, the proposing team assists partners in applying simple accounting understanding to business operational activities. Implementation includes assistance in recording sales transactions simply, grouping daily and monthly turnover, as well as utilizing digital transaction data as a basis for business evaluation. In addition, partners are assisted in using this financial information to make financial decisions, such as adjusting prices on online platforms, planning promotions, and preparing future business development plans. Assistance is carried out directly at the business location so that implementation runs optimally and in accordance with the real conditions faced by partners.



#### **d. Evaluation Stage**

The evaluation stage is carried out to determine the effectiveness of service activities and the partner's level of understanding after participating in the entire series of activities. Evaluation is carried out through follow-up interviews, discussions and direct observation of changes in partners' business management patterns. Aspects evaluated include increasing partners' understanding of simple financial records, the ability to utilize digital transaction data as financial information, as well as changes in the quality of financial decision making before and after mentoring. The results of this evaluation are used as a basis for preparing the final service report and as material for improvement for further MSME mentoring activities.

#### **e. Partner Participation**

Partners in this service activity are culinary business owners who play an active role in the entire series of activities. Partner participation is realized in several forms, including:

- ✓ 1 Together with the proposing team, identify the business problems being faced.
- ✓ Provide supporting data and information needed during the implementation of mentoring.
- ✓ Actively participate in training and guidance as well as implementing simple financial records in business activities.
- ✓ Carry out ongoing consultations regarding obstacles faced in making financial decisions during the mentoring process.

### **3. RESULT AND DISCUSSION**

#### **a. Planning Stage**

Starting from the identification of business opportunities that see the high interest in the public about fast food at affordable prices. Planning is done by determining the concept of simple or not a distinctive taste, the establishment of strategic business locations and easily reached by consumers, and the determination of market targets such as students, students and workers. In addition, Ms. Suherni plans the initial capital requirement, the selection of quality raw materials but remains economical, setting competitive selling prices, and a simple marketing strategy through mouth promotion and social media, so that efforts can run effectively and sustainably.

#### **b. Implementation phase**

So the implementation stage is carried out by carrying out operational activities according to a predetermined plan, starting from procuring chicken raw materials, spices and accessories from local suppliers, food processing that prioritizes cleanliness and consistency of taste, to serving to consumer. Mrs. Suherni also arranges the division of simple tasks, such as cooking, serving buyers, and managing payments, so that service remains fast and efficient. In addition, promotions are carried out directly at business locations and through social media, as well as maintaining product and service quality to maintain customer satisfaction and loyalty.



### c. Mentoring Stages

#### Material One

The business managed by Mrs. Suherni La Umar operates in the culinary sector with the main product being Ayam Geprek which is offered in various types of chili sauce, such as onion chili sauce, green chili sauce and matah chili sauce. Apart from that, drinks such as Goodday Cappuccino Ice, White Coffee Ice and iced tea are available. Consumer interest in this product is relatively high and stable, especially among students, because of the affordable price and popular taste. This business is well received by the local community, supported by the business location being privately owned. Even though sales levels are quite good, business owners realize that there are still opportunities to increase turnover through digital promotions, especially through social media such as TikTok. The interview results show that business owners have not implemented a formal accounting system based on complete financial reports. However, there is a strong practical understanding regarding business financial management. This can be seen from the ability to differentiate between turnover and net profit, as well as the awareness that digital platform commission cuts affect profit margins. Business owners also understand the importance of recording transactions digitally through the use of QRIS and e-wallets. This digital payment system helps record transactions automatically, makes cash management easier, and reduces the risk of losing cash. Although there are concerns regarding disbursement of funds and network disruption, the benefits far outweigh the obstacles.

#### Material Two

##### Quality of Financial Decision Making

Your financial understanding has a direct impact on the quality of financial decision making. This is reflected in the following strategic decisions:

- ✓ Pricing  
Business owners increase selling prices on online platforms to cover commission cuts, while offline prices are maintained to remain competitive and provide greater profit margins.
- ✓ Marketing Strategy  
This business utilizes GoFood to expand market reach, and uses WhatsApp and Facebook as low-cost promotional media.
- ✓ Cash Flow Management  
The use of digital payments speeds up transactions, reduces calculation errors, and eliminates the need to provide change, so cash flow is more controlled.
- ✓ Business Development Planning  
Based on increased turnover and sales data from digital platforms, business owners plan to add new menus and open second branches in more strategic locations.

These decisions show a shift from intuition-based decision making to decisions that are more rational and based on financial information.



## The Role of Digitalization in Supporting MSME Accounting

The integration of online ordering platforms and digital payment systems helps MSMEs obtain sales data that is neat and easy to analyze. Although there are additional costs such as commission and MDR, this system replaces the costs of manual cash management and increases business professionalism...

## 4. CONCLUSION

The discussion results indicate that financial decision-making at Ayam Geprek Ibu Suherni La Umar is still influenced by the owner's level of accounting understanding. The business owner tends to make financial decisions based on experience and intuition, particularly in determining selling prices, managing working capital, and controlling operational costs. Although basic financial record-keeping has been implemented, it is not yet fully systematic and does not comply with MSME accounting standards such as SAK EMKM. This condition leads to limited availability of financial information, making it difficult for the business owner to comprehensively evaluate financial performance and to plan long-term business development. These findings are consistent with previous studies indicating that limited accounting understanding results in less optimal financial decisions, such as inaccurate profit calculations, inefficient cash flow management, and insufficient financial planning. Therefore, improving accounting understanding through training and mentoring is expected to assist culinary MSME actors in the City of Ambon, including Ayam Geprek Ibu Suherni La Umar, in enhancing the quality of financial decision-making that is more data-driven and measurable. In conclusion, financial decision-making in culinary MSMEs in the City of Ambon, particularly at Ayam Geprek Ibu Suherni La Umar, is strongly influenced by the owner's level of accounting understanding. Limited accounting knowledge causes financial decisions to be insufficiently based on accurate and structured financial information. The implementation of more systematic financial record-keeping in accordance with SAK EMKM will help business owners manage finances more effectively, evaluate business performance, and plan sustainable business development. Therefore, improving accounting literacy among culinary MSME actors is essential to support higher-quality financial decision-making and business sustainability amid increasingly competitive business environments.

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