OPTIMALISASI PENCATATAN KEUANGAN DAN PENERAPAN TRANSAKSI DIGITAL SEBAGAI STRATEGI MENINGKATKAN PENGELOLAAN KEUANGAN UKM DAPUR GIZI KRIPIK OLEH-OLEH KHAS KOTA MALANG

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ABSTRAK

Usaha Kecil dan Menengah (UKM) memegang peranan strategis dalam perekonomian Indonesia, namun banyak menghadapi tantangan dalam pengelolaan keuangan dan adopsi teknologi digital. UKM Dapur Gizi Kripik Oleh-Oleh Khas Kota Malang, yang beroperasi sejak 2007, masih menghadapi permasalahan pencatatan keuangan yang belum terstandarisasi dan integrasi transaksi digital yang belum optimal. Penelitian ini berlandaskan pada teori pencatatan keuangan (Kieso, Weygandt & Warfield, 2018), SAK EMKM, konsep transaksi digital (Chaffey & Ellis-Chadwick, 2019), serta teori Fintech (Safitri, 2024). Penelitian menggunakan pendekatan kualitatif deskriptif dengan pengumpulan data melalui wawancara mendalam, observasi langsung, dan dokumentasi. Narasumber dipilih menggunakan purposive dan snowball sampling, melibatkan pemilik, karyawan, dan konsumen. Analisis data menggunakan model interaktif Miles dan Huberman, diverifikasi dengan triangulasi. Hasil penelitian menunjukkan bahwa UKM Dapur Gizi masih menggunakan sistem pencatatan gabungan antara buku kas manual dan Microsoft Excel, yang belum sesuai standar SAK EMKM. Kelemahan utama mencakup tidak adanya pemisahan keuangan pribadi dan usaha, serta minimnya pelatihan formal karyawan. Di sisi lain, transaksi digital melalui QRIS dan mobile banking telah mencapai 66% dari total transaksi harian, terbukti meningkatkan efisiensi rekap keuangan. Kendala yang masih dihadapi meliputi gangguan jaringan, keterlambatan notifikasi pembayaran, dan belum tersedianya mesin EDC. Penelitian merekomendasikan pemisahan rekening usaha, pelatihan keuangan karyawan, adopsi aplikasi pencatatan digital terintegrasi, serta penyediaan infrastruktur teknologi yang memadai, termasuk mesin EDC dan koneksi internet cadangan.

Kata Kunci: *UKM, pencatatan keuangan, transaksi digital, QRIS, pengelolaan keuangan*

OPTIMIZING FINANCIAL RECORDING AND IMPLEMENTING DIGITAL TRANSACTIONS AS A STRATEGY TO IMPROVE SME FINANCIAL MANAGEMENT DAPUR GIZI KRIPIK, A TYPICAL SOUVENIR FROM MALANG CITY

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ABSTRACT

Small and Medium Enterprises (SMEs) play a strategic role in the Indonesian economy, but face many challenges in financial management and digital technology adoption. Dapur Gizi, a Malang specialty souvenir-making SME, which has been operating since 2007, still faces issues with unstandardized financial records and suboptimal digital transaction integration. This research is based on financial record-keeping theory (Kieso, Weygandt & Warfield, 2018), SAK EMKM (Empowerment and Small Business Accounting Standards), the concept of digital transactions (Chaffey & Ellis-Chadwick, 2019), and Fintech theory (Safitri, 2024). The research uses a descriptive qualitative approach with data collection through in-depth interviews, direct observation, and documentation. Interviewees were selected using purposive and snowball sampling, involving owners, employees, and consumers. Data analysis used the Miles and Huberman interactive model, verified by triangulation. The results show that Dapur Gizi SMEs still use a combined recording system of manual cash books and Microsoft Excel, which does not comply with SAK EMKM standards. Key weaknesses include the lack of separation of personal and business finances, and a lack of formal employee training. Meanwhile, digital transactions via QRIS and mobile banking have reached 66% of total daily transactions, demonstrating improved financial recap efficiency. Continuing challenges include network disruptions, delayed payment notifications, and the lack of EDC machines. The study recommends separating business accounts, providing employee financial training, adopting integrated digital record-keeping applications, and providing adequate technological infrastructure, including EDC machines and backup internet connections.

Keywords: *SME, financial record-keeping, digital transaction, QRIS, financial management*