

## MSME Sustainability Through the Implementation of Management Accounting with Knowledge as a Moderation Variable

### *Sustainability UMKM Melalui Implementasi Akuntansi Manajemen dengan Pengetahuan Sebagai Variabel Moderasi*

Dwi Puryati<sup>1</sup>, Thalita Zherlyn<sup>2</sup>, Ariya Nur Alief<sup>3</sup>

<sup>1,2,3</sup> (Universitas Ekuitas, Bandung, Indonesia)

[dwi.puryati@ekuitas.ac.id](mailto:dwi.puryati@ekuitas.ac.id)

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**Abstract** - This study examines the influence of the implementation of management accounting practices on the performance of micro, small, and medium enterprises (MSMEs) in the City of Bandung as well as the role of management accounting knowledge as a moderation variable. This research has a novelty of the approach used, which combines the indicators of the four stages of management accounting according to the International Federation of Accountants (IFAC). The method used was a quantitative survey with data obtained through questionnaires from 176 MSME actors. Data analysis used multiple linear regression to examine the relationship between management accounting practices and MSME performance, with knowledge as a moderation variable. The results of the analysis showed that decision-making and quality management practices had a positive and significant effect on the performance of MSMEs, while costing, budgeting, controlling, and capital budgeting practices did not have a significant influence. Knowledge of management accounting strengthens the relationship between management accounting practices and MSME performance. This study has limitations only in the Bandung City area with an unbalanced number of respondents in proportion between micro, small, and medium companies. The implications of this study highlight the importance of increasing management accounting literacy and mentoring for MSMEs to increase business competitiveness and sustainability.

**Keywords:** Knowledge, Management Accounting, Performance, SME's.

**Abstrak** - Penelitian ini mengkaji pengaruh implementasi praktik akuntansi manajemen terhadap kinerja usaha mikro, kecil, dan menengah (UMKM) di Kota Bandung serta peran pengetahuan akuntansi manajemen sebagai variabel moderasi. Penelitian ini mempunyai kebaruan dari pendekatan yang digunakan yaitu menggabungkan indikator empat tahapan akuntansi manajemen menurut International Federation of Accountants (IFAC). Metode yang digunakan adalah survei kuantitatif dengan data yang diperoleh melalui kuaseioner dari 176 pelaku UMKM. Analisis data menggunakan regresi linier berganda untuk menguji hubungan antara praktik akuntansi manajemen dan kinerja UMKM dengan pengetahuan sebagai variabel moderasi. Hasil analisis menunjukkan bahwa praktik pengambilan keputusan dan manajemen kualitas berpengaruh positif dan signifikan terhadap kinerja UMKM, sementara praktik costing, budgeting, controlling, dan capital budgeting tidak memberikan pengaruh yang signifikan. Pengetahuan akuntansi manajemen memperkuat hubungan praktik akuntansi manajemen terhadap kinerja UMKM. Penelitian ini mempunyai keterbatasan hanya dilakukan pada wilayah Kota Bandung dengan jumlah responden yang tidak seimbang proporsinya antara perusahaan mikro, kecil, dan menengah. Implikasi penelitian ini menyoroti pentingnya peningkatan literasi akuntansi manajemen serta pendampingan bagi UMKM untuk meningkatkan daya saing dan keberlanjutan usaha.

**Kata Kunci:** Akuntansi Manajemen, Kinerja, Pengetahuan, UMKM.

## INTRODUCTION

Changes in the global business environment have driven the transformation of MSMEs to move towards business sustainability through management accounting practices with a focus on cost efficiency (Azudin, 2018). These conditions are exacerbated by rapid changes in the business environment, including increased competition and technological advancements. Therefore, MSMEs must be able to change their business strategy and create competitive advantages so that they can continue to survive and maintain sustainability (Ismail et.al., 2011). MSMEs must be able to face changes in increasingly competitive competition and global competition and know the factors that can affect the improvement of MSME performance. In 2024, there were more than 65 million MSME units in Indonesia, contributing

60.51% to the national gross domestic product (GDP) and absorbing 97% of the national workforce (Kaharti, 2023). According to the office of cooperatives and small enterprises (2024) the number of MSMEs in Bandung has increased significantly each year, starting from 343,938 units in 2016 to 523,584 units in 2023.

Management accounting practices (MAP) are considered an important tool that can be used by MSMEs to improve efficiency and sustainability (Vilakazi, 2020). Management accounting practices are essential to improve the decision-making process within MSMEs. Effective management accounting practices (MAP) can improve operational efficiency, financial performance, and strategic planning.

Management accounting practices and techniques help the company's management to plan, direct and control the company's operational activities through cost systems, budgeting, performance evaluation, strategic management and information for decision-making that will affect the achievement of optimal company performance (Gyamfi et al., 2020). Therefore, management accounting is crucial in managing businesses, setting strategies, utilizing resources optimally, establishing performance measurement systems, optimizing decision-making processes, and improving the quality of internal and external communication. Abdullah, (2020) said that it is important to increase the awareness of MSMEs to implement a management accounting system to improve the quality of planning, decision-making processes, control and company performance towards business transformation in the era of the industrial revolution. In addition, management accounting can provide reliable data and for business decision processes that will affect globalization, changes in the international market that are increasingly dynamic (Costin, 2017). Thus, the management accounting system is one of the important pillars in achieving business success in today's increasingly complex and competitive era to ensure business sustainability. Research Fuadah et al., (2020) and Pedroso, (2020) there is empirical evidence of a positive relationship between the use of management accounting systems and improving organizational performance.

Micro, small, and medium enterprises (MSMEs) constitute a dominant sector in the economy, yet they are highly vulnerable to business failure due to weak management systems and inadequate record-keeping practices. Properly implemented managerial accounting can serve as a strategic instrument to support planning, control, and performance measurement based on sustainability principles. From a practical standpoint, this study can offer applicable recommendations for MSMEs while also providing valuable input for public policy. Furthermore, strengthening the sustainability of MSMEs will significantly contribute to national economic resilience and enhance Indonesia's global competitiveness. Therefore, this research is not only important but also urgent to undertake, considering the increasingly complex business environment, global sustainability demands, and the long-term need to enhance MSME competitiveness. The existence of MSMEs contributes significantly to economic development through increases in gross domestic product, employment absorption, and export value. MSMEs serve as the frontline in strengthening the economic pillar to achieve the sustainable development goals (SDGs) (Sugiarto, 2021). They play an essential role in generating employment opportunities, ensuring decent working conditions, and fostering creativity and adaptability in responding to economic, social, and environmental challenges, thereby supporting inclusive and sustainable economic growth (Perdana et al., 2023).

The study aims to examine the implementation of managerial accounting practices in micro, small, and medium enterprises (MSMEs) in Bandung City, as well as the effect of these practices on MSME performance, with knowledge serving as a moderating variable. The research questions are: (1) how are management accounting practices implemented in MSMEs in Bandung City, (2) how do management accounting practices influence the performance of MSMEs in Bandung City, and (3) how does knowledge moderate the relationship between management accounting practices and MSME performance in Bandung City.

This research has a state of the art and novelty of the approach used to combine the indicators of the stages of management accounting according to the International Federation of Accountants (IFAC) dividing the stages of management accounting into four stages each stage has different characteristics and focuses. In this study, the indicators used are a combination of stages 1, 2, 3 and 4. In addition, this research was conducted on MSMEs which are businesses with different characteristics from other

companies. Research that adopts the implementation of management accounting in MSMEs in Indonesia is still rarely studied with the variables studied still very limited to costing only.

## **LITERATURE REVIEW**

### **Institutional Theory**

In the context of organization, institutional theory is an approach that explains how organizations and human behavior are influenced by institutional norms, values, and practices. According to Berthod, (2023), institutions, it is understood as rules, and norms that are believed to shape the creation and dissemination of organizations, designs, and practices. By adhering to formal rules, organizations can carry out their activities better in achieving goals.

### **Stakeholders Theory**

This theory states that companies gain a competitive advantage in the market through the achievement of sustainable performance by involving stakeholders (Abdullah, 2020). Freeman et al., (2021) stating that stakeholder theory is the idea of how a venture or business should be managed properly to obtain optimal performance through creating value for customers, suppliers, employees, society and financiers, shareholders, banks and other stakeholders.

### **Micro, Small, and Medium Enterprise (MSME)**

According to Indonesian Government Regulation Number 7 of 2021 concerning the facilitation, protection, and empowerment of cooperatives and micro, small, and medium enterprises (MSMEs), the criteria for MSMEs are: (1) micro enterprises, which have business capital of no more than IDR 1,000,000,000.00 (one billion rupiah) excluding land and buildings of the business premises, and a maximum annual sales turnover of IDR 300,000,000.00 (three hundred million rupiah), (2) small enterprises, which have business capital ranging from IDR 1,000,000,000.00 (one billion rupiah) to IDR 5,000,000,000.00 (five billion rupiah) excluding land and buildings of the business premises, and annual sales turnover between IDR 300,000,000.00 (three hundred million rupiah) and IDR 2,500,000,000.00 (two billion five hundred million rupiah), and (3) medium enterprises, which have business capital ranging from IDR 5,000,000,000.00 (five billion rupiah) to IDR 10,000,000,000.00 (ten billion rupiah) excluding land and buildings of the business premises, and annual sales turnover between IDR 2,500,000,000.00 (two billion five hundred million rupiah) and IDR 50,000,000,000.00 (fifty billion rupiah).

### **Basic Framework for the Development of Management Accounting Practice According to IFAC 1998**

IFAC's statement no. 1 regarding management accounting practices, states that management accounting practices can be divided into 4 stages as follows Abdel-Kader, (2006): (1) stage 1 (before 1950): focus on costs and financial control. The practice of management accounting at this stage is not completely independent and separate from financial accounting. (2) Stage 2 (1950-1965): focus on providing information for decision-making with several techniques such as standard costs, break-even point analysis and liability accounting. Accounting was far from the shadow of financial accounting. (3) Stage 3 (1965-1985): focused on reducing resource wastage by using mathematical model tools such as multiple regression models and economic order quantity. (4) Stage 4 (1985-present): centered on the creation of corporate value through the effective use of resources characterized by technical analysis of customer profitability, value-added analysis, just in time, balanced scorecard and management accounting strategies. This basic framework will be used in exploring management accounting practices in MSMEs in Indonesia.

### **Sustainability**

Sustainability has become a critical concern for modern companies. Corporate sustainability refers to a firm's ability to fulfill the needs of its current stakeholders without undermining its capacity to meet the needs of future stakeholders. This concept emphasizes the integration of economic, environmental, and social considerations in both short-term and long-term corporate activities, positioning corporate sustainability as a key element in driving broader global sustainability transformation, supported by continuous implementation and evaluation of sustainability practices, (Vanini & Bochert, 2024). Sustainable business has become an increasingly prominent global trend, particularly since the COVID-

19 pandemic, which has heightened awareness of social, environmental, and economic vulnerabilities. In response, many companies are transforming their business models to integrate sustainability principles (Allal-Chérif et al., 2023). The essential function of companies extends beyond profit generation to encompass the creation of value for society. In a world marked by volatility, uncertainty, complexity, and ambiguity, fundamentally new ways of conducting business-ways that integrate economic success with social responsibility and sustainable development (Van Tulder & Van Mil, 2022).

### **Management Accounting**

According to the Institute of Management Accountants (IMA), management accounting is a professional discipline that supports managerial decision-making through activities such as strategic planning, performance management, and the provision of expertise in financial reporting and control to help organizations formulate and implement their strategies (Al-Dhubaibi et al., 2023). Similarly, the Chartered Institute of Management Accountants (CIMA) defines management accounting as a structured process of collecting, analyzing, and communicating information to assist management in planning, controlling, and monitoring organizational activities, while also ensuring the efficient and accountable use of organizational resources (My, 2022). Management accounting is an important means of managing a business and increasing its competitiveness. The active use of management accounting in the management activities of enterprises will allow for more efficient management of available resources (Zaitsev, 2023).

### **Knowledge**

Knowledge is the result of an individual's learning process and experience that includes understanding, skills, and information that are used to make decisions and solve problems in an organization. In the context of management, knowledge is seen as a strategic asset that is able to create competitive advantages and improve company performance (Choe, 2016). Increasingly fierce global competition and increasing complexity of the business environment encourage MSMEs to transform towards a knowledge-based economy, where knowledge is seen as the main strategic asset in increasing business competitiveness and sustainability. In the context of MSMEs, management accounting plays an important role as a source of knowledge that provides relevant information for planning, control, and decision-making. Management accounting knowledge helps MSME actors understand cost dynamics, operational efficiency, and business performance, thereby enabling them to adapt to market changes, improve the quality of decisions, and maintain business sustainability in the long term (Ghasemi et al., 2019; Nuhu et al., 2020).

### **Conceptual Frameworks**

Relevant and reliable accounting information is a crucial foundation for maintaining business sustainability. The implementation of management accounting enables SMEs to operate more efficiently, innovatively, and responsibly in managing business performance. Management accounting provides relevant information to support planning, control, and strategic decision-making processes. Management accounting practices refer to the use of various accounting techniques and tools to support managerial decisions. In the context of SMEs, management accounting practices are not always complex; they can begin with simple activities such as planning, budgeting, controlling, decision-making, and quality management. Effective implementation of management accounting practices can help SMEs improve operational efficiency, reduce costs, and formulate more accurate business strategies. These conditions directly contribute to the improvement of SME performance and enhance their competitiveness. However, the relationship between management accounting practices and SME performance is not always linear. The degree of effectiveness in implementing management accounting is often influenced by the owner's or manager's knowledge of management accounting, which may strengthen or weaken the impact of management accounting practices on performance. Therefore, knowledge is viewed as a moderating variable within this conceptual framework. The following is a discussion of the relationship between management accounting practices and MSME performance and hypothesis development.

### **Cost of Products and MSME Performance**

A competitive advantage in prices can be achieved through the determination of proper production costs. Inaccuracies in the calculation of the cost of production will affect the determination of the selling

price (Hia, 2023; Ndruru, 2023; Sinaga, 2024) and profits, so that it can have a detrimental impact on the company. In addition, the cost of production is also used as a tool to measure the efficiency of the implementation of the production process, as well as a basis for decision-making for the company's management (Susanto, 2019). Strategic costing is a market-oriented cost strategy in achieving a sustainable competitive advantage. Cost strategy plays a significant role in decision-making, especially in the current business environment, which is full of uncertainty. The results of the study state that Diyanti, (2024) strategic costing has a positive influence on organizational performance and plays a role in creating a sustainable competitive advantage. The results of the study (Adu-Gyamfi et.al., 2020; Mehta, 2020) stated that the company's performance will be better when management understands the importance of calculating the cost of production to carry out the management function.

H<sub>1</sub>: Determination of the cost of production is positively related to the performance of MSMEs.

### **Budgeting and Performance**

Budgets play a crucial role in optimizing a company's performance. Its primary function extends beyond serving as a planning tool, it also acts as an instrument for control and performance evaluation (Schubert, 2021). Budget planning is the process of forecasting future events, and determining how activities should be managed based on the goals established by an organization (Agbenyo, 2018). As a fundamental managerial accounting technique for any business, budgeting functions as a strategic guide that enables firms to plan their expenditures and revenues. With an effective budgeting system, management can anticipate potential costs and allocate resources efficiently. In the context of the growing complexities of modern business environments, budgets must be designed to be flexible and adaptive to market dynamics. Such flexibility allows organizations to make more timely and strategic decisions. A well-implemented budgeting system enhances operational efficiency, reduces financial risks, and enables firms to capitalize on market opportunities more effectively. The study Niroula, (2025) of management accounting practices implemented in Nepali commercial banks, concluded that a moderate positive relationship exists between all management accounting practices and organizational performance, with budgeting demonstrating the strongest relationship. Budget planning and control significantly influence bank performance. Previous research also confirms that budgeting has a significant and positive relationship with financial performance (Nair, 2020; Schubert, 2021). Tuan, (2022) Ho Chi Minh City, Vietnam. Furthermore, Le, (2020) states that budget has a significant positive relationship with sales growth, profit growth and managerial performance.

H<sub>2</sub>: Budgeting is positively related to MSME performance.

### **MSME Control and Performance**

Control is the process of monitoring and evaluating the implementation of the plan to ensure that organizational goals are achieved. Effective control allows management to identify discrepancies between performance realization and expectations and take decisive action. Prasad, (2020) emphasizing that control is a dynamic management function that must always be adjusted to business changes. Control is one of the tools used by owners/managers to carry out the desired strategy and is a competitive advantage in the company. Control represents the process by which managers can ensure that the resources obtained will be used efficiently and effectively to meet the organization's objectives. Control has a great influence on the achievement of company performance measures (Jardioui, 2020; Palupi et.al., 2023), stating that MSMEs implement control as a strategy in dealing with limited resources. A study Niroula, (2025) on management accounting practices implemented in Nepalese commercial banks, found that controls have a significant positive impact on organizational performance. It also concluded that control influences the company's financial performance (Alvarez, 2021). Likewise, the research Nair, (2020) concludes that control has a significant positive effect on business performance.

H<sub>3</sub>: Control is positively related to MSME performance.

### **Decision-Making and Performance of MSMEs**

Studies Lan, (2020) have shown that the role of management accounting provides useful information to convince internal management in making short-term and long-term business decisions. The function of management accounting is to assist managers in making informed decisions by using appropriate analytical techniques. Furthermore, He et.al., (2017) it is mentioned that the decision support system is

very important and beneficial for businesses when used can help managers make decisions quickly and accurately, increase competitiveness, increase investor confidence and improve business image. Management must be able to adopt new technologies, and manage data efficiently is now a prerequisite for effective decision-making (Costin, 2017). Organizations must be capable of processing large volumes of information, transforming them into actionable insights, and responding rapidly to changing conditions. Managers who successfully integrate technology with management accounting practices are better equipped to anticipate trends, streamline operations, and ensure that decisions are based on accurate and relevant evidence. This shows that the higher the adoption of management accounting practices, the better the organization's performance. Studies Yahya et.al., (2021) found that MSMEs apply simple control in their business, which is expected to improve business performance and eliminate potential failures in managing their business. Effective management accounting practices function as mechanisms for environmental scanning, providing managers with comprehensive information about internal operations and external market conditions. It shows management accounting supports the formulation of strategies that allow firms to create value and strengthen their competitive advantage (Terdapong, 2019). Empirical evidence from (Abdullah, 2020; Mehta, 2020) supports these arguments, showing that management accounting practices through costing systems, decision-making, strategic planning, and advanced manufacturing technology have a significant influence on the company's financial performance.

H<sub>4</sub>: Decision-making in relation positively to the performance of MSMEs.

#### **Capital Budgeting and MSME Performance**

Capital budgeting (capital budgeting) is an instrument used to plan and allocate financial resources in such a way that the company's perspective investments optimize the wealth of shareholders Garrison, (2021), capital budgeting is the process of planning and making decisions related to long-term investments such as the purchase of fixed assets, long-term marketing projects, and research and development activities. Because it involves large funds, this process requires careful evaluation and selection. Expectations of returns are also a key factor, where investors tend to choose projects with higher profit potential than the risks incurred (Nurasik, 2023). Literacy skills in budget preparation have been proven to have a significant impact on the performance of MSMEs, as explained by (Amri, 2018; Chepngetich, 2016; Pramestiningrum, 2019).

H<sub>5</sub>: Capital Budgeting is positively related to the performance of MSMEs.

#### **Quality Management and MSME Performance**

Quality management is concerned with activities and processes in ensuring the products/services produced by the company are in accordance with quality standards and customer expectations. Surya, (2022) stated that the company will make continuous improvements in using existing resources to provide products or services and services that customers need and want. Quality management contributes directly to improving operational efficiency, customer satisfaction, innovation, and productivity, which ultimately drives the performance of MSMEs in the long run. The results of the study concluded that quality management has a significant effect on sustainability performance (Ali, 2021). Quality management has a significant contribution to management operations (Shaheen, 2022). Moreover, studies (Baloch, 2020; Ralahallo, 2023; Sharly, 2020) indicate that quality management has a positive influence on organizational performance.

H<sub>6</sub>: Quality management is positively related to MSME performance.

#### **Knowledge and Management Accounting Practices**

Knowledge of management accounting is highly crucial for MSMEs because it supports the measurement, analysis, and presentation of financial information needed for effective decision-making. Management accounting practices encompass planning, organizing, decision-making, and performance measurement. The main challenges include limited knowledge, constrained resources, and restricted access to technology. A firm's progress is strongly influenced by the quality of its human resources, including their level of accounting knowledge. Low accounting literacy can lead to managerial failures in determining appropriate business policies (Choirul Hudha, 2017). Therefore, enhancing understanding and providing training in management accounting are essential for enabling

MSMEs to improve the effectiveness of business management and strengthen their competitiveness (Asnita, 2024).

H<sub>7</sub>: Knowledge of moderating management practices on MSME performance.

## RESEARCH METHOD

The research applies a quantitative method with a causal approach. Its primary objective is to examine the causal influence of the implementation of managerial accounting practices on MSME performance, as well as to assess the role of knowledge as a moderating variable. The implementation of managerial accounting practices is classified into five variables is classified product costing, budgeting, capital budgeting, decision making, control, and quality management as independent variables, while MSME performance serves as the dependent variable, with knowledge functioning as the moderating variable, spesially knowledge for management accounting as costing, budgeting, decision making, controlling, quality management, performance and sustainability. And sustainability measured for implemented management accounting practice and performance. The population consists of approximately 46,614 MSMEs in Bandung City. The sample was selected randomly using the slovin formula, resulting in a minimum sample size of 118. A total of 250 questionnaires were distributed, and 176 MSMEs returned and completed them properly. The instrument testing method includes validity tests, reliability tests, and classical assumption tests. The validity test aims to ensure that the collected data are accurate and meet the required criteria, which is indicated when the calculated r-value is greater than or equal to the critical r-value. Next, the reliability test assesses the consistency of the research instrument using cronbach's alpha, where a value greater than 0.6 indicates that the instrument is reliable. The classical assumption tests include assessments of normality, multicollinearity, and heteroscedasticity, which are conducted to meet the prerequisites of regression analysis. In addition, the coefficient of determination ( $R^2$ ) is used to determine the extent to which the independent variables (X) can able to explain their influence on the dependent variable (Y). Hypothesis testing consists of the f-test to evaluate model fit and the t-test to examine the significance of the influence of each independent variable on the dependent variable.

## FINDINGS AND DISCUSSION

### Findings

#### Respondent Overview

In this study, the number of respondents was 176 people, with the distribution of data based on the length of business operation, age, work experience, and educational background as follows.

Table 1. Respondent Data

Catagory	Information	Amount	%
Length of operation	< 2 years	61	35%
	> 2 years	115	65%
		176	100%
Age	< 30 years old	108	61%
	> 30 years old	68	39%
		176	100%
Work experience	< 5 years	61	35%
	> 5 years	115	65%
		176	100%
Educational background	Diploma & bachelor	72	40%
	High/junior school	104	60%
		176	100%

Sources: Data processed by researchers, 2025.

#### Implementation of Management Accounting Practices in MSMEs in Bandung City

Questionnaires from 176 respondents of MSMEs in the city of Bandung after the data were processed showed the implementation of management accounting practices with the following recapitulation of results.

Based on table 2, the researcher can interpret that the management accounting practices of MSMEs in the city of Bandung-specifically in the areas of cost determination, budgeting, control, decision-making,

quality management, and performance-fall into the “good” category, while capital budgeting and knowledge are categorized as “adequate”.

Table 2. Results of Implementation of Management Accounting Practices

Variabel	Average Score	Catagory
Costing	3,057	Good
Budgeting	3,027	Good
Controlling	3,351	Good
Capital budgeting	2,886	Adequate
Desicion making	3,422	Good
Quality management	3,420	Good
Knowledge	2,920	Adequate
Performance	3,442	Good

Sources: Data processed by researchers, 2025.

### **Instrument Test**

#### **Validity Test**

The instrument is considered valid if the calculated *r* value is greater than the table *r* value. The following are the validity test results based on responses from 176 participants.

Table 3. Validity Test Results

Variabel	Item	r Test	r Table	Information
Costing	P1	0,773	0,148	Valid
	P2	0,773	0,148	Valid
Budegting	P1	0,689	0,148	Valid
	P2	0,502	0,148	Valid
	P3	0,456	0,148	Valid
Controlling	P1	0,486	0,148	Valid
	P2	0,465	0,148	Valid
	P3	0,375	0,148	Valid
	P4	0,41	0,148	Valid
Capital budgeting	P1	0,342	0,148	Valid
	P2	0,256	0,148	Valid
Decision making	P1	0,414	0,148	Valid
	P2	0,276	0,148	Valid
	P3	0,276	0,148	Valid
Quality management	P1	0,805	0,148	Valid
	P2	0,230	0,148	Valid
Knowledge	P1	0,351	0,148	Valid
	P2	0,350	0,148	Valid
	P3	0,331	0,148	Valid
	P4	0,452	0,148	Valid
	P5	0,407	0,148	Valid
Performance	P1	0,153	0,148	Valid
	P2	0,165	0,148	Valid

Sources: Data processed by researchers, 2025.

Based on the table above, it can be concluded that all question items meet the valid criteria indicated by the calculated *r* value greater than the *r* table.

#### **Reliability Test**

Reliability tests are used to measure the consistency and reliability of a research instrument. An instrument meets the reliability criteria if cronbach's alpha value is greater than 0.6, indicating that the instrument is accurate and accountable. The following are the results of the reliability test.

Table 4. Reliability Test Results

Variabel	Croncbach's Alpha	Reliable Value Limits	Information
Costing	0,804	0,6	Reliabel
Budgeting	0,789	0,6	Reliabel
Controlling	0,788	0,6	Reliabel
Capital budgeting	0,813	0,6	Reliabel
Decision making	0,795	0,6	Reliabel
Quality management	0,830	0,6	Reliabel
Knowledge	0,788	0,6	Reliabel
Performance	0,893	0,6	Reliabel

Sources: Data processed by researchers, 2025.



The results of the reliability test in table 4, all variables have a cronbach's alpha value of more than 0.60, which indicates that the instrument has a good level of reliability and can be used in this study.

### Classic Assumption Test

The results of the classical assumption test are all fulfilled with the description presented as follows:

Table 5. Classical Assumption Test Results

Classic Assumption Test	Test Results	Conclusion																					
Normality test	The significance value of the results of the kolmogorov smirnov test is 0.068	The significance value of the results of the kolmogorov smirnov test is 0.068 >0.05, so that it is concluded that the data is normally distributed																					
Multicollinearity test	Variance Inflation factor (VIF) value below 10 and tolerance value above 0.10	<div>The test results showed that all variables had a VIF of &lt; 10 and a tolerance value of &gt; 0.10 with the following details:</div> <table><tr><th>Variabel</th><th>VIF</th><th>Tolerance</th></tr><tr><td>Costing</td><td>2,237</td><td>0,447</td></tr><tr><td>Budgeting</td><td>2,893</td><td>0,346</td></tr><tr><td>Controlling</td><td>2,318</td><td>0,431</td></tr><tr><td>Cap. budget</td><td>1,591</td><td>0,629</td></tr><tr><td>Quality</td><td>1,081</td><td>0,925</td></tr><tr><td>Knowledge</td><td>2,091</td><td>0,478</td></tr></table>	Variabel	VIF	Tolerance	Costing	2,237	0,447	Budgeting	2,893	0,346	Controlling	2,318	0,431	Cap. budget	1,591	0,629	Quality	1,081	0,925	Knowledge	2,091	0,478
Variabel	VIF	Tolerance																					
Costing	2,237	0,447																					
Budgeting	2,893	0,346																					
Controlling	2,318	0,431																					
Cap. budget	1,591	0,629																					
Quality	1,081	0,925																					
Knowledge	2,091	0,478																					
Heteroscedasticity test	The significance value of the glejser test result is greater than 0.05	<div>The significance value of the glejser test results is &gt; 0.05, then there is no heteroscedasticity:</div> <table><tr><td>Costing</td><td>0,265</td></tr><tr><td>Budgeting</td><td>0,442</td></tr><tr><td>Decision</td><td>0,854</td></tr><tr><td>Capital bud.</td><td>0,692</td></tr><tr><td>Controlling</td><td>0,400</td></tr><tr><td>Quality man</td><td>0,016</td></tr><tr><td>Knowledge</td><td>0,641</td></tr></table>	Costing	0,265	Budgeting	0,442	Decision	0,854	Capital bud.	0,692	Controlling	0,400	Quality man	0,016	Knowledge	0,641							
Costing	0,265																						
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Controlling	0,400																						
Quality man	0,016																						
Knowledge	0,641																						

Sources: Data processed by researchers, 2025.

### Regression Analysis Results

The result of the data processing produced the following regression equations:

$$Y = 0.021 + 0.04 X_1 + 0.174 X_2 + 0.229 X_3 - 0.051 X_4 - 0.169 X_5 + 0.797 X_6 + e \quad (1)$$

Y : MSME performance

X<sub>1</sub> : Product costing

X<sub>2</sub> : Budgeting

X<sub>3</sub> : Decision making

X<sub>4</sub> : Capital budgeting

X<sub>5</sub> : Controlling

X<sub>6</sub> : Quality management

From the regression equation, it can be seen that the relationship between the variables X<sub>1</sub>, X<sub>2</sub>, X<sub>3</sub> and X<sub>6</sub> with the variable Y is positive, and the relationship between the variables X<sub>4</sub> and X<sub>5</sub> and the variable Y is negative. Variable X<sub>6</sub> is quality management, has the strongest contribution in influencing the performance of MSMEs.

### Determination Coefficient Test Results

Table 6. Determination Coefficient Test Results

Model	R	Model Summary <sup>b</sup>		
		R Square	Adjusted R Square	Std. Error of the Estimate
1	.679 <sup>a</sup>	.461	.442	.12795

a. Predictors: (constant), qualityman, capbudgeting, costing, decmaking, controlling, budgeting  
b. Dependent variable: performance

Sources: Data processed by researchers, 2025.

The table presents the results of the coefficient of determination test for the regression model employed in this study. The R Square value indicates the proportion of variance in the dependent variable-MSME performance-that can be explained by the independent variables included in the model, which in this case amounts to 46,10%.

### Hypothesis Test Results

The results of the f test as presented in table 7 show a significance value of 0.000, smaller than 0.05, so it can be concluded that the model used is fit, and can be continued to the next test.

Table 7. Model Fit Test Results

ANOVA <sup>a</sup>					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	2.370	6	.395	24.131	.000 <sup>b</sup>
Residual	2.767	169	.016		
Total	5.137	175			

a. Dependent variable: performance

b. Predictors: (constant), qualityman, capbudgeting, costing, decmaking, controlling, budgeting

Sources: Data processed by researchers, 2025.

The results of the partial influence test between independent and dependent variables are presented in full in table 8 below.

Table 8. Hypothesis Test Results

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.021	.068		.302	.763
Costing	.004	.089	.004	.047	.963
Budgeting	.174	.127	.131	1.369	.173
Dec.Making	.229	.097	.179	2.353	.020
Cap. Budgeting	-.051	.074	-.047	-.686	.493
Controlling	-.169	.100	-.143	-1.687	.093
QualityMan.	.797	.075	.623	10.613	.000

Sources: Data processed by researchers, 2025.

This table displays the results of the partial test analysis of each independent variable on the performance of MSMEs. From table 8 it can be concluded that:

1. The  $X_3$  variable (decision making) and the  $X_6$  variable (quality management) have a significance value of less than 0.05, indicating that the decision-making and quality management variables have a significant influence on the performance of MSMEs.
2. Variables  $X_1$  (product pricing),  $X_2$  (budgeting),  $X_4$  (capital budgeting), and  $X_5$  (control) did not have a significant effect on MSME performance because the significance value was  $> 0.05$ .

### Moderating Variable Test Results

The following table 9 presents the results of the knowledge moderating variable test that is suspected to affect the relationship between independent variables of management accounting practices and MSME performance.

Table 9. Moderating Variable Test Results

Variabel	Coefficient Determination (R <sup>2</sup> )		Information
	Before Testing	After Testing	
Costing	0.022	0.041	Moderate
Budgeting	0.066	0.069	Moderate
Decision making	0.065	0.075	Moderate
Capital budgeting	0.07	0.041	Not moderation
Controlling	0.025	0.039	Moderate
Quality management	0.429	0.431	Moderate

Sources: Data processed by researchers, 2025.

From table 9 above, it can be concluded that the knowledge variable can strengthen the relationship between determining cost of goods, budgeting, decision-making, quality control and management with MSME Performance. This can be seen from the increase in the coefficient value of determination after the knowledge variable is included in the model.

### Discussion

#### The Influence of Product Costing on MSME Performance

In this study, the determination of product cost (costing) was found to have no significant effect on MSME performance. This condition is presumed to be caused by inaccuracies in calculating product costs, insufficient record-keeping, cost fluctuations, and the suboptimal use of pricing methods by

MSMEs (Trianawati, 2025; Turnip, 2024). This finding is supported by questionnaire data showing that the average score for product cost calculation is 3.057. To enhance performance, MSMEs need to calculate production costs accurately and in detail, employ appropriate methods such as full costing or activity-based costing (ABC), and implement proper financial record-keeping so that selling prices can be set competitively and profitably (Turnip, 2024).

#### **The Influence of Budgeting on MSME Performance**

The results of the hypothesis test on budgeting and MSME performance show a significance value of 0.173, which is greater than 0.05. Therefore, it can be concluded that budgeting does not have a significant effect on MSME performance. Many MSME owners possess strong technical skills related to the products or services they offer, but lack adequate knowledge and skills in business management and budgeting. This condition leads to suboptimal budgeting processes that are not implemented effectively, resulting in a limited impact on performance. This finding is supported by the questionnaire results, which indicate that the level of MSME actors' knowledge regarding budgeting is relatively low, with an average score of 2.98. This finding is supported by the study of Hadiwidjojo, (2022) which concludes that the budgeting system has not functioned effectively within managerial accounting practices, and therefore does not positively affect organizational performance. Similarly, the study Palupi et.al., (2023) reports that MSMEs have not extensively implemented budgeting practices to plan their finances, both in terms of revenues and expenditures.

#### **The Influence of Decision making on MSME Performance**

The significance value of the hypothesis test shows a figure of 0.020, which is lower than the threshold of 0.05. This indicates that the decision-making process has a significant effect on MSME performance. In an organizational context, decision-making is one of the core managerial processes that determines the overall direction and effectiveness of the enterprise. Managers have the responsibility to make informed and appropriate decisions to ensure that organizational objectives are achieved efficiently. Sound decisions contribute to the establishment of work standards, the resolution of operational problems, and the alignment of all organizational components toward shared goals. Consequently, effective decision-making processes play a crucial role in enhancing overall business performance (Hantono et.al., 2025). Effective management accounting practices through proper decision-making will support the company in achieving a competitive advantage and creating company value (Terdpapong, 2019). This shows that the higher the adoption of management accounting practices, the better the organization's performance. The results of this study are in line with previous research conducted by the study (Abdullah, 2020; Mehta, 2020) concludes that management accounting practices through decision-making have a significant effect on company performance.

#### **The Influence of Capital Budgeting on MSME Performance**

The effect of capital budgeting on MSME performance in this study is reflected in the significance value of 0.493, which is greater than the 0.05 threshold. This indicates that capital budgeting does not have a significant influence on MSME performance. The direction of the relationship between these two variables is negative. This negative relationship may occur because MSMEs have not fully implemented capital budgeting practices Christine, (2023), resulting in investment decisions that are not based on thorough analysis and ultimately lead to a decline in business performance (Widodo, 2013). This situation is evident in the present study, as shown by the questionnaire results, which reveal relatively low scores for the capital budgeting variable compared to other variables, with an average score of 2.88. The findings of this study are consistent with prior research by Purnamasari, (2024) which reported that capital budgeting is not a predictor of SMEs' financial performance. However, these results contradict those Aamir, (2019) who found that capital budgeting has a significant effect on firm performance. Such differences in empirical findings may be attributed to various factors, including limited understanding among MSME managers regarding long-term investment planning, resource constraints, and difficulties in accessing long-term financing for investment activities. Therefore, capacity-building initiatives and managerial assistance are needed to ensure that MSMEs can effectively implement capital budgeting practices. Strengthening their ability to evaluate and plan long-term investments will enable capital budgeting to contribute positively to MSME performance in the future.

### **Influence Controlling on Performance MSME**

The study concludes that control does not have a significant effect on MSME performance, as indicated by the significance value exceeding 0.05. Moreover, the direction of the relationship between control and MSME performance is negative. This means that stronger control mechanisms may actually decrease performance. Such a situation may occur because the implementation of control is too rigid or misaligned with the needs and capacities of MSMEs. Excessive control can hinder flexibility, slow down decision-making processes, and increase administrative costs. As a result, control systems become burdensome and fail to make a meaningful contribution to performance improvement. In addition, there are limitations in human resources and an inadequate understanding of control systems within many MSMEs. When control mechanisms are implemented without sufficient training or adaptation to the business context, they may become ineffective, which explains why their influence on performance is not significant. These findings contradict previous Schubert, (2021) concluded that budgetary control has a significant and positive relationship with financial performance. Similarly, Srbinska, (2023) found that budget control has a significant positive effect on financial performance.

### **The influence of quality management on MSME performance**

In this study, the hypothesis test demonstrates that quality management has a significant effect on MSME performance. The effective implementation of quality management can enhance both financial and non-financial performance. Through the application of quality management based on process approaches and continuous improvement, MSMEs are able to reduce waste, lower defect rates, and increase production speed. These improvements contribute to cost reduction and higher profit margins. In addition, product and service quality that aligns with customer expectations positively affects customer satisfaction and loyalty, which in turn influences revenue and strengthens the company's image. The study by Yusr, (2014) shows that MSMEs applying basic principles of quality management, even on a limited scale, exhibit better performance compared to those that do not. Therefore, public policy interventions, capacity-building training, and the provision of incentives are essential to encourage the adoption of quality management systems among MSME practitioners. This research supports previous research from (Amalia, 2019; Bhatia, 2018) those who found that quality management has a direct impact on business performance. According to Barbosa, (2022) the benefits of a quality management system will improve operational performance, reduce costs, support continuous improvement, increase stakeholder satisfaction, and reduce work risks. Meanwhile, it states that quality management has a positive relationship with business performance (Soares, 2021).

### **Knowledge of Moderating the Relationship Between Management Accounting Practices and MSME Performance**

Based on table 9, it can be concluded that the knowledge variable is able to moderate the relationship between management accounting practices and MSME performance. Knowledge is proven to moderate the relationship between management accounting practices-including product cost determination, budgeting, control, decision-making, and quality management and MSME performance. This moderation effect can be observed from the differences in the coefficient of determination values before and after the variable is included in the regression model. Knowledge provides an additional contribution and strengthens the relationship between planning both in terms of cost strategy and budgeting, and organizational performance (Desta, 2025; Pertiwi, 2022). The higher the level of knowledge possessed by MSME managers, the stronger the relationship between management accounting practices and MSME performance. Likewise, for the relationships involving management accounting practices such as decision-making, control, and quality management with MSME performance, knowledge is able to moderate these relationships. Adequate mastery of knowledge influences a more effective and adaptive decision-making process, enabling managers to respond to changes while maintaining long-term financial stability. This, in turn, enhances business performance and supports business sustainability (Desta, 2025). The knowledge possessed by MSME managers encourages them to carry out control activities and implement quality management more effectively, which in turn leads to improved MSME performance. This finding is consistent with the study by Soares, (2021), which states that knowledge has a positive relationship with company performance. Similary Wawo, (2023), found that accounting

knowledge has a significant effect on the business sustainability of MSMEs, as adequate understanding enables business owners to manage operational and financial activities more efficiently.

However, knowledge is unable to moderate the relationship between capital budgeting and MSME performance. This may be due to the negative and insignificant relationship observed between capital budgeting and MSME performance. MSMEs operating on a small scale with simple financial structures often perceive capital budgeting practices as overly complex and burdensome to their business operations (Christine, 2023). As a result, capital budgeting does not substantially contribute to improving business performance. Therefore, MSMEs need to revise their capital budgeting practices to make them more effective, practical, and aligned with their operational capabilities, so that these practices can truly support better decision-making and enhance overall business performance.

## **CONCLUSION**

The findings of this study indicate that MSMEs in Bandung City have implemented various management accounting practices, including product cost determination, budgeting, capital budgeting, control, decision-making, and quality management. The results further reveal that the application of management accounting practices related to decision-making and quality management has a positive and significant effect on MSME performance. In contrast, cost determination, budgeting, capital budgeting, and control do not show a significant influence. Additionally, managerial accounting knowledge strengthens the relationship between management accounting practices and MSME performance. The strength of this study lies in its comprehensive approach, which integrates six management accounting practices based on the IFAC framework and examines the moderating role of knowledge, in the a topic that remains relatively underexplored in the Indonesian MSME context. These findings serve as a valuable reference for MSMEs in improving financial literacy through the implementation of management accounting to enhance performance and ensure business continuity. However, this study has limitations, as it focuses solely on MSMEs in Bandung City, making the results less generalizable to other regions. The sample is also dominated by micro-scale enterprises, which may influence the overall findings. Future research is recommended to expand the research subjects, include additional variables, and deepen the analysis based on business types and MSME categories.

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