



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

Yolanda Destiana^{1*}, Mandala Faldini²

^{1,2}Faculty of Shariah and Islamic Economics,

IAIN Syaikh Abdurrahman Siddik Bangka Belitung

*Corresponding Author. Email: Yolandadestiana@iainsasabel.ac.id

ARTICLE INFO

Article History:

Received: 2026-05-22

Revised: 2026-06-11

Accepted: 2026-04-13

Keywords:

Strategy, MSMEs, Halal Certification, Accounting Implementation.

Paper Type:

Research Paper

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 were 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 to enable halal SMEs to 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 Muslims.² In 2016, the Indonesian Council of Ulama (Majelis Ulama Indonesia, or MUI) issued over 600 halal certificates for tourism products, including food and souvenirs, as reported by the Lombok Tourism Office.³ 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 the tourism sector on Lombok Island. 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 welfare.⁴ 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 helps 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 values.⁵

However, in practice, many MSMEs continue to face challenges in adopting a structured, Sharia-compliant accounting system.⁶ These challenges include low financial literacy, limited access to training and professional assistance, and insufficient institutional support.⁷ 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 the 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, data obtained from the research process are used to describe and interpret.⁸ Qualitative descriptive research aims to describe and provide an overview of existing phenomena, whether naturally occurring or human-made, by emphasizing their characteristics, qualities, and the context of their activity.⁹

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 systematically presents, explains, and interprets the data obtained on 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 informants.¹⁰ In this study, the primary data were collected from halal-certified MSMEs operating in the food and beverage sector on Lombok Island, including Ayam Square and Sate Rembige Hj. Sinnaseh, Ayam Taliwang Satu Aduh Enak²e, 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 objectives.¹¹ 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 enriched the analysis and provided 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 elements.¹² In this study, observation was conducted before the interview phase to understand the business context and operational environment of the informants.

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).

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 limited.¹³ The study used an unstructured interview technique, allowing 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 research.¹⁴ 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, interactive 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.

Data Display

¹³ *ibid*

¹⁴ *ibid*

Data display refers to the process of organizing and presenting data in a structured form that facilitates interpretation and the drawing of conclusions. 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 findings.¹⁵

RESULT AND DISCUSSION

In this study, the researcher conducted interviews with several MSMEs located on Lombok Island. Before the interviews, the researcher developed an interview guide and established selection criteria for MSMEs to 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 Rembiga 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

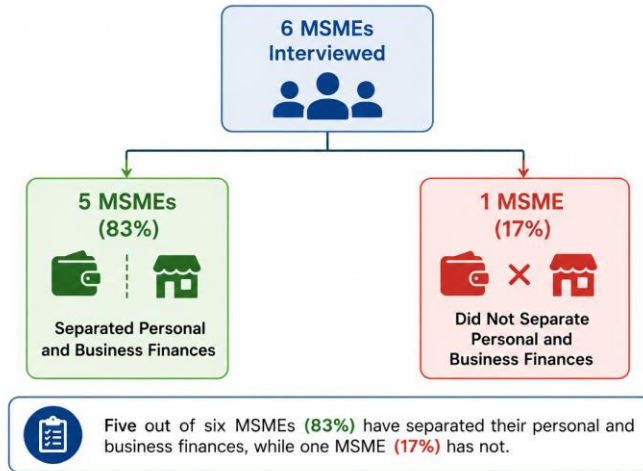
The management of personal and business finances is a fundamental aspect of accounting implementation in MSMEs. Based on interviews conducted with six MSMEs in Mataram City and West Lombok Regency, the findings indicate that the majority of respondents have already separated their personal and business finances. Specifically, five out of six MSMEs (83%) reported maintaining separate financial management systems for personal and business activities, while only one MSME (17%) had not yet implemented such

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

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)

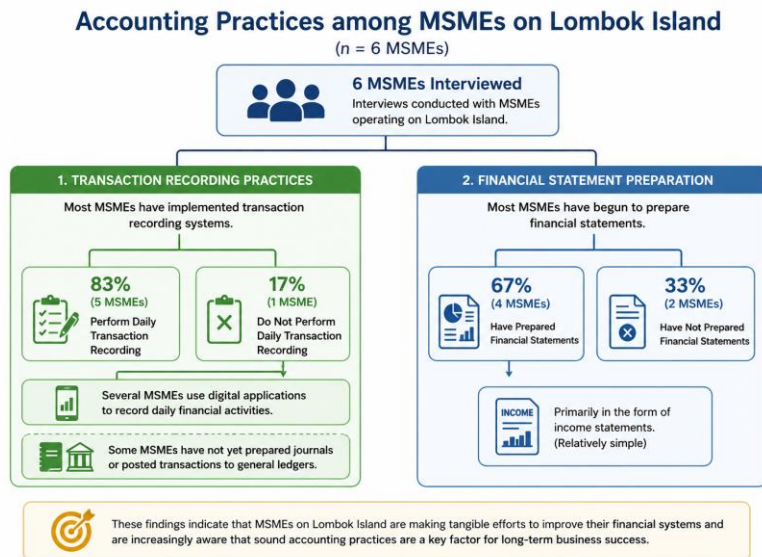


The results reveal that the majority of MSME owners recognize the need to separate business finances from personal expenditures. This behavior reflects an increasing level of financial literacy and managerial awareness among MSME operators. By maintaining separate financial records and resources, business 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 enhances accountability and facilitates the preparation of financial statements. However, the presence of one MSME that still combines personal and business finances suggests that challenges remain in adopting sound financial management practices, particularly among smaller enterprises with limited accounting knowledge and resources. Overall, the results demonstrate a relatively positive level of financial management awareness among MSMEs on Lombok Island.

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

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. However, some enterprises have not yet completed the accounting cycle by preparing and posting journal entries to the general ledger. Approximately 83% of respondents reported recording business transactions daily, 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 long-term organizational growth.



Furthermore, 67% of the interviewed MSMEs reported preparing financial statements, predominantly 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 integrating accounting practices into their operations. The preparation of financial statements demonstrates an increasing awareness among MSME owners of the importance of financial information in evaluating business performance, monitoring profitability, and supporting managerial decision-making. 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 not systematically documented. The absence of financial statements may limit business owners' ability 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 activities.¹⁷

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 the more consistent application of structured accounting systems among halal-certified MSMEs.

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

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.

findings reveal that the majority of MSMEs have begun adopting fundamental accounting principles to manage their business activities, although implementation levels vary 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 record transactions daily, and several MSMEs have integrated digital applications into their financial record-keeping processes. These findings suggest that digitalization is beginning to play a supportive role in improving accounting practices among MSMEs, particularly by 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 systematically prepared journals or posted transactions to general ledgers. 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.■.

REFERENCES

- Basyir G.S & Jumaidi L.T. Revealing the Role of Sharia Banking and Marketing Strategy in Halal Food and Beverage Industry. *Asian Journal of Management Entrepreneurship and Social Science*, 4:1, 247-263, 2024.
- Diana, dkk. Analisis Faktor yang Mempengaruhi Kinerja UMKM di Tangerang Selatan. *Jurnal Muhammadiyah Manajemen Bisnis*, 3 : 2, 67-74. 2022
- Gunawan Aji, dkk. Penerapan Akuntansi Manajemen dalam Usaha Mikro, Kecil, dan Menengah (Studi Kasus pada Ayam Geprek dan Penyet Lado Mudo). *Jurnal Ilmu Manajemen, Ekonomi dan Kewirausahaan*, 2(1), 297-308, 2024.
- Hidayati Mainita, dkk. *Teori Akuntansi (Pengantar dan Penerapan Konsep-Konsep Akuntansi)*. PT. Senpedia Publishing Indonesia. 2023.
- Herwiyanti, E., Ulfah, P., & Pratiwi, U. *Implementasi Standar Akuntansi Keuangan di UMKM*. CV Budi Utama. 2020.
- Ismail, M., Widagdo, A. K., & Widodo, A. Sistem Akuntansi Pengelolaan Dana Desa. *Jurnal Ekonomi Dan Bisnis*, 19:2, 323-340, 2016.
- Kristiyani, D., & Hamidah, H. Model Penerapan Akuntansi Sektor Publik Untuk Mencegah Fraud Pada Sektor Publik Di Era Digital. *Jurnal Bisnis Dan Akuntansi*, 22:2, 289-304, 2020.
- Matapere, N. M., & Nugroho, P. I. Pengaruh Hasil Belajar Pengantar Akuntansi Terhadap Tingkat Pemahaman Akuntansi Mahasiswa Prodi Akuntansi Uksw Dengan Motivasi Belajar Sebagai Variabel Moderasi. *Jurnal Ilmiah Mea (Manajemen, Ekonomi, & Akuntansi)*, 4:1, 257-270, 2020.
- 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.
- Rahmawati, M. Peran Aplikasi Komputer Berbasis Akuntansi Untuk Badan Usaha Dalam Perspektif Sistem Informasi. *Jurnal Perspektif*, 13:2, 171-183, 2015.
- Rukmiyati, NMR. Penerapan Akuntansi pada Bisnis Skala Kecil di Sektor Pariwisata di Ubud. *Jurnal Kepariwisata*, 19 : 1, 2581-1053, 2020.

- Salmiah N., dkk. Analisis Penerapan Akuntansi dan Kesesuaiannya dengan Standar Akuntansi Keuangan Entitas Tanpa Akuntabilitas Publik pada UMKM di Kecamatan Sukajadi, Binaan DisKop & UMKM Kota Pekanbaru. *Jurnal Akuntansi (Media Riset dan Keuangan)*, 3(2), 212-226, 2015.
- Sugiyono. *Metode Penelitian Kualitatif R & D*. Bandung: Ifabeta, 2014.
- Sukmadinata, Syaodih, Nana. *Metode Penelitian Pendidikan*. Bandung: PT. Remaja, 2019.
- Sumadi,. *Metode Penelitian*. Jakarta: Rajawali Press, 2020.
- Sutopo Hadi Aristo. *Terampil Mengelola Data Kualitatif*. Jakarta: Prenada Media Grup, 2016.
- Wahyuningsih, A. "Implementasi Akuntansi Sistem Pembelian dan Penjualan Obat dengan Menggunakan Aplikasi MYOB Accounting pada Praktik Kedokteran." *Journal Sisfokom (Sistem Informasi Dan Komputer)*, 2:2, 5-11, 2013.
- Zufriady. *Metodologi Penelitian: Pengantar Dan Implementasi*. Jakarta: Moeka Publishing, 2015.

Internet :

https://id.wikipedia.org/wiki/Pulau_Lombok

<https://ntb.bps.go.id/id>