

## ASSESSING ACCOUNTING FROM THE MICRO-SCALE CREATIVE ECONOMIC BEHAVIOR OF BATIK DISTRICT CRAFTSMEN IN BANYUWANGI DISTRICT

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### ABSTRACT

*Knowing how the batik craftsmen interpret meaningful accounting through the listing activity in their business. Where the development of batik craftsmen increasing rapidly from year to year. Research Results Based on the results of his research that accounting interpreted as bookkeeping. Batik craftsmen are more concerned with how the development of business with a focus on production business. Batik craftsmen know and understand that in accounting practices need to be prepared in accordance with the financial standards set by the government. Accounting has an important role in the sustainability of the business by making accounting records can facilitate batik craftsmen in making a business decision. Alternative pickup that can be used for future planning in business continuity.*

**Keywords:** Creative Economy, Accounting Practice, Decision Making

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### A. INTRODUCTION

The positive developing economy in Indonesia can be spared from the role of Micro, Small and Medium Enterprises (MSMEs) as a support for society and government. Small and medium enterprises (SMEs) play an important role in the world economy that contributes to income and employment (Bor, 2017). The success of MSMEs is able to improve the Indonesian economy because operational activities are carried out independently and the level of risk is smaller (Kurniawati, 2010). The Government of Indonesia continues to seek to increase people's income through the development of Micro Small and Medium Enterprises (MSMEs). However, the increase in MSMEs does not escape with the capital and marketing that continue to be faced by UMKM. Capital for every business is the foundation for the establishment of a business. With the lack of capital owned the necessity of any business development that requires capital for the development. The problem of capital is about the guarantee and financial information. Inability to provide guarantees and financial information business to make a loan capital. The borrower of capital is still hesitant to provide capital loans to business owners. The financial information of a business is one of convenience for business owners to apply for a capital loan. With the financial information made by the business owner facilitate the channeling of funds to see how the development of a business.

Many in Small and Medium Micro Enterprises ignore the importance of financial records in the ongoing business. The SMEs consider a financial information about the business is something that is not important so they ignore the financial information about their business. By practicing accounting is very helpful to facilitate the business actors in seeing the development of business. Accounting is one tool that can be used for decision making and is a record of financial facts in the course of a business (Auliyah). Accounting can be used to assist in making important decisions in the financial field both in strategic and long-term decisions. Implementation of accounting has a significant influence on company performance. Proven influence execution of accounting application to company performance (Khaidir, 2013).

Accounting practice is one solution to facilitate business owners how the development of a business. By practicing accounting in an effort to facilitate knowing the transactions both out and coming in the business. In addition it can be used one to help decision kepapannya which where membutuhkan strategy what needs to be done by a business. Understanding the decision-making process is helpful in predicting phenomena about its specific decisions for SMEs (Ograca, 2013). This is supported by the government through financial standards that certainly help SMEs to facilitate in providing financial information business.

The financial standard created by the government is one of the government's efforts in facilitating small and medium enterprises in preparing financial statements. This aims to facilitate the loan application to the channeling of capital and know how the development of business. The government continues to increase public incomes in this case the government to do a new breakthrough in which the development is done with an approach oriented to the development of local resources optimally. One of them is by creating a creative economy. In this case, the government explore the creative ideas of the community to continue to innovate by developing a local culture owned by each region.

A creative economy has been developed in various countries and show significant positive results such as employment absorption, increasing regional revenue, to regional imagery at the international level. In this case, the government explores the creative ideas of the community to continue to innovate by developing a local culture owned by each region. The creative economy of the value of goods and services is determined by the extent to which human resources make use of technology, creativity and innovation. The creative economy focuses on the creation of goods and services by relying on expertise, talent and creativity as intellectual property; having a good enough prospects to develop. Creative economy is an economic concept that

identifies and implements information and activities by relying on the idea and stock of knowledge from human resources as a major factor in economic activity in order to achieve desired goals (Larassaty, 2014: 9).

The most prominent creative economic sub-sector is in fashion and craft. In this sector, we know that the people of Indonesia can be regarded as a society that has a characteristic that is fashionable. In addition to community economic resources it aims to preserve one of the cultures owned by Indonesia as an identity of the Indonesian nation (Soetjianto, 2013). Many of the potential that became the hallmark of local design and creative fashion that formed through a variety of products one of them is batik Gajah Oling. Creative economy here where the development of creativity that does not leave the local culture but together continue to introduce local culture to make one of the important icons in each region.

One of Indonesia's bustling cultural culture today is batik culture (Anjarwati, 2015). Batik is one of the cultural heritages of Indonesia that almost throughout its territory has a batik with its distinctive character or motif (Estiningtiyas, 2012). Batik has been officially recognized by UNESCO and included in the list of 76 Cultures of Inheritance of Human Beings (Representative List of the Intangible Cultural Heritage of Humanity) its official announcement in Abu Dhabi, United Arab Emirates, on October 2, 2009 (Furyana, 2013). Surely each region has a unique batik that became the seed of the area. One of them is Banyuwangi Regency, where typical batik Banyuwangi become excellent product and become supporter of tourism increase in Banyuwangi. Banyuwangi's unique batik is Gajah Oling. Gajah Oling motif is a cultural heritage for the people of Banyuwangi. The Gajah Oling is related to the character of Banyuwangi society that is religious with the mention of "Gajah Eling" (Prasetyo, 2007: 5). Batik products are even set as one of the flagship product of Banyuwangi Regency to get to Batik Town because it has a lot of uniqueness and interest in batik development (Furyana, 2013). Through the existence of this field, the community interest to open a business as batik craftsmen. The government department of Cooperatives and UMKM mentions SMEs engaged in the creative economy is pengarajin batik.

Based on the data provided by the Office of Cooperatives and SMEs Banyuwangi District indicate that in 2016, there are 296,706 SMEs ([www.banyuwangikab.go.id](http://www.banyuwangikab.go.id)). In addition, the growth of batik craftsmen is increasing. So far, there are 32 batik craftsmen growing in Banyuwangi regency. Department of SMEs and Cooperative of Banyuwangi Regency has a medium for UMKM named "Klinik Usaha Mikro" where this container becomes a place to receive inspiration from society and also help to simplify starting from processing, packing and marketing.

Efforts to develop and empower SMEs in Banyuwangi Regency continue to be done both by the central government and local governments. Significant increase in the business of batik craftsmen this proved much the emergence of batik craftsmen, of course it needs to have support from the government in its development. The government continues to play an active role in encouraging the development of batik craftsmen industry is marked by the Festival batik diadadakan every year by the Department of Tourism. This is one of the government programs Banyuwangi to introduce to local communities and even foreign communities. The Batik Festival is held every year and has always been an exciting event for the community.

In addition to batik festival held, based on Banyuwangi Regulation No. 47 of 2017 on every Thursday for the employees are required to use typical Banyuwangi batik. It also set for education from kindergarten to college level in Banyuwangi Regency. The existence of these policies becomes a promising business opportunity for batik craftsmen (Anjarwati, 2015). This is one of the government's efforts to increase income for the community.

There is no doubt that with the development of batik craftsmen, there are weaknesses faced in the financial management aspects. In his efforts the batik craftsmen do not attach importance to the financial record of business they run. Just use a simple record in an attempt. Batik craftsmen are more concerned with the completion of production compared with good financial records and in accordance with applicable financial standards. By looking at the business activities is actually a more complex process, where starting from getting raw materials to the management into goods that have high value requires detailed recording.

This is because several factors such as the low quality of human resources and the lack of knowledge and entrepreneurial competence resulted in the lending of business and labor productivity. Business actors see that bookkeeping is not very important to apply in their business (Wijaya, 2017). As a result of difficulties in increasing the capacity of their business or developing competing products. Lack of product innovation lacks access to information about market opportunities. Meanwhile, to meet some of these needs, of course, requires a relatively large cost, especially if it is managed independently (Elizabeth, 2013).

One of the batik craftsmen is able to penetrate the go-international but the development is not balanced with a good record and in accordance with the standard. Limitations of business actors to knowledge of accounting science, batik craftsmen assume that the complexity of the accounting process. Actually, accounting is very supportive for the sustainability of a business. Implementation of accounting bookkeeping should produce financial statements. The information provided by the accounting records is useful for decision making so as to improve business management. In addition, there is still a lack of awareness in the financial segregation for private business owners with their business activities. The existence of calculations can help companies make decisions on the business it does.

If batik craftsmen provide financial information, of course, it will bring a lot of influence on his efforts, among others, to facilitate the business development by borrowing capital to the donor, as a reference for nine decisions about the sustainability of the business. From the bookkeeping made, it is able to know the profit and loss of business, knowing the activities undertaken by his business, and able to know the condition of the business. It is interesting to know where batik becomes a supporter of tourism in Banyuwangi and government program that is creative economy development. Associated with batik craftsmen finance which

do not use accounting in accordance with financial standards but the craftsmen still able to survive for until the present time. This becomes something interesting to dig more deeply, how the batik craftsmen interpret the accounting in his business.

Based on the background that has been described above, researchers are interested to conduct research how batik craftsmen in Banyuwangi District interpret the accounting through the activities of recording in his business. In this case, dealing with how the development of batik craftsmen increasing rapidly from year to year. That we know accounting that has been interpreted as the process of recording transactions to produce financial information. It may be different from the perspective of batik craftsmen. Thus, this study differs from previous research. This study uses an interpretive paradigm with phenomenology approach through interaction that occurs in the ongoing business activities.

## **B. STATEMENTS OF THE PROBLEM**

How does batik artisans interpret the accounting in the business? It is expected that this research can contribute to the development of accounting science in understanding the accounting of the creative economy of Batik Craftsmen

## **C. LITERATURE REVIEW**

Huerta (2015) Investigates the introduction of accounting practices into small family businesses based on socioemotional wealth theory, and reveals that although owners control the implementation of accounting practices, others (family and non-family employees and external experts) at times propose practices. This research investigates the introduction of accounting practices into small family businesses, based on socioemotional wealth theory. It was found that, although owners control the implementation of accounting practices, others (including family employees, non-family employees and external experts) at times propose practices.

Sian (2009) It was found that most SoMEs produce accounting records, often based on computerised packages. However, financial awareness varies significantly and there is evidence that most small enterprise owners rely on their accountants to prepare their financial statements and are often left bewildered by the complexity of the information provided. With UK and the future IASB standards being designed to meet the needs of the largest small and medium-sized enterprises (SMEs), there does appear to be a relatively high level of agreement that specific guidance for much smaller entities would be desirable. However, many of the accountants felt that some aspects of existing regulations, such as the UNCTAD level 3 guidelines, were too complex, indicating that regulators need to carefully consider the contents of regulations for the smallest entities. The findings of this study have implications for regulators who are now considering the possibility of developing guidance for the smallest business entities.

Perry (2009) The study identifies four bank relationship types: serial switching, independence, relationship chasing, and switched off. Consistent with previous research, dissatisfaction with existing relations is frequent but switching is infrequent. Rather than switch bank, the predominant reaction is to reduce the use of bank services. The disadvantage this creates is offset by the development of a closer relationship with business's accountant. Differences of this study with previous research in this study examines how batik district craftsmen focus on the meaning of accounting in an attempt that would function of accounting in the business. In addition, this research is taken in areas that develop local cultures to increase people's incomes.

## **D. EMPIRICAL MODEL AND DATA**

The approach taken in this research is qualitative. Creswell (2013) suggested that qualitative research is essentially a method of exploring and understanding the meaning that some individuals or groups of people assume derives from human or humanitarian problems. Qualitative research is a research approach that is held in a natural setting, plays the researcher as a data collection instrument, using inductive analysis, and focuses on meaning.

In this study, the researcher uses interpretive paradigm. The interpretive paradigm puts more emphasis on the meaning or interpretation of a person against a symbol (Sopannah, 2010). The purpose of research with interpretive paradigm is to interpret (to interpret or to understand) so that this paradigm is not to explain and predict. As there is a positivism paradigm (Sopannah, 2010). Interpretations formed from the understanding of individual consciousness will create a social reality that can change or remain the same according to the understanding of each individual. The Interpretive Paradigm considers that social reality is an order expressed through social interaction and unnecessary to change, but researchers deeply understand why the reality of order occurs (Kamayanti, 2016: 21).

The research approach used is phenomenology. Approach aims to understand the response to the existence of human / society, as well as experience understood in interacting. The method used in the phenomenology approach consists of the stage of intuition, analysis and decryption and the overall result is phenomenological description. Phenomenology sees that the behavior of each individual, whether everything done or said is the result of his interpretation of the world (Sobur, 2013: 427). There are two approaches in the research of phenomenology that is hermeneutic and empirical phenomenology, transcendental phenomenology or psychology (Creswell, 2013). The hermeneutical view is concerned with interpreting and understanding the results of human thinking that characterize the social and cultural world. While transcendental phenomenology received much contribution from Husserl where in the initial studies, states that science is determined by the character of intentionality (Sopannah, 2010).

Departing from the above explanation, the researchers chose phenomenology is an approach that examines a particular phenomenon from the point of view participants. This study is intended to understand the meaning of the participants' experience

of a phenomenon on batik craftsmen. The researcher's hope, with the phenomenology of the researcher can understand how the meaning and symbol of an understanding of batik craftsmen.

The presence of researchers in the field is necessary as a full observer. Therefore there are some attitudes of researchers to be done so that the presence of researchers while maintaining the nature of a qualitative research. The researcher's attitude is intended to be adaptive, responsive, expansive, clarify, and improve the researcher's ability to collect data. The location of the research is batik craftsmen in Banyuwangi Regency. The selection of Banyuwangi Regency is the object of research because this city is one of the districts that have many craftsmen with typical motifs of Osing and many gave birth to small businesses in Banyuwangi Regency. The selection of subjects is tailored to the specific criteria applied based on the research objectives. This research is using several criteria as consideration that the selected object has been in accordance with research objectives such as:

1. The selection is done in accordance with the data of batik craftsmen and recommendations from the Department of SMEs in the field of batik that support for research.
2. Batik craftsmen are registered in the Office of Small and Micro Enterprises (SMEs) and Cooperatives of Banyuwangi District.
3. Having a turnover of Rp.10.000.000 - Rp. 25.000.000 / Month
4. Willing to be an informant with an active role play in providing information in research activities.
5. The year of business establishment of at least 5 years

The researchers chose three batik craftsmen consisting of Nanang Edi Supriyono, the owner of Satrio Batik located at

Krajan Hamlet RT.11 / RW.1 Seneporejo –Siliragung Village Sub-district Banyuwangi Regency, (2) Edi Fitriyanto is the owner of Pusaka Tatsaka addressed Jl. SMA 1 Cluring Tampo Village Cluring District Banyuwangi, (3) Sundjoyo who is a Batik Sayu Wiwit owner located on Jl. Sidopekso Temenggungan - Banyuwangi District.

According to the researchers, the purpose of this study can be achieved using the method of phenomenology. Moustakas (1994: 49) stated that "phenomenology is a scientific study of the aptitude of things, of phenomena just as we see them and as they appear to us in consciousness". Based on the characteristics of phenomenology the researcher felt that phenomenology was appropriate to be used as a methodology in this study. Moustakas (1994) has modified the Van Kaam analysis method as follows (1) Listing and preliminary grouping, (2) Reduction and elimination, (3) Clustering and Thematizing the Invariant, (4) Final Identification of the Invariant Constituents and Themes by Application Constituents, (5) Individual Textural Description, (6) Individual structural description, (7) Structural description, and (8) Construct for each research participants textural-structural description.

## **E. EMPRICAL RESULT**

The main meaning-looking of this study is accounting from the point of view of the creative economy of batik craftsmen in Banyuwangi Regency. This is done by direct observation and direct interviews based on the experience of the informants. Efforts that have been done were conducted by digging awareness of informants on how to interpret the accounting in the business. Researchers seek to put aside experience, theory, and knowledge of accounting. Interviews are conducted by giving informants an opportunity to provide information without the influence of researchers, others, and himself so that informants will enter into the area of awareness and will be obtained a thorough and pure understanding. In this chapter contains exposure data and findings in the field conducted by researchers.

Batik is one of the cultural heritages that have always been the pride of every region. Surely each region has its own characteristics. One of them is Banyuwangi Regency, which continues to increase the productivity of batik as a supporter of tourism and improve the community economy in Banyuwangi especially batik craftsmen.

Accounting is one of the supporting sustainability of a business. Financial records or financial bookkeeping was done by a business as important to know the condition of the company and as a tool of decision-making. Accounting that is closely related to finance, certainly gives a fairly effective impact in the business development of an entity. Banyuwangi regency is a district that improves people economy with creative economy approach.

Accounting practices that run without awareness of the foundations of financial theories even the financial standards that have been made by the government. Most of these small entities practice accounting records and bookkeeping are in accordance with their respective understanding. Yet, the business can survive and develop from year to year, even without using the financial standards that have been made by the craftsmen do not apply it. Understanding of the accounting of each perpetrator of SMEs is different. In this study, it was conducted in 3 Batik craftsmen in Banyuwangi.

Understanding of finance to Satrio Inti batik craftsman is the bookkeeping or recording done every day. Although not understand what the actual accounting. But accounting for them is needed, but this requires ongoing guidance. Accounting is a financial record that is supported by a note.

Informants have a good understanding of accounting that is a recording activity. However, ignorance of accounting theoretically suggests that bookkeeping is the same as accounting. If review, bookkeeping is one of the existing processes in accounting. From some informants realized that accounting is important in a business where the recording system that will facilitate in knowing business development.

Some information given by informants that accounting is used by businesses that are recording of raw materials, sales and orders supported by the note of each transaction. Each informant views it differently in the use of accounting where accounting is used to evaluate the performance of production and future planning. Also used how the company's financial condition. However, if necessary the development is done by doing capital lending.

Research conducted with 3 batik craftsmen as the object of research. Understanding of accounting as a bookkeeping record is used as a "benchmark" for business decision-making. Informants convey the activities of financial recording as part of the accounting, where the recording is done by batik craftsmen to serve as the basis for calculation of decision-making.

## F. DISCUSSION

Based on the research results, the a benchmark is "simple accounting ". The craftsmen interpret the simple accounting that is running in their business. The accounting practice of the creative economy is that of three batik craftsmen do not conform to predetermined standards. This is some batik craftsmen in Banyuwangi have educational background that is not high enough. Although their business is categorized as a business that has grown rapidly, the educational background is only in Vocational High School (SMK). Therefore, the financial record is done quite simple.

The current financial standard is SAK EMKM. Batik craftsmen here do not know what SAK EMKM is. Although without the use of appropriate accounting, batik craftsmen are able to maintain its business until now even years with considerable results. Implementation of accounting in accordance with predetermined standards is also terkendal because the perception of business owners due to accounting is complicated. In line with research conducted by Suwanto (2016), it showed that small entrepreneurs see that the accounting process is considered a waste of time and cost. In addition, the same as the batik craftsmen Sayu Wiwit follows.

"I know that accounting is important in a business, yet, since I do not have accounting ability, I put more focus on production. Because for me, the accounting is complicated and takes a long time ".

The phenomenon of accounting practice performed by batik craftsmen is "simple accounting". The meaning of this accounting is revealed that accounting is a bookkeeping which records the transactions that occurred during the business took place. This is supported by the collection of evidence in the form of a memorandum. The collection of such evidence is one of the forms of accountability committed by employees to business owners.

Satrio Batik craftsmen and Tatsaka Batik are classified as developing batik craftsmen. Informants interpret accounting is accounting as information. Simple accounting runs on this business. Here is the quote from interview:

"I do not really understand with accounting knowledge, it is because I'm not an accounting person. I only graduated from vocational high school and has no correlation with accounting. Therefore, the record is simple in which we only do booking dealing with cash-in and cash-out only. Since batik business is fluctuative, sometime we have high sale but sometimes low sale. Thus, our record keeping can only be done in every 3 months. From this book-keeping, we will find out whether we gain profit or not. In fact, we gain a profit ".

Implicitly, batik craftsmen interpreted accounting is defined as the interaction between humans who communicate the numbers to obtain information that a business desires. Basically information is a collection of data / facts that are organized or processed in a way that has meaning for the recipient. Data that has been processed into something useful for batik craftsmen can provide information in the running of a business that has been done.

This is also in line with the information provided by Satrio batik craftsmen. He is Batik craftsmen who have developed rapidly only by using a simple accounting in running their business.

"Although Satrio Batik has SNI but the accounting is still very simple. This batik craftsman has been in the audit but this is done as a control whether used with good loans provided capital.)

Based on the interviews results, accounting is interpreted as accountable. Accountability in question is the financial employees who are given the task by the owner of the management of his business. In addition, accountability is made to external parties of business on loans and to the government for the operation of a business. Based on the information by the cooperative and SMEs that:

"Actually there is already training for doing bookeeping, yet, the craftmen perception is different. Because most of the batik craftmen has more concerned with the production of accounting records ya. Therefore, most accounting is done through memory ".

This research is in line with Suwanto (2016) who stated that small entrepreneur considers that the accounting process is considered a waste of time and cost. Based on the results of his research, accounting is interpreted as bookkeeping. Business actors can know how much quantity or proportion obtained by listing activity done. Batik crafter is more concerned with how the development of its business with a focus on the production business.

Accounting practices performed by a business is one way to become a monitor as a business. Recording done in the business of batik craftsmen is still very simple due to the lack of human resources to the science of accounting. In the case of the third listing of craftsmen is still simple. Batik craftsmen Satrio still use the data collection prepared when the audit came to check whether the loan provided by the Capital Lender is used properly. This is similar to the craftmen of Tatsaka Pusaka batik that the recording

is done as a report when there is a visit from the Department of Industry and the Department of SMEs. While on Batik Sayu Wiwit recording follows from the previous owner, parents.

Batik craftsmen always use the market development where the price is located in the market. Therefore, it is still able to compete in market development. Determination of the price of batik products made in accordance with the difficulty in making the motifs and materials used for the process of making these batik. Each batik craftsman has a motive that has always been the leading motive. Among those three batik craftsmen, there is one batik craftsman who has an SNI certificate that is Satrio Batik. Satrio batik has SNI certificate in terms of motive and its production.

The study conducted by some batik craftsmen is based on the difficulties that the work done and the ductility in producing the product. Because batik craftsmen assume that the skills of each person is different. So the speed and accuracy in producing the product. Payroll does not follow the UMR from the Government of Banyuwangi Regency. It is back on the agreement between the owner and the employees of batik craftsmen.

On the three objects studied states that accounting is important in a business. Actually the batik craftsmen already understand the accounting process. Yet, it derived back to the human resources owned by batik craftsmen in preparing good and true finance in accordance with the financial standards that have been determined by the government.

It happens because the internal factors of SMEs which is due to educational background that does not know about accounting or bookkeeping, less discipline and diligent in the implementation of accounting bookkeeping, limited guidance of the accounting process is easy to understand, the lack of continuous training and minimal capital owned to hire accountants or accounting software to facilitate the implementation of accounting bookkeeping (kurniawansyah, 2016).

Based on the above description, it can be concluded that the three batik craftsmen know and understand that in accounting practices need to be prepared in accordance with the financial standards set by the government. Accounting has an important role in the sustainability of the business by making accounting records can facilitate batik craftsmen in making a business decision such as alternative pickup that can be used for future planning in business continuity.

## **G. CONCLUSIONS AND SUGGESTIONS**

### **1. Conclusion**

Accounting is interpreted as a process of recording finance related to business activities, product selling price, employee salaries, and the amount of business profits. Accounting is practiced in accordance with the needs and abilities of batik craftsmen. Accounting practices performed by batik craftsmen are still very simple compared to the accounting practices conducted by large companies. The use of accounting is a recording practice undertaken as an assignment to an administrative clerk in business by a business owner. Business owners who are not directly involved in a business activity require that each business activity be reported by notes. Recording is used as one of the "benchmarks" for decision making batik craftsmen. Results of research conducted on 3 batik craftsmen showed that batik craftsmen are aware of the importance of accounting practices in business. It can be seen by the collection of evidence of business transactions conducted during the business took place. Actually this is one of the process leading to accounting practice, but at 3 batik craftsmen have difficulty to arrange a good and correct accounting process. Due to the lack of knowledge of accounting practices and the low level of education both owners and employees of financial administration, recording is done only limited to the "simple" recordings of cash in and cash out where this is supported with the note of each transaction.

### **2. Suggestion**

Some suggestions that can be given by the researchers for the future study are: (1) researchers should perform good and correct accounting practices in accordance with applicable financial standards so that the business can continue to grow; (2) It is expected that with the program of creative economic development the government provides easy accounting practice training so that slowly batik craftsmen will get used to accounting practices that have been given. It takes sustainability training and socialization of financial standards applicable to MSMEs and (3) the research informant should also involve micro-entrepreneurs in contact with outsiders who provide credit, such as banks. This involvement is more representative of the accounting relationship with the sustainability of a business.

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