



Determinants of Accounting Implementation Strategies among MUI Halal-Certified MSMEs on Lombok Island

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ABSTRACT

Purpose: This study aims to identify and analyze the determinants of the strategies implemented by MUI-certified halal MSMEs in the application of accounting on Lombok Island.







Design/Method/Approach: This study used a qualitative approach, data was collected through in-depth interviews, observations, and documentation of MUI-certified halal MSMEs.

Findings: The research findings indicate that there are several key factors influencing the accounting implementation strategies of SMEs, namely: (1) SMEs in Lombok Island record financial transactions in conducting their businesses, (2) 67% of SMEs on Lombok Island separate personal finances from business finances, (3) 83% of SMEs on Lombok Island create transaction journals and post them to the general ledger, (4) 83% of SMEs on Lombok Island have prepared financial statements.

Originality/Values: This study contributes to the development of sharia accounting practices in the SME sector and highlights the importance of continuous mentoring so that halal SMEs can grow sustainably and professionally.

INTRODUCTION

The Province of West Nusa Tenggara (NTB) was recognized as the World's Best Halal Tourism Destination in 2015 and 2016, and the city of Lombok was awarded the same title in 2019 by the Global Muslim Travel Index (GMTI)¹. The majority of Lombok's population adheres to Islam according to data from Statistics Indonesia (BPS), approximately 5.2 million people, or 96.8% of the population, are Muslims². In 2016, the Indonesian Council of Ulama (Majelis Ulama Indonesia or MUI) issued over 600 halal certificates for halal tourism products, including food and souvenirs, as reported by the Lombok Tourism Office³. This achievement highlights the need to identify and analyze the determinants of strategic factors influencing MUI-certified MSMEs (Micro, Small, and Medium Enterprises) in the implementation of accounting practices in Lombok. Such insights can serve as a reference and guideline for other regions in Indonesia that aim to develop halal based industries.

Halal Food	Modest fashion	Islamic Finance	Media and recreation	Tourism	Pharmacy and cosmetics
					
71.1	68.0	91.0	26.8	58.0	46.3

Micro, Small, and Medium Enterprises (MSMEs) constitute the backbone of Indonesia's economy, including in Lombok Island's tourism sector. In this tourism-driven region, MSMEs not only play a crucial role in creating employment opportunities but also in stimulating local economic growth and enhancing community welfare⁴. Over the past few years, public

¹ Dinas Pariwisata Provinsi Nusa Tenggara Barat, "Anugerah Pariwisata Halal Terbaik 2016," diakses 31 Mei 2026, <https://lomboksumbawatourism.ntbprov.go.id/anugerah-pariwisata-halal-terbaik-2016/>; Mastercard dan CrescentRating, *Global Muslim Travel Index 2019* (Singapore: CrescentRating, 2019).

² Badan Pusat Statistik Provinsi Nusa Tenggara Barat, *Provinsi Nusa Tenggara Barat dalam Angka 2023* (Mataram: BPS Provinsi Nusa Tenggara Barat, 2023), diakses melalui [BPS Provinsi Nusa Tenggara Barat](#)

³ Angraini, Ni Putu Deby, and Ida Ayu Oka Martini. "Implementation of halal industry policy as a support for halal tourism in Lombok." *Eduwest-Journal of Universal Studies* 4, no. 9 (2024): 8381-8396.

⁴ Rukmiyati, NMR. Penerapan Akuntansi oleh Bisnis Skala Kecil pada Sektor Pariwisata di Ubud. *Jurnal Kepariwisataaan*, 19 : 1, 2581-1053, 2020.

awareness of the importance of halal products has increased significantly, motivating many MSME owners to obtain halal certification from the MUI. This certification serves as a means to improve competitiveness and build consumer trust, particularly among Muslim consumers.

Halal certification is not limited to ensuring the halal integrity of products it also has broader implications for the overall business management system, including financial management and accounting practices. The implementation of sharia-based accounting has become increasingly important for halal-certified MSMEs, as it promotes transparency, accountability, and compliance with Islamic ethical values⁵.

However, in practice, many MSMEs continue to face various challenges in adopting a structured and sharia-compliant accounting system⁶. These challenges include low financial literacy, limited access to training and professional assistance, and insufficient institutional support⁷. Therefore, this study aims to explore the determinants influencing the strategic behavior of MUI-certified MSMEs in implementing accounting practices in Lombok Island. Using a qualitative approach, the research seeks to provide an in-depth understanding of both internal and external dynamics that shape the financial behavior and decision-making processes of sharia based MSMEs.

RESEARCH METHOD

Type of Research

This study employs a qualitative descriptive research method. According to , this analytical approach is used to describe and interpret data obtained from the research process⁸. Qualitative descriptive research aims to describe and provide an overview of existing phenomena whether naturally occurring or human-made by emphasizing their characteristics, quality, and context of activity⁹.

In this type of research, No. manipulation, treatment, or alteration of variables is applied; rather, it reflects existing conditions objectively as they

⁵ Majelis Ulama Indonesia, *Pedoman Penyelenggaraan Jaminan Produk Halal* (Jakarta: MUI, 2021), 15–18.

⁶ Hidayati Mainita, dkk. *Teori Akuntansi Pengantar dan Penerapan Konsep-Konsep Akuntansi*. (Jambi: PT. Senpedia Publishing Indonesia. 2023).

⁷ Herwiyanti, E., Ulfah, P., & Pratiwi, U. *Implementasi Standar Akuntansi Keuangan Di UMKM*. (Yogyalarta: Cv Budi Utama. 2020).

⁸ Zufriady. *Metodologi Penelitian Pengantar dan Implementasi*. (Jakarta: Halaman Moeka Publishi, 2015).

⁹ Sukmadinata, Syaodih, Nana. *Metode Penelitian Pendidikan*. (Bandung: PT Remaja, 2019).

are. Observation, interviews, and documentation serve as the primary instruments for data collection. This method presents, explains, and interprets systematically the data obtained regarding the application of accounting practices among micro-scale businesses with MUI halal certification in Lombok City.

Data Sources and Research Informants

This study relies on two types of data sources:

Primary Data Sources

Primary data are obtained directly from research subjects or first-hand sources. These data provide accurate information gathered directly by the researcher through observation and interviews with predetermined informants¹⁰. In this study, the primary data were collected from halal-certified MSMEs operating in Lombok Island's food and beverage sector, including Ayam Square, Sate Rembige Hj. Sinnaseh, Ayam Taliwang Satu Aduh Enak'e, Ayam Taliwang Irama 3, and Sukma Rasa.

Secondary Data Sources

Secondary data were utilized to complement and strengthen the primary data by providing contextual and supporting information relevant to the research objectives¹¹. These data were obtained from various credible sources, including official websites, scholarly books, scientific articles, academic journals, and official documents issued by the Indonesian Council of Ulama (MUI) of West Nusa Tenggara Province. The secondary data served to enrich the analysis and provide a comprehensive understanding of the accounting implementation strategies adopted by MUI halal-certified MSMEs on Lombok Island.

Data Collection Techniques

The techniques used for data collection include observation, interviews, and documentation studies with MSME practitioners in Lombok Island.

Observation

Observation involves systematically monitoring and recording research objects to gather relevant information. Sugiyono describes observation as a complex process involving both biological and psychological elements¹². In this

¹⁰ Sutopo Hadi Aristo. *Terampil Mengelolah Data Kualitatif*. (Jakarta: Prenada Media Grup, 2016).

¹¹ *ibid*

¹² Sugiyono. *Metode Penelitian Kualitatif R & D*. (Bandung: lfabeta, 2020).

study, observation was conducted prior to the interview phase to understand the business context and operational environment of the informants.

Interview

Interviews were used to obtain direct information from respondents. This method is appropriate when researchers aim to verify findings and the number of respondents is relatively limited¹³. The study applied an unstructured interview technique, allowing flexibility for the researcher to develop questions beyond the prepared guide to capture deeper insights.

Before conducting interviews, the researcher prepared an interview guide and established specific criteria for selecting informants, namely:

- a. MSMEs in Lombok that are MUI halal-certified,
- b. MSMEs that have offline business locations (restaurants), and
- c. MSMEs engaged in the food and culinary industry.

Documentation

Documentation refers to the collection of written records, photographs, and other materials that provide supporting evidence for the research¹⁴. This method complements observation and interviews, enhancing the credibility of the findings. In this study, the researcher utilized documents, photographs, and recordings as supporting documentation to ensure the validity and reliability of the results.

Data Analysis Techniques

Data analysis was carried out after all data were collected from the informants. The analysis followed the Miles and Huberman model, which emphasizes continuous and interactive processes of analysis until data saturation is achieved. The activities in this analytical model consist of data reduction, data display, and conclusion drawing/verification.

Data Reduction

Data reduction involves focusing on essential information, summarizing core elements, identifying patterns, and eliminating irrelevant data. This process aims to refine, categorize, and organize data systematically so that conclusions can be drawn and verified effectively.

¹³ *ibid*

¹⁴ *ibid*

Data Display

Data display refers to the process of organizing and presenting data in a structured form that facilitates interpretation and conclusion drawing. The data were presented in descriptive and narrative formats to capture the real conditions observed in the field.

Verification (Conclusion Drawing)

In the final stage, conclusions were drawn to clarify unclear phenomena by identifying causal relationships, interactions, hypotheses, or emerging theories. After data reduction and presentation, the researcher conducted data triangulation with key informants and domain experts to ensure the validity and reliability of the findings¹⁵.

RESULT AND DISCUSSION

In this study, the researcher conducted interviews with several MSMEs located on Lombok Island. Prior to the interviews, the researcher developed a research instrument in the form of an interview guide and determined the selection criteria for the MSMEs that would serve as informants. The selection criteria were as follows:

- a. MSMEs located on Lombok Island that are certified as halal by the Indonesian Council of Ulama (MUI);
- b. MSMEs on Lombok Island that have a physical offline store (restaurant); and
- c. MSMEs engaged in the food and culinary sector.

To ensure data validity, the research process consisted of three stages: observation, interviews, and documentation. The interviews were conducted with six MSMEs operating in the food and beverage sector, namely Ayam Square, Sate Rembige Hj. Sinnaseh, Ayam Taliwang Satu, Aduh Enak'e, Ayam Taliwang Irama, and Sukma Rasa.

The Management of Personal and Business Finances among MSMEs on Lombok Island

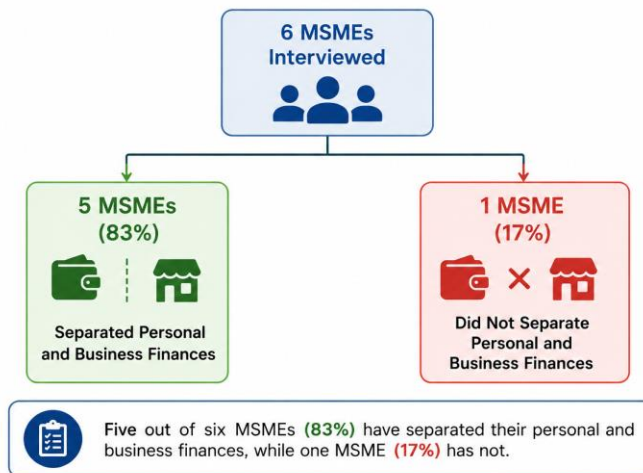
The management of personal and business finances is one of the fundamental aspects of accounting implementation among MSMEs. Based on interviews conducted with six MSMEs in Mataram City and West Lombok Regency, the findings indicate that the majority of respondents have already separated their personal and business finances. Specifically, five out of six

¹⁵ Sumadi, *Metode Penelitian*. (Jakarta: Rajawali Press, 2020).

MSMEs (83%) reported maintaining separate financial management systems for personal and business activities, while only one MSME (17%) had not yet implemented such a separation. This finding aligns with Rukmiyati (2020), who found that 77% of small scale tourism businesses in Ubud had separated their personal and business finances an indicator of growing professionalism in financial management¹⁶.

The Management of Personal and Business Finances among MSMEs on Lombok Island

(n = 6 MSMEs)



The results reveal that the majority of MSME owners are aware of the necessity of separating business finances from personal expenditures. This behavior reflects an increasing level of financial literacy and managerial awareness among MSME operators. By maintaining separate financial records and resources, business owners are better positioned to generate reliable financial information, evaluate operational performance objectively, and strengthen their capacity to access external financing and investment opportunities. The separation of finances enables business owners to monitor cash flows more accurately, assess business performance, and make more informed financial decisions. Furthermore, maintaining separate financial records contributes to greater accountability and facilitates the preparation of financial statements. However, the existence of one MSME that still combines personal and business finances indicates that challenges remain in the adoption of sound financial management practices, particularly among smaller enterprises

¹⁶ Rukmiyati, NMR. Penerapan Akuntansi oleh Bisnis Skala Kecil pada Sektor Pariwisata di Ubud. *Jurnal Kepariwisataan*, 19 : 1, 2581-1053, 2020.

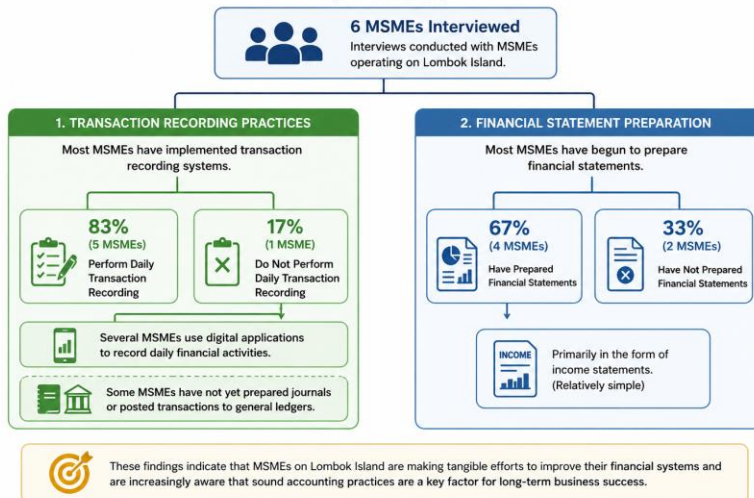
with limited accounting knowledge and resources. Overall, the results demonstrate a relatively positive level of financial management awareness among MSMEs on Lombok Island.

The Implementation of Accounting Practices in the Business Management of MSMEs on Lombok Island.

The results show that the majority of MSMEs on Lombok Island have implemented transaction recording systems, although some enterprises have not yet completed the accounting cycle through journal preparation and posting to general ledgers. Approximately 83% of respondents reported recording business transactions on a daily basis, while the remaining 17% either recorded transactions irregularly or did not maintain routine financial records. Several MSMEs have also adopted digital applications to facilitate the documentation of their financial activities. These findings indicate that most MSME owners recognize the importance of systematic financial record-keeping as a foundation for effective business management. However, the existence of MSMEs that do not consistently record transactions suggests that challenges related to accounting knowledge, limited human resources, and inadequate financial management capabilities remain prevalent among certain business owners. Nevertheless, the increasing adoption of routine transaction recording practices and digital accounting tools reflects a positive trend toward strengthening financial management and accounting implementation, which are essential for enhancing business sustainability, improving decision making quality, and supporting longterm organizational growth.

Accounting Practices among MSMEs on Lombok Island

(n = 6 MSMEs)



Furthermore, 67% of the interviewed MSMEs reported preparing financial statements, predominantly in the form of income statements. Although the financial reports produced remain relatively simple and have not fully complied with formal accounting standards, this finding indicates that a substantial proportion of MSMEs on Lombok Island have begun to integrate accounting practices into their business operations. The preparation of financial statements demonstrates an increasing awareness among MSME owners of the importance of financial information for evaluating business performance, monitoring profitability, and supporting managerial decision-making processes. Moreover, the adoption of basic financial reporting practices reflects a positive shift toward greater financial accountability and transparency, which are essential for business sustainability, growth, and improved access to external financing opportunities.

In contrast, 33% of the interviewed MSMEs had not yet prepared financial statements. This finding suggests that a segment of MSME owners still relies on informal financial management practices, with business transactions recorded only partially or managed without systematic documentation. The absence of financial statements may limit the ability of business owners to accurately assess financial performance, control operational costs, and make evidence-based decisions. This condition may be attributed to several factors, including limited accounting knowledge, insufficient financial literacy, time constraints, and the perception that formal financial reporting is unnecessary for small-scale businesses. Therefore, strengthening accounting education, financial literacy programs, and technical assistance remains essential to encourage broader adoption of financial reporting practices among MSMEs. This result is consistent with Nugroho and Takaliwuhang, who demonstrated that respondents successfully implemented the core management accounting functions—planning, organizing, controlling, and decision-making within their MSME activities¹⁷.

Overall, the results of this study indicate that MSMEs in Lombok are progressively adopting accounting practices that align with sharia principles and professional business standards. However, there remains a need for greater financial literacy, capacity-building programs, and institutional support to ensure more consistent application of structured accounting systems among halal certified MSMEs.

¹⁷ Nugroho, P.I. & Takaliwuhang, J.G. Penerapan Akuntansi Manajemen dalam Usaha Mikro Kecil dan Menengah (UMKM): Aku Cendol Kamu Salatiga. *Jurnal Pendidikan Ekonomi*, 10:2, 340-346, 2024.

CONCLUSION

This study explored the implementation of accounting practices among MUI halal-certified MSMEs on Lombok Island, focusing on financial management, transaction recording, and financial reporting practices. The findings reveal that the majority of MSMEs have begun to adopt fundamental accounting principles in managing their business activities, although the level of implementation varies across enterprises.

The results indicate that most respondents have demonstrated a positive awareness of the importance of financial management. Specifically, 83% of the interviewed MSMEs have separated their personal and business finances, reflecting an understanding that proper financial segregation is essential for maintaining financial control, monitoring business performance, and supporting effective decision-making. In addition, 83% of respondents conduct daily transaction recording, and several MSMEs have integrated digital applications into their financial record-keeping processes. These findings suggest that digitalization has started to play a supportive role in improving accounting practices among MSMEs, particularly in enhancing the accuracy and efficiency of financial data management.

Despite these encouraging developments, the study also found that some MSMEs have not yet fully implemented the accounting cycle. While transaction recording is generally practiced, several businesses have not prepared journals or posted transactions to general ledgers systematically. Furthermore, although 67% of respondents prepare financial statements, these reports are predominantly limited to simple income statements and have not yet fully complied with standardized accounting procedures. This condition indicates that accounting implementation among MSMEs remains at a basic level and is largely oriented toward operational needs rather than comprehensive financial reporting.

The findings further suggest that the implementation of accounting practices among MSMEs is influenced by several interconnected factors, including the owners' financial literacy, managerial awareness, business experience, educational background, and adoption of digital technologies. MSME owners who recognize the strategic value of accounting information tend to demonstrate more structured financial management practices, maintain regular transaction records, and prepare financial reports more consistently. Conversely, limited accounting knowledge and resource constraints continue to hinder the adoption of more advanced accounting procedures.

Overall, the study concludes that MSMEs on Lombok Island have shown a growing commitment to implementing accounting practices as part of

their business management strategies. Nevertheless, significant opportunities remain to strengthen accounting capabilities through targeted training programs, mentoring initiatives, digital accounting assistance, and institutional support from government agencies, universities, and business development organizations. Enhancing these capacities is expected to improve financial accountability, facilitate access to external financing, support strategic decision-making, and ultimately strengthen the long-term sustainability and competitiveness of halal-certified MSMEs on Lombok Island.■

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