

ANALISIS PROFITABILITAS DAN MODERNISASI AKUNTANSI PADA UMKM PASCA REVITALISASI DI PASAR BANYUASRI SINGARAJA

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis profitabilitas dan modernisasi akuntansi pada UMKM pasca revitalisasi di Pasar Banyuasri Singaraja. Fokus penelitian meliputi dampak revitalisasi terhadap profitabilitas UMKM, kendala yang dihadapi dalam pengelolaan keuangan usaha, serta persepsi pedagang terhadap kesiapan penerapan modernisasi akuntansi. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui observasi, wawancara, dan dokumentasi. Informan penelitian terdiri atas pedagang Pasar Banyuasri yang telah berjualan sebelum dan sesudah revitalisasi serta pengelola pasar yang dipilih menggunakan teknik purposive sampling. Analisis data dilakukan melalui reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa revitalisasi Pasar Banyuasri memberikan dampak yang beragam terhadap profitabilitas UMKM. Sebagian besar pedagang mengalami penurunan pendapatan akibat berkurangnya jumlah pengunjung dan perubahan lokasi usaha, sedangkan beberapa pedagang mampu mempertahankan profitabilitas melalui pelanggan tetap dan strategi adaptasi usaha. Kendala yang dihadapi dalam pengelolaan keuangan meliputi rendahnya literasi keuangan, serta pedagang memiliki persepsi positif terhadap modernisasi akuntansi, namun kesiapan penerapannya masih terbatas karena kurangnya kemampuan teknologi dan pelatihan yang memadai. Implikasi penelitian ini menunjukkan bahwa peningkatan profitabilitas dan keberhasilan modernisasi akuntansi tidak hanya bergantung pada revitalisasi fisik pasar, tetapi juga memerlukan penguatan literasi keuangan, literasi digital, serta dukungan pelatihan yang berkelanjutan bagi pelaku UMKM.

Kata Kunci : profitabilitas, modernisasi akuntansi, UMKM, revitalisasi pasar,
pasar banyuasri

PROFITABILITY ANALYSIS AND ACCOUNTING MODERNIZATION OF MSMEs AFTER THE REVITALIZATION OF BANYUASRI MARKET, SINGARAJA

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ABSTRACT

This study aimed to analyse the profitability and accounting modernisation of Micro, Small, and Medium Enterprises (MSMEs) following the revitalisation of Banyuasri Market in Singaraja. The research focused on the impact of the market revitalisation on MSME profitability, the challenges encountered in managing business finances, and traders' perceptions of their readiness to adopt accounting modernisation. A descriptive qualitative approach was employed. Data were collected through observation, interviews, and documentation. The research informants consisted of traders who had operated both before and after the market revitalisation, as well as the market management, selected using purposive sampling. The data were analysed through data reduction, data presentation, and conclusion drawing. The findings indicate that the revitalisation of Banyuasri Market has diverse effects on MSME profitability. Most traders experience a decline in income due to reduced customer visits and changes in business locations, while some traders maintain their profitability through loyal customers and adaptive business strategies. Financial management remains constrained by low levels of financial literacy. Although traders demonstrate positive perceptions of accounting modernisation, their readiness to implement it is still limited by inadequate technological capabilities and insufficient training. These findings suggest that improving financial literacy and providing continuous assistance are essential to support the successful implementation of accounting modernisation among MSMEs. The implications of this study suggest that increased profitability and the success of accounting modernization depend not only on the physical revitalization of markets but also require the strengthening of financial literacy and digital literacy, as well as ongoing training support for MSME operators.

Keywords: *profitability, accounting modernisation, MSMEs, market revitalisation, financial literacy*