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## ENHANCING ACCOUNTING-BASED ENTREPRENEURIAL CAPACITY FOR YOUTH CREATIVE MSMEs

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*Received 22 April 2026; Received in revised form 03 May 2026; Accepted 12 June 2026*

### **Abstrak**

*Pengabdian kepada masyarakat ini bertujuan untuk meningkatkan kapasitas kewirausahaan berbasis akuntansi pada pelaku UMKM kreatif kaum muda di Desa Purwadana, Kecamatan Telukjambe Timur, Kabupaten Karawang melalui peningkatan kemampuan pencatatan keuangan, penyusunan laporan keuangan sederhana, serta pengambilan keputusan usaha berbasis data. Kegiatan dilaksanakan dengan pendekatan partisipatif melalui tahapan sosialisasi, pelatihan, dan pendampingan bagi pelaku UMKM kreatif. Materi yang diberikan meliputi pencatatan transaksi, penyusunan laporan laba rugi sederhana, pengelolaan arus kas, serta pemisahan keuangan usaha dari keuangan pribadi. Hasil kegiatan menunjukkan adanya peningkatan pemahaman dan keterampilan peserta dalam pengelolaan keuangan usaha. Peserta mulai melakukan pencatatan transaksi secara rutin, mampu menyusun laporan laba rugi sederhana, memisahkan keuangan usaha dan keuangan pribadi, serta memanfaatkan informasi keuangan untuk mengevaluasi kinerja usaha dan mendukung pengambilan keputusan. Program ini berkontribusi dalam memperkuat kapasitas kewirausahaan berbasis akuntansi serta mendukung keberlanjutan UMKM kreatif di tingkat desa.*

**Kata kunci:** *UMKM Kreatif; Literasi Akuntansi; Kewirausahaan; Pengelolaan Keuangan; Pendampingan Usaha.*

### **Abstract**

This community service aims to enhance the capacity of accounting-based entrepreneurship among young creative MSME actors in Purwadana Village, East Telukjambe District, Karawang Regency, by improving financial recording skills, preparing simple financial statements, and making data-driven business decisions. The activity was carried out using a participatory approach, with stages of socialization, training, and mentoring for creative MSME actors. The material provided includes recording transactions, preparing simple income statements, managing cash flow, and separating business finances from personal finances. The results of the activity showed an increase in participants' understanding and skills in business financial management. Participants began to record transactions regularly, compile simple income statements, separate business and personal finances, and use financial information to evaluate business performance and support decision-making. This program contributes to strengthening the capacity of accounting-based entrepreneurship and supporting the sustainability of creative MSMEs at the village level.

**Keywords:** *Creative MSMEs; Accounting Literacy; Entrepreneurship; Financial Management; Business Assistance.*

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## INTRODUCTION

The development of creative MSMEs managed by the younger generation at the village level demonstrates increasing economic potential for encouraging local economic growth. Various creative businesses in the fields of culinary arts, handicrafts, digital services, and innovation-based products are emerging as people's interest in entrepreneurship increases (Putri et al., 2023). However, these developments have not been fully offset by adequate financial management capabilities. Many MSME actors still face limitations in recording transactions, preparing simple financial statements, and using financial information to inform business decision-making. In fact, good financial management skills are important for maintaining business sustainability, improving operational efficiency, and supporting more precise, data-driven decision-making (Krisdiyawati & Maulidah, 2023; Sari et al., 2022).

Micro, Small, and Medium Enterprises (MSMEs) are among the main pillars of the Indonesian economy, making significant contributions to labor absorption and the equitable distribution of people's incomes. (Maymanah, 2022; Sugiri, 2020). In recent years, the development of MSMEs has not only occurred in the conventional sector, but also penetrated into the creative economy sector, which is largely driven by the younger generation (Mistriani et al., 2021; Yani et al., 2022). This condition shows a change in entrepreneurial patterns that are increasingly adaptive to the times, especially in utilizing creativity and innovation as a source of economic value (Mistriani et al., 2021; Nugrahanti et al., 2025).

The development of the creative economy is also beginning to be seen in Purwadana Village, East Telukjambe District, Karawang Regency, as evidenced by the emergence of various businesses managed by the younger generation and local business actors. The variety of growing businesses, ranging from culinary to handicrafts to digital products, shows that this region has considerable economic potential for development. However, this potential has not been fully matched by adequate business management capabilities, especially in financial management, which remains relatively weak.

In practice, many MSME actors still face obstacles in understanding basic accounting principles (Krisdiyawati & Maulidah, 2023; Wijaya et al., 2023). This can be seen from the lack of regular and systematic transaction recording habits, even though some business actors still mix business finance with personal finance (Kustina & Aji, 2023; Nugrahanti et al., 2024; Putri et al., 2023). This condition makes it difficult for business actors to get a clear picture of their business's financial condition, including calculating profits, managing cash flow, and planning business development in a more targeted manner.

These limitations in financial management, in turn, have implications for the low quality of business decision-making. Without accurate, structured financial



data, business decisions are often based on assumptions or intuition alone (Gumelar & Nurajijah, 2025; Purnamasari, 2024). This situation certainly increases business risks, especially amid intensifying competition in today's digital era (Judijanto et al., 2024; Nugrahanti & Jahja, 2018). On the other hand, strengthening entrepreneurial capacity is equally important. Entrepreneurship is not only about the ability to start a business but also about managing risks, identifying market opportunities, and innovating sustainably (Appah & Duoduo, 2023; Dahlima et al., 2024). Therefore, the synergy between entrepreneurial competence and accounting understanding is a key factor in creating a more professional, adaptive, and competitive business (Nugrahanti et al., 2025).

Previous service programs generally focused on improving financial literacy or on basic financial recording training for MSMEs. However, most of the activities are still oriented towards knowledge transfer and have not integrated the entrepreneurial aspect with accounting practices that are applied directly through ongoing mentoring. Therefore, this program offers a different approach by integrating the strengthening of entrepreneurial competencies and accounting literacy with a participatory mentoring model, so that participants not only understand the concepts but also are able to implement them in daily business activities.

The above statement introduces a new urgency: interventions must be more directed at improving the capabilities of MSME actors so that they are easy to understand and, of course, applicable. This PKM provides an academic solution for practitioners that can later be used as a strategy to answer the capabilities that must be possessed. Against this background, this activity aims to strengthen the entrepreneurial capacity of creative MSME actors through improving literacy and basic accounting skills. In particular, this program is directed to help business actors make simple financial records, prepare basic financial statements, and foster awareness of the importance of good financial management as the foundation of business sustainability. Through this activity, it is hoped that there will be an improvement in the quality of MSME management at the village level, making it more structured and sustainable.

## **METHOD**

This activity is designed using a descriptive approach with a participatory model in the context of community service. This approach is used to obtain a real picture of the condition of MSME actors and to provide direct intervention through capacity-building programs. The activity will be carried out in February-March 2026 by involving 25 creative MSME actors engaged in the culinary, handicrafts, trade, and service sectors. Participants were purposively selected based on their business activities and the need to improve their financial management skills. The activity is implemented in Purwadana Village, East Telukjambe District, Karawang Regency,

with the main target being MSME actors in the creative business sector, the majority of whom are managed by the younger generation and local entrepreneurs. Participants are selected purposively, taking into account their level of business activity and the need for increased understanding and skills in accounting.

The series of activities is carried out in three main stages: providing an initial understanding, training, and intensive mentoring. The initial stage is focused on recognizing the importance of accounting-based financial management in running a business. Furthermore, participants received practical training, including recording simple transactions, preparing basic financial statements, and implementing the separation between personal finance and business finance. The final stage of assistance is carried out to ensure that the provided material can be applied directly in daily business activities. Activity data were collected through observation, interviews, and documentation, and then analyzed descriptively by comparing conditions before and after the program to identify changes and increase participants' capacity for accounting-based entrepreneurship. Indicators of activity success are described in Table 1.

Table 1. Indicators of Activity Success

<b>Indicator</b>	<b>Target</b>
Able to record transactions	≥70% of participants
Able to compile simple reports	≥70% of participants
Separating business and personal finances	≥70% of participants
Doing regular recording	≥70% of participants

Source: Author (2026)

The success of the service program is measured by several indicators related to increasing participants' capacity for accounting-based entrepreneurship. These indicators include participants' ability to record financial transactions, compile simple financial statements, separate business and personal finances, and maintain consistent financial records. Each indicator is set to a minimum achievement target of 70% of the number of participants in the activity. The assessment was carried out through observations during the mentoring process, interviews with participants, and evaluation of the results of the recordings and financial statements prepared after the training. A comparison of participants' conditions before and after the program was used to identify changes in financial management knowledge, skills, and practices resulting from service activities. These success indicators were chosen because they represent the basic competencies that MSME actors must have to manage their businesses in a professional, structured, and sustainable manner using financial information.



## RESULTS AND DISCUSSION

### RESULTS

The implementation of the service program in Purwadana Village shows significant changes in strengthening the capacity for accounting-based entrepreneurship among MSME actors. Based on early observation results, the majority of participants did not have a standardized financial recording system. Most still rely on memory to record transactions and have not separated personal finances from business finances. This condition creates uncertainty about the business's financial performance, including the amount of profit, which can lead to errors in decision-making. After the socialization stage was completed, participants began to realize the importance of financial recording as a foundation for managing businesses more targeted and systematically. The initial condition of the participants is described in Table 2.

Table 2. Initial Condition of Participants Before the Program

<b>Aspects</b>	<b>Preliminary Findings</b>
Transaction recording	Most of the participants have not taken regular notes
Financial statements	Participants have not been able to compile a simple income statement
Financial separation	Business and personal finances are still mixed
Decision-making	Still based on experience and forecasts
Business evaluation	Not yet using financial data as a basis for evaluation

Source: Author (2026)

Preliminary data show that the main problem for the participants lies not only in a low level of understanding of accounting but also in a lack of systematic financial management habits. This condition causes participants to have difficulty determining the level of business profit, controlling expenses, and planning business development in a more measurable manner. These findings show that increasing accounting literacy is a fundamental need to support the sustainability of creative MSMEs.

During the training stage, participants were provided with relevant materials, including simple transaction recording techniques, income statement preparation, and cash flow management. The results showed a good increase in understanding, as reflected in participants' ability to compile financial records independently. Most of the participants became accustomed to recording income and expenditure streams regularly and understood basic financial concepts such as profit, costs, and capital. The training stage is described in Figure 1.



Figure 1. MSME Training

Source: Author's Observation (2026)

The mentoring stage is an important component to maintain the sustainability of the results obtained during the training. At this stage, participants receive direct guidance in implementing financial records in the businesses they run. The results show a fairly clear change in behavior, with participants becoming more consistent in recording daily transactions and distinguishing between business and personal finance. The change in participants' behavior can be seen in the increased consistency in recording daily transactions, the preparation of simple financial statements, and efforts to separate accounts or to record business and personal finances separately. Some participants also began using financial data to determine product prices, control operational costs, and estimate business capital needs. These findings show that mentoring plays an important role in ensuring knowledge transfer can be implemented in real-world business activities. In addition, some participants have used financial records to assess business performance, for example, to set product prices and control operational expenses. The achievement of participants' competencies is described in Table 3.

Table 3. Participant Achievements After Training

<b>Competency Aspect</b>	<b>Pre-Condition</b>	<b>Condition After</b>
Transaction recording	Not routine yet	Start doing it regularly
Preparation of the income statement	Not yet able	Able to compile simple reports
Separation of business and personal finances	Not consistent yet	Get implemented
Cash flow management	Not yet understood	Begin to be understood and implemented
Data-driven business evaluation	Not done yet	Start leveraging financial records

Source: Author (2026)

To assess improvements in participants' abilities, the service team conducted FGDs with participants. The FGD was held at the Purwadana Village meeting hall and



attended by 12 MSME actors from various sectors, including culinary, confectionery, handicrafts, and grocery stores. The discussion began with a brief presentation by the service team on the purpose of the FGD: to explore participants' understanding of financial recording following training and assistance, and to identify the obstacles they faced in managing their business. Next, the facilitator opened the discussion by posing trigger questions about the habit of recording business transactions. The participants took turns conveying their experiences. During the discussion, the support team actively notes important points and provides simple clarifications on participants' questions. The FGD activities are described in Figure 2.



Figure 2. FGD with the Audience

Source: Author's Observation (2026)

Improvements in participants' abilities showed that the practice-based training method provided a more effective learning experience than the theoretical delivery of the material. Participants not only gain a conceptual understanding of basic accounting, but are also able to apply it in their business activities. Through transaction simulations and financial statement preparation exercises, participants can understand the relationship between financial recording and overall business management. This was confirmed by one of the participants who owned a tempeh chips business, who stated:

"In the past, I only recorded income and expenses in notebooks, and even often missed them. After participating in training and direct practice of making simple financial reports, I know where the money from my business flows. Now I am more confident because I know exactly what profit I am making every month."

From an entrepreneurial perspective, this program also influences the perspective of participants in managing a business. Before the activity took place, most MSME actors ran their businesses simply without careful planning. After participating in a series of activities, participants began to understand the importance of business planning, risk management, and data-based performance

evaluation. The combination of entrepreneurial understanding and accounting skills contributes to forming a more logical, directed, and information-based decision-making pattern. One of the convection business actors, revealed:

"In the past, if I wanted to buy raw materials, I just bought it without counting the stock and cash left. Now I am used to looking at financial records first before making a decision. I am not overstocked and never run out of cash for operations."

This change in mindset shows that accounting literacy does not stand alone, but rather intersects closely with broader entrepreneurial competencies, such as risk management and strategic planning.

The findings from this activity show that increasing accounting literacy significantly contributes to the sustainability of MSME businesses. Through orderly, structured financial records, business actors can understand financial conditions more accurately and have a stronger basis for managing their business. In addition, the existence of clear financial statements opens up greater opportunities for MSME actors to access financing from financial institutions. Another participant, a grocery store owner, shared his experience:

"After I had a neat financial record for three months in a row, I had the courage to apply for a capital loan to the cooperative. The cooperative officer said that my financial statements were easy to understand and qualified. Alhamdulillah, my loan was approved. I could never do this before because I didn't have clear financial statements."

The results of the interview confirmed that financial statements function not only as an internal control tool but also as an entry point for MSMEs to access formal financial services, which have been hampered by administrative requirements. The success of this program is inseparable from the synergy among intensive training, participatory mentoring, and participants' internal motivation. However, based on interviews with participants, there are still challenges in maintaining consistent recording, especially when transaction volume increases or participants are engaged in busy activities outside of business. As acknowledged by participants from the culinary sector:

"The biggest obstacle is actually not in the way of recording it, but in the discipline to record it every day. Sometimes when there are many customers, I forget to take notes, only to remember the next day. But fortunately, it can still be completed because I keep all the receipts."

For this reason, an advanced mentoring mechanism is needed, for example, through online communication groups, periodic reminders, or the use of more



practical digital financial recording applications, so that the positive habits that have been built during the program can continue to be maintained and developed.

## **DISCUSSION**

This service program has succeeded in increasing the capacity of accounting-based entrepreneurship for creative MSME actors in Purwadana Village. Participants showed improved ability to record transactions, compile simple income statements, separate business and personal finances, and use financial information to evaluate businesses and make decisions. This is relevant, given that capital constraints remain one of the main obstacles, often due to the unavailability of reliable financial statements. The results of this activity are in line with research (Nugrahanti et al., 2025) which shows that increasing accounting literacy can improve the quality of MSME financial management. Similar findings were also put forward by Chartady et al., (2024) that a better understanding of finance affects business actors' ability to manage cash flow and make business decisions. Improving the ability to record and prepare simple financial statements provides a stronger foundation for participants to develop their business in a sustainable manner (Azizah et al., 2025).

The findings of this activity strengthen the argument that capital limitations faced by MSMEs are often rooted in the absence of credible financial statements. This is in line with the results of research by Nahan et al., (2024) which shows that effective financial management significantly influences the turnover and overall performance of MSMEs. Research conducted by Bobihu et al., (2025) proves that accounting literacy has a significant impact on the performance of MSMEs. Improving the ability to record and prepare simple financial reports in this activity provides a stronger foundation for participants to develop their businesses in a sustainable manner, while opening access to formal sources of capital (Yoda et al., 2025).

One important finding from this activity is that many participants still mix personal and business finance. These findings are in line with the results of research by Mega et al., (2024) who identified that business owners face significant obstacles in separating personal and business finances, leading to inaccuracies in calculating capital and profit. The habit of mixing personal and business finances makes cash flow unclear and makes it difficult to evaluate business performance (Supratikta et al., 2025). Participatory mentoring approaches that emphasize the direct implementation of financial recording are very relevant to change the basic habits of MSME actors (Khaled et al., 2025).

The advantage of this program, compared to MSME training in general, lies in its participatory mentoring approach, which integrates the strengthening of entrepreneurial competencies and accounting literacy (Salim et al., 2026). This approach is in line with the Participatory Action Research (PAR) method applied by Nurdiniah et al., (2024) in MSME capacity development, which proves that the PAR

approach, which includes problem identification, intervention planning, training and mentoring, as well as monitoring and evaluation, has proven effective as a micro MSME capacity building strategy, especially in the context of participatory-based empowerment. Participants in the activity began to consistently implement a simple financial recording system, which helped strengthen competitiveness and business sustainability.

Although this program has a positive impact, there are still obstacles related to the consistency of participants in implementing financial recording in a sustainable manner. These findings are in line with the results of a study (Aji et al., 2025) which shows that operational costs and time constraints cause the recording process to be inconsistent, resulting in fragmented data and less support for financial analysis and long-term business evaluation. This can be overcome by basic digitization using spreadsheets (Excel or Google Sheets) or simple applications to enable better account classification, preparation of basic financial statements, and more accurate cash flow monitoring without requiring large investments (Arigawati, 2025). Continued efforts to integrate digital technologies are urgently needed to ensure the sustainability of the results achieved.

This service program can positively strengthen the capacity of accounting-based entrepreneurship among MSME actors. These results reinforce the findings of Elsalonika et al., (2025) which shows that increased accounting literacy and better financial understanding affect business actors' ability to manage cash flow and make business decisions. Research by Watulfa et al., (2025) also confirms that the application of SAK EMKM as a mediating variable between financial literacy and financial report perception on the quality of financial statements. Therefore, collaboration among local governments, educational institutions, and financial institutions is needed to strengthen MSME empowerment programs through the digitization of financial records and to provide financial statement templates that are easy for MSME actors to implement. With these continued efforts, the results achieved can be further improved and provide broader benefits for the MSME ecosystem.

## **CONCLUSIONS AND SUGGESTIONS**

This community service activity emphasizes that strengthening entrepreneurial capacity, supported by an understanding of accounting, is an important aspect for MSME actors, especially in the creative business sector run by the younger generation and other entrepreneurs in Purwadana Village. Before the activity was carried out, most of the participants were unable to record transactions systematically, still combined personal finance with business, and were unable to compile simple financial reports. After participating in socialization, training, and mentoring, their understanding increased, especially regarding the role of accounting as a foundation to manage the business in a more targeted and



sustainable manner. The changes that have occurred are also noticeable, evident in increased knowledge and practice, as participants are beginning to record transactions simply, understand financial flows, and show discipline in managing their business finances.

This service program has succeeded in increasing the capacity of accounting-based entrepreneurship for creative MSME actors in Purwadana Village. Participants showed improved ability to record transactions, compile simple income statements, separate business and personal finances, and use financial information to evaluate businesses and make decisions. The integration of accounting literacy and entrepreneurship through a participatory approach has proven capable of supporting more structured and sustainable business management. In the future, a more sustainable mentoring program with a longer duration and the use of digital financial recording applications are needed to sustain the continued increase in the consistency of financial recording implementation. Collaboration between universities, village governments, and MSME actors also needs to be strengthened to support the sustainability of creative MSME development at the village level.

#### **ACKNOWLEDMENT**

The authors would like to express their sincere gratitude to the Government of Purwadana Village, East Telukjambe District, Karawang Regency, for their support and cooperation throughout the implementation of this community service program. Special appreciation is extended to all creative MSME participants who actively engaged in the training, mentoring, and evaluation activities. The authors also acknowledge the support of IKPIA Perbanas Institute Jakarta for providing academic resources and institutional assistance that contributed to the successful completion of this program. The valuable collaboration among local stakeholders, community members, and the service team has played an important role in strengthening accounting-based entrepreneurial capacity and supporting the sustainable development of creative MSMEs in Purwadana Village.

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