

## THE ROLE OF GOOD FINANCIAL RECORDS ON THE PROGRESS OF BANDAR LAMPUNG STREET VENDOR BUSINESS

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### Abstract

MSMEs have become a very important sector in the Indonesian economy. One of them is included in the type of MSMEs that refer to micro, small, and medium enterprises which are often identified with the term street vendors or abbreviated as street vendors. In running a business, the important thing to do and apply is financial recording. Good financial records become capital in good business management in order to achieve success in their business. This study aims to measure the extent to which the involvement of street vendors around the governor's office field (Jl. Wolter Monginsidi, Teluk Betung Utara, Bandar Lampung) understands and implements good financial records in their business. This research applies a qualitative approach and uses case studies as a research method. Data collection is done through interviews, observation, and documentation. The data analysis used is qualitative descriptive analysis. From the findings of the research that has been conducted, street vendors who carry out trading activities around the governor's office field (Jl. Wolter Monginsidi, Teluk Betung Utara, Bandar Lampung) do not understand and apply good financial records in their business. Limited knowledge about good financial records is an obstacle for traders to implement good financial records.

Keywords: Financial Records, MSMEs, Street Vendors

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### 1. Introduction

Economic development in Indonesia is generally based on the principle of participatory economic society, which is reflected in the small and medium enterprises (MSMEs) sector. Indonesia's economic condition, which has suffered a setback due to the monetary crisis, has made small businesses the most desirable sector for various groups (Andarsari & Dura, 2018b). One of those included in MSMEs is street vendors. Street vendors, often refer to vendors who operate in non-permanent locations and are often located in various public open places (Ambarwati, 2017). In running a business, it is important to do and implement financial records well. Effective financial recording practices can provide a solid basis for business actors to make decisions related to business management (Gustia et al., 2022). Good decisions related to business management can determine the progress and development and success of the business he undertakes (Setyaningsih & Farina, 2021).

The Financial Accounting Standards Board (DSAK) and the Indonesian Accounting Association (IAI) issued special accounting standards, namely the Financial Accounting Standards for Micro, Small and Medium Entities (SAK EMKM) as an effort to facilitate MSMEs in preparing financial statements effective from January 1, 2018. SAK EMKM is a financial accounting standard that is more effective and easier to apply when compared to the Financial Accounting Standard for Entities Without Public Accountability (SAK ETAP). Entities that are not or have not been able to meet the

requirements for preparing financial statements regulated by SAK ETAP are encouraged to be able to prepare through a new standard, namely SAK EMKM. MSME actors are expected to be able to prepare financial statements in accordance with financial accounting standards, so that EMKM can provide information on the Statement of Financial Position, Income Statement and Notes to Financial Statements so that users of financial statements can utilize and use them in decision making (Nuvitasari et al., 2019).

Therefore, good financial records are very important for every activist or business actor, as well as street vendors. In Bandar Lampung City itself, precisely around the Governor's Office Square located on Jl. Wolter Monginsidi, Teluk Betung Utara, Bandar Lampung, there are quite a lot of street vendors selling every day around the area. Because it is a crowded place visited by residents. Usually every afternoon, many residents come to the vicinity of the Governor's Office Square, some are just to relax with family and friends, some are exercising such as afternoon running, playing ball with friends and others, and some are playing kites. In addition, the Governor's Office Square or commonly referred to by people as the Governorate Square is often used as a venue for concerts or certain events. So that the place is often and crowded with people. This makes many street vendors choose to trade around the Governorate Square. There are about 18 traders who sell their wares there every day Usually they start selling from late afternoon to late at night.

The merchandise sold by street vendors is on average food and drinks. Of the 18 vendors selling at the location, the most widely sold types of food are chicken and goat satay, grilled meatballs, special noodles and green mussels, toast, fried rice, egg rolls, dumplings, seblak, and tekwan and ice corn. For drinks sold, the average is cold drinks, sachets and there are fruit juices and soups and melted chocolate banana ice. One cart of street vendors usually sells alone, there are two and at most three. Seeing these vendors, I am certainly interested in doing research on these street vendors. In my case study this time, I examined the importance of the role of financial records in street vendors who sell around the Governor's Office Square, Bandar Lampung City. In this study, the focus of his research is the role of good financial records on the progress of street vendor business.

Based on the background previously described, the formulation of the problem of this study is how to understand and apply financial records among street vendors around the Governor's Office Field Jl. Wolter Monginsidi, Teluk Betung Utara, Bandar Lampung? And what are the driving and inhibiting factors for good financial recording of street vendors around the Governor's Office Square, Jl. Wolter Monginsidi, Teluk Betung Utara, Bandar Lampung?

The purpose of this writing is to assess the extent of involvement of street vendors around the Governor's Office Square, Jl. Wolter Monginsidi, Teluk Betung Utara, Bandar Lampung understand and implement good financial records. And also, to assess the factors that encourage and hinder in carrying out good financial records among street vendors around the Governor's Office Square, Jl. Wolter Monginsidi, Teluk Betung Utara, Bandar Lampung. There are two research benefits, namely theoretical benefits, namely through research on the role of financial records, it is expected to increase understanding and knowledge about the implementation of financial records in street vendors. In addition, the importance of the role of financial records in supporting business smoothness is also expected to be more open and understood and the Practical Benefits are expected, this research can serve as a source of information and a useful evaluation

tool for street vendors about the importance of the role of financial records in their business activities.

## 2. Theoretical Background

### 2.1 MSMEs (Micro, Small and Medium Enterprises)

MSMEs in Indonesia have grown significantly since the introduction of Law No. 9 of 1999 and updated through Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs). The definition of MSMEs, according to the latest regulations, can be divided into three categories. First, Micro Enterprises, which are managed by individuals or individual business entities with net worth and annual sales proceeds that do not exceed a certain limit. Second, Small Businesses, which are not subsidiaries or branches of larger entities, with higher net worth and annual sales than Micro Enterprises but still below a certain threshold. Third, Medium Enterprises, which are independent productive economic enterprises with an even greater net worth and annual sales. These MSMEs are the backbone of the Indonesian economy, both in the aspect of ownership involving Indonesian citizens, joint ventures, and foreign businesses that carry out economic activities in this country. Thus, MSMEs cover a broad spectrum, ranging from individually owned enterprises to entities that have significant wealth and sales proceeds, contributing to diversification and resilience of the national economy. (Purba, 2021).

### 2.2 Accountancy

According to (Hans Kartikahadi., 2016) accounting can be defined as a financial information system that aims to produce and present relevant information for various parties who have interests.

According to Rudianto (2012), accounting can be defined as an information system that provides financial information to parties who have interests related to economic activities and the condition of a company.

### 2.3 Street vendors

Street vendors are a group of traders with a weak economy, who focus on selling daily necessities, food, or services on a relatively small business scale. They can use their own capital or capital from other parties, and can operate with a fixed trading place or move to a non-fixed location (Roever & Skinner, 2016).

According to (Ruchendi, 2019) The physical facilities of street vendors (PKL) can be classified as follows:

#### 1) Kiosk

Traders who use this type of facility belong to the category of sedentary traders, because physically, this type of means cannot be moved. Usually, this facility is a semi-permanent building made of boards.

#### 2) Semi-Permanent Stall

This facility consists of several carts arranged in a row and equipped with tables and long benches. A distinctive feature is that the roof is made of tarpaulin or plastic material that is not permeable to water. Street vendors who use this facility usually belong to the category of sedentary traders and tend to sell food and drinks.

#### 3) Jongko / Table

Trading facilities with this form can have or not have a roof. This type of trading facility belongs to the category of sedentary street vendors.

4) Lesehan

Ara street vendors often display their goods such as cloth and mats at their points of sale. This type of sale is usually referred to as a semi-permanent street vendor, and often the items sold are items that can be found at flea markets. According to Waworoentoe's thinking, these types of street vendors are indeed diverse. However, this kind of categorization really helps the government to regulate and manage street vendors more effectively (Khairudin et al., 2019).

2.4 The Importance of Financial Recording

Documenting financial aspects is a crucial component of running a sustainable business. Regular financial records are the main reference for long-term business management. Based on views (Suryawijaya & Dewi, 2018), financial management conceptually emphasizes the achievement of organizational goals through strategies that pay attention to business planning, human resources, and leadership. This concept is similar to the explanation discussed by ((Jared et al., 2014), which states that financial management is essential to seek capital in an effort to develop the business and to transfer that capital into expected profits. The purpose of good financial management practices is efficiency in achieving business goals, which is in line with the effectiveness of capital use. This thinking is in harmony with what is expressed by (SUBING et al., 2017), and also support the view (Sucuahi, 2014) which emphasizes that proper financial management is the key to the effective and efficient use of a company's financial resources.

2.5 Related Previous Research

**Table 1.** Previous Research

No	Name	Heading	Result
1.	Pipit Rosita Andarsari.  Justita Dura. (2018)	Implementation Recording Finance On Small Businesses And Medium (Study at Industrial Center Sanan Tempe Chips in Malang City	(Andarsari & Dura, 2018) In the context of MSMEs, there are two common accounting approaches: first, simple accounting which is limited to basic recording and mental calculations; Second, more systematic accounting which includes making financial records to preparing financial statements such as balance sheets and profit / loss statements. This simple accounting practice does not provide much benefit other than to control daily business activities. However, most MSMEs still find it difficult to provide comprehensive and accurate financial information. In addition to being incomplete, existing financial information is not fully able to support strategic decision making,

			especially in the field of production and sales.
2.	Jeni Wardi Gusmarila Eka Putri Liviawati (2020)	The Importance of Implementing Financial Management for MSMEs	(Wardi et al., 2020) Financial arrangements made by MSME players in Tenayan Raya District, Pekanbaru City, did not work well. They have not implemented four key aspects of financial management: budget allocation, accurate record keeping, financial reporting, and financial control. These MSME owners do not understand the importance of these four aspects. They believe that due to the relatively small scale of their business, strict financial management practices are unnecessary. There is a tendency among them to assume that the application of these four indicators will be nothing more than an additional burden that does not provide significant benefits to them
3.	Rosita Vega Savitri Saifudin (2018)	Accounting Records In Micro, Small And Medium Enterprises (Study On Msmes Mr. Rainbow Semarang)	(Savitri & Saifudin, 2018) MSMEs managed by Mr. Pelangi in Semarang are inadequate in terms of financial records. The records that exist today are primitive, limited only to expenses related to the purchase of raw materials and some other operational costs. Because of these limitations, it becomes a challenge to calculate the total cost required for production and to determine the profitability of the business. This situation reflects that these MSME entrepreneurs still have not implemented an effective and comprehensive financial recording system.
4.	Yusri Anis Faidah Nurul Mahmudah (2022)	Implementation Of Financial Records In Small And Medium Enterprises ( Case Study On Salted Eggs " Htm Jaya " In	(Faidah & Mahmudah, 2022)Telor Asin HTM JAYA business owners have never adopted the habit of making daily financial statements from their business activities. Current records are limited to rough recording of revenues and expenses

		Brebes Regency	and gross profit estimates. Recorded income usually only comes from sales, while recorded costs tend to be mixed between personal expenses and business expenses such as electricity, water, salted egg raw materials, transportation costs, and so on.
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### 3. Methods

#### 3.1 Type of Research

This research uses a qualitative approach and the type of research is a case study. Data collection is done by interviews, observation, and documentation. The data analysis used in this study was qualitative descriptive.

#### 3.2 Research Location

The location of the street vendors in this study is around the governor's office field located on Jl. Wolter Monginsidi, Kupang Kota Village, Teluk Betung Utara District, Bandar Lampung City, Lampung

#### 3.3 Research Focus

The study took a selective qualitative approach, aiming to sort out data that is important and excludes those that are not, according to the framework described by Moleong (2010). Priority is given to issues that are considered critical and urgent in the context of research. Special focus is placed on "the role of good financial records on the progress of street vendor business", The main subject of this study is street vendors operating in the area around the Governor's Office Square, Jalan Wolter Monginsidi, Teluk Betung Utara, in Bandar Lampung city.

#### 3.4 Source of Informance

Informant sources refer to individuals or entities that provide information or act as data providers in a study. In the context of this study, the sources of informants involved are:

- a. Street vendors operating around the Governor's Office Square
- b. Lecturers who are experts in finance.

#### 3.5 Interview Guidelines

In this research proposal, the researcher provides a general framework for the interview plan that will be explored in more detail during the interview session with the interviewees. With this approach, it is expected that the information obtained will be comprehensive, current, and accurate

**Table 2.** The guidelines for some of the interview questions

No	Interview Questions	Question Topics	Information
1.	How is the understanding of traders related to financial recording in a business?	Financial Recording	Street vendors
2.	How important is the role of financial records in street vendors?	Financial Recording	Street Vendor, Finance Lecturer



3.	Do you know the composition of good and correct financial records in a business? or have an educational background related to financial records?	Financial Recording	Street vendors
4.	How is the financial recording that you are currently applying in this business?	Financial Recording	Street vendors
5.	What do you think are the factors that hinder you in knowing and implementing good financial records in the current business?	Financial Recording	Street vendors
6.	Have you ever applied for or received a loan from the government given to MSMEs or street vendors?	Financial Recording	Street vendors
7.	What are the roles and functions of financial recording for MSMEs?	Financial Recording	Finance Lecturer
8.	What are the supporting and inhibiting factors in financial recording at street vendors?	Financial Recording	Finance Lecturer

### 3.6 Data Analysis Techniques

In this study, three data collection techniques were used, including:

a. Data Reduction

At this stage, the selection of the results of notes or interviews is carried out. The data that passed the reduction stage went through a series of interview processes with the resource persons.

b. Data Presentation

At this stage, data retrieval activities are carried out that have been reduced from information, with the intention of facilitating conclusions. Research data can be presented in the form of descriptions supported by previous research and relevant theories, related to the significance of the role of financial records in MSMEs.

c. Conclusion drawing

After the researcher presents the data, the next step is to draw conclusions from the information that has been presented.

## 4. Results and Discussion

MSMEs are indeed one of the leading sectors that have an important role in Indonesia's economic development. Most economic development in Indonesia is based on the principle of populist economy. Currently, the Government is intensively encouraging the growth of MSMEs in Indonesia, so that the better development and economic growth in Indonesia. In realizing good economic development and growth based on the people's economy, the Government has also taken a good step, namely by providing an injection of funds that can be borrowed by existing MSME business actors, with the aim that MSME actors, most of whom are constrained by lack of capital, can get out of these constraints and finally be able to build and develop a good and more advanced business. One of those included in MSMEs is street vendors. However, in providing capital loans,

of course, the government or other debtors must first look at several important aspects of business actors such as, seeing the potential of the business and financial recording reports that are the basis for the government or debtors in providing capital loans (Paguio & Jose, 2016). For business actors themselves, financial recording reports are an important aspect and also as initial capital for business actors to make decisions related to the management of their business. Good decisions related to business management can determine the progress and development and success of the business he runs. Therefore, good financial recording is very important for every activist or business actor. But in fact financial recording reports are, both still weaknesses and difficulties experienced by small businesses or small traders (Wyk & Rossouw, 2019).

In the current era, many street vendors have sprung up in various places who sell popular snacks. One of them is around the Governor's Office Square, Jl. Wolter Monginsidi, Teluk Betung Utara, Bandar Lampung. There are about 18 traders who sell their wares there every day. Usually, they start selling from late afternoon to late at night. The street vendors there generally sell food and drinks, such as chicken and goat satay, grilled meatballs, special noodles and green mussels, toast, fried rice, egg rolls, dumplings, seblak, kebabs, tekwan, ice corn, fruit juice and soup and cold sachet drinks. Direct and in-depth interviews were conducted with 5 traders selling around the Governor's Office Square, Jl. Wolter Monginsidi, Teluk Betung Utara, Bandar Lampung. From direct observations and in-depth interviews, the majority of street vendors there have not implemented good financial records and are structured based on standard accounting standards. The records made are only simple records such as the cost of capital on that day and how many trades were sold. As stated by the seller of grilled meatballs, namely Mr. Cahyo "Yes, at most it's just a simple recording, at most today how much shopping is done, then how much merchandise is sold", Mr. Cahyo also said that simple financial records on a daily basis are enough in managing his business so far, "Yes, records like this have been enough so far". Mr. Cahyo has been trading for 7 years in the Governor's Office Square and this is his main business. The income is not necessarily day by day, it could also be if there are orders for certain events, the income can be greater, "The income is not nequential, mas, if there is something important for the event, we spend more and profit more, every day is not easy, it cannot be predicted mas," said Mr. Cahyo. There is also a fried rice trader, namely Ibu Saedah who has indeed studied or has an educational background at the high school level, "yes, there was a background before, just understand it a little, don't understand what is like standard accounting". And according to Mrs. Saedah good financial records and structured according to standard accounting are still difficult for street vendors to implement, "Yes, it's difficult, so the bookkeeping is simple, it's not that much, at least today how much spending, then how much trading sells, that's the rest of the profit".

Indeed, the limitations of education and knowledge are inhibiting factors for street vendors to implement good financial records. As also stated by Mr. Dr. Defrizal, "The inhibiting factor for MSME actors is usually because of limited knowledge, right, usually the perpetrator's education is usually primary or secondary education, now because of limited knowledge, sometimes he is difficult to make financial statements". However, street vendors are well aware of the importance of implementing financial records in their business. If viewed indeed financial records have a very important role in the sustainability of a business. The driving factor in the implementation of financial records according to Mr. Dr. Defrizal, "The driving factor for financial recording is as an



evaluation material of what has been done, then the second is related to financial institutions that can later provide capital loans".

Awareness of the importance of implementing financial records was also conveyed by Mr. Ari, as a cendol dawet trader, but indeed as with other traders, he complained that limited knowledge was an obstacle in implementing good financial records, even so he still applied his financial records simply. Mr. Ari explained, "Financial recording is actually important, only rich we are only small traders, gini has limited knowledge, so simple is enough".

However, with the role of financial records that are very important in a business, there are only traders who have not implemented good financial records every day. He is Mr. Sukaimi, Mr. Sukaimi is a street vendor who sells dumplings. He has been trading dumplings since 2016 until now. But until now, Mr. Sukaimi only relies on memory alone in calculating his daily finances. In the question I asked, "Do you write his financial records every day?" He replied "No, I don't know if this is mah bookkeeping, at most I usually have a capital of 300 thousand today, it continues to sell at least 300 to 400 thousand so the income in a day is 400 thousand, that's the term not net income yet, it's still dirty, at least the term is cleaning, that's it". From Mr. Sukaimi's answer, I conclude that, Mr. Sukaimi does not consider financial recording important day by day and sometimes only relies on memory in recording his finances because the average capital and profit every day are the same, not too significantly different. So that with memory capital or simple notes are enough for him.

Unlike Mr. Sukaimi, Mas Aditya Pratama, a toast trader who claimed to have implemented routine financial records every day, even though it was still written in a simple book not yet with a special accounting book, "We know today how much capital, how much material purchase, the expenditure of materials we are still nyatet", said Mas Adit. And when I confirmed by asking "That's a routine every day, huh?", Mas Adit replied "Every day, there are also catetan books, the book still uses ordinary books, only there is more this is more detailed, so let me know the results of this, what more sales are right".

What I also found was that traders had never applied for or received a capital loan from the government or debtors for the business they are currently running. I asked Mas Adit a question "Currently, the government is intensively lending funds to MSMEs, has Mas ever applied for or ever received a capital loan?", Mas Adit replied "Not got the link yet". This means that traders are still confused about where to go if they want to apply for a capital loan to the government. When I asked Mas Adit's desire to get a capital loan, he replied that he really wanted to get it to further develop his toast business. "Actually, I really want to, let it be more advanced, let it add more, so that there is a branch", replied Mas Adit. I observed and saw that the toast business run by Mas Adit actually has the potential to grow, because in just a few months, his business already has 1 branch and Mas Adit himself is also a creative person in bringing up new menus from his toast so that it has a uniqueness and difference from other toast traders. However, as already stated, his desire to open other branches is still constrained by limited capital problems. When MSMEs have implemented a proper and reliable financial recording system, it is very helpful in streamlining the loan application process from banking institutions. The existence of MSMEs that manage their finances professionally and systematically is important, so there are certain requirements that need to be met by MSMEs to get funding. In this context, a formal obligation related to recording and financial reporting is needed.

This obligation is one of the conditions that must be met by MSMEs to obtain loans. Therefore, there is a need for assistance as well as consistent supervision and guidance in the implementation of accounting recording systems in MSMEs (Savitri & Saifudin, 2018a).

## 5. Conclusion

Based on the research that has been done, and the results of this research have been found, it can be concluded that the understanding of street vendors towards the application of good financial records is still very minimal, but traders know very well that the application of good financial records is very important in a business. The application of financial records carried out by street vendors is still very simple in a simple book. From several interviewees, it shows that limited knowledge that may be caused by low education levels is an inhibiting factor for traders in implementing good financial records in the business they run. So that many traders only apply financial records that are still very simple, some even only have their memories, because the cost of capital and income are not much different significantly from day to day. From the results of observations and interviews in the field, there are traders who still have the desire to develop their business bigger and move forward, there are also those who are comfortable with their current business and do not think about developing their business more. This means that the important thing is that now they can survive and continue to sell what they are currently selling to meet their needs day after day. The driving factor for financial recording at street vendors is as an evaluation of what has been done, then the second is related to financial institutions that can later provide capital loans. In addition, it was also found that traders do not know how they can apply for or get capital loans from the government or other debtors, even though small traders like them really need capital loans so that they can develop and advance their businesses for the better.

I hope traders can realize that the application of good financial records is very necessary in their business, so they can try to expand their horizons or knowledge related to good financial records that today can be searched easily through the internet. And also, the government can play an active role in helping street vendors to advance and develop their businesses. This can be started with first, the government through related fields can conduct counseling and teaching related to what good financial records are like and how to implement them to traders because many traders are hampered due to their low education, and also second, the government through related fields can socialize capital lending programs to MSMEs. So it is expected that traders can apply good financial records in the future, because it is very important in the management and development and progress of their business, and is also needed to apply for or obtain capital loans from the government or other debtors. That way from time to time they always have development and progress in their business, not stagnant like this continuously.

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