

Determinants of lamikro adoption among micro and small businesses: a technology acceptance model (TAM) approach

Nurhayati¹, Nopi Hernawati^{2*}, Dewi Rahmi³

¹ Program Studi Ekonomi Pembangunan, Universitas Islam Bandung, Indonesia

^{2,3} Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Islam Bandung, Indonesia

*Corresponding Author e-mail: nopi.hernawati@gmail.com

Abstract: From a sharia economic perspective, Indonesia, with its Muslim majority population, has great potential to develop a halal/sharia ecosystem that encompasses various sectors such as food, tourism, fashion, cosmetics, and finance. The sustainability of this ecosystem also has implications for the Micro, Small, and Medium Enterprises (MSME) sector. In the digital age, challenges include the low capacity of MSMEs in business management, financial reporting, technological limitations, and non-compliance with financial and Islamic standards. A total of 33 MSMEs have been able to upload financial data to the Lamikro application, read and analyze financial reports, and understand the concept of Islamic accounting. The objective of this activity is to assist in resolving these issues through mentoring and training for MSMEs in preparing financial reports using the Lamikro application. By using the Lamikro app to create financial reports, SMEs can manage and report their finances more effectively and efficiently, ensuring transparency and reliability, evaluate product performance, manage cash flow and liquidity more easily, and communicate with investors for Muslim Women's Warung SMEs in Cisaranten Kulon Village, Bandung City.

Keywords: Halal Ecosystem, MSMEs, Digital Financial Statements

Abstrack: Dari perspektif ekonomi syariah, Indonesia mayoritas penduduknya beragama Islam mempunyai potensi besar untuk mengembangkan ekosistem halal/syariah yang mencakup berbagai sektor seperti makanan, pariwisata, fashion, kosmetik dan keuangan. Keberlanjutan ekosistem ini juga berimplikasi pada sektor Usaha Mikro, Kecil dan Menengah (UMKM). Tantangan di era digital ini, masih rendahnya kemampuan UMKM dalam pengelolaan usaha, pelaporan keuangan, keterbatasan teknologi, ketidakpatuhan terhadap standar keuangan maupun syariah. Sebanyak 33 pelaku UMKM telah mampu mengupload data keuangan di aplikasi Lamikro, dapat membaca dan menganalisis laporan keuangan, dan dapat memahami konsep akuntansi syariah. Tujuan kegiatan ini untuk membantu memecahkan permasalahan melalui kegiatan pendampingan dan pembinaan UMKM dalam pembuatan laporan keuangan dengan aplikasi Lamikro.. Dengan adanya pembuatan laporan keuangan menggunakan aplikasi Lamikro, dapat memudahkan pengelolaan dan pelaporan keuangan dengan efektif dan efisien, transparansi dan keandalan, mengevaluasi kinerja produk, mempermudah dalam mengelola kas dan likuiditas, dan berkomunikasi dengan investor bagi UMKM Warung Muslimah di kelurahan Cisaranten Kulon Kota Bandung.

Kata Kunci: Ekosistem Halal, UMKM, Laporan Keuangan Digital

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INTRODUCTION

Indonesia, as the country with the largest Muslim population in the world, possesses substantial potential to develop a comprehensive sharia economy that integrates Islamic financial principles across multiple sectors. The increasing awareness of halal products and services among Indonesian consumers reflects a significant shift in consumption behavior toward values aligned with Islamic teachings. This transformation is not merely cultural but also economic, as it creates new market opportunities and encourages the expansion of the halal value chain. The halal ecosystem encompasses various sectors such as food, tourism, fashion, cosmetics, and finance, and its development requires the active participation of both large industries and Micro, Small, and Medium Enterprises (MSMEs). In this context, MSMEs serve as a critical driving force because of their dominant presence in Indonesia's economic structure and their close connection with grassroots economic activities (Julistia et al., 2021; Tambunan, 2019).

The strategic role of MSMEs in strengthening the sharia economy is particularly evident at the local level, including in the Cisaranten Kulon subdistrict of Bandung City. MSMEs contribute significantly to employment creation, income distribution, and community empowerment. However, the sustainability of MSMEs within the halal ecosystem depends not

only on product quality and market reach but also on managerial capabilities, especially in financial management and reporting. Proper financial reporting aligned with sharia principles is essential to ensure transparency, accountability, and trustworthiness in business operations. Without reliable financial information, MSMEs may face difficulties in accessing financing, building investor confidence, and maintaining long-term business sustainability. Therefore, strengthening MSME capacity in sharia-compliant financial reporting becomes a crucial prerequisite for building a resilient halal ecosystem at the grassroots level (Warto & Samsuri, 2020; Prasetyo & Kistanti, 2020).

In the context of Bandung City, particularly in the Cisaranten Kulon subdistrict, the number of micro-scale entrepreneurs continues to grow, with a significant concentration in the culinary sector. This growth reflects the community's entrepreneurial spirit and the relatively low entry barriers in food-based businesses. According to regional statistical data, many household-based enterprises operate informally and rely on traditional management practices. One notable example is the Warung Muslimah community, which originated from the wives of Majelis Taklim Nurul Izzah who initiated small culinary businesses to support household income. Their products range from traditional snacks to processed foods, demonstrating the diversity and creativity of local MSME production. Despite this promising potential, most of these businesses still operate with limited managerial systems and minimal adoption of formal business practices (BPS, 2019; Yusuf & Widodo, 2022).

A major issue faced by these MSMEs is the absence of halal certification and the limited quality of their financial reporting practices. Many business actors still rely on simple manual records of income and expenses, which are often incomplete and not standardized. This condition creates several risks, including weak financial control, limited access to formal financing, and low business credibility. From the perspective of the halal ecosystem, the lack of halal certification also reduces consumer confidence, especially among Muslim consumers who prioritize halal assurance in their purchasing decisions. Halal certification functions not only as a religious compliance mechanism but also as a market signal that enhances product competitiveness. Consequently, improving both halal compliance and financial reporting quality is essential for strengthening MSME positioning in the halal market (Arifin et al., 2020; Zailani et al., 2017).

The need for halal assurance is particularly urgent in Indonesia, where the majority of consumers are Muslim and increasingly selective about product halal status. Although regulatory frameworks for halal certification have been strengthened, not all products circulating in the market have obtained halal certification. This gap creates potential consumer vulnerability and may undermine trust in MSME products. Previous studies emphasize that halal certification provides legal protection, enhances consumer confidence, and supports ethical business conduct. For MSMEs, obtaining halal certification can open access to wider domestic and global halal markets. However, many small businesses face barriers such as limited knowledge, administrative complexity, and resource constraints in pursuing certification (Ramlan & Nahrowi, 2014; Warto & Samsuri, 2020).

Beyond halal compliance, MSMEs also face structural challenges related to business sustainability. Increasing market competition, rapid technological change, and evolving consumer expectations require MSMEs to continuously improve their managerial capabilities. Global evidence shows that SMEs often struggle with limited capital, weak financial literacy, and low technology adoption, which can hinder their long-term survival. In Indonesia, these challenges are compounded by the dominance of informal business practices among micro enterprises. Without systematic financial management, MSMEs may find it difficult to evaluate performance, plan growth strategies, or respond to competitive pressures. Therefore, strengthening financial capability is widely recognized as a key factor in improving MSME resilience and competitiveness (Gamage et al., 2020; Setiawan & Rahayu, 2022).

Financial reporting plays a central role in supporting MSME sustainability and growth. Well-prepared financial statements enable business owners to monitor profitability, control costs, and make evidence-based decisions. They also serve as an important communication tool between MSMEs and external stakeholders such as banks, investors, and government agencies. Empirical research indicates that MSMEs that utilize accounting information more effectively tend to demonstrate better financial performance and stronger business development. Furthermore, standardized financial reports improve transparency and reduce information asymmetry, which is crucial for building trust in business relationships. In the context of sharia economy development, financial reporting must also align with Islamic accounting principles to ensure compliance with ethical and religious standards (Hendrawan et al., 2023; Yanto & Hermanto, 2021).

In addition to internal decision-making benefits, proper financial reporting significantly affects MSMEs' access to external financing. Financial institutions generally require formal financial statements as part of loan application procedures. MSMEs that lack proper bookkeeping often face difficulties in meeting these administrative requirements, which limits their growth opportunities. Moreover, reliable financial data allows MSME owners to analyze product profitability, manage cash flow, and maintain liquidity stability. Cash flow management is particularly important for micro businesses that typically operate with tight working capital. By understanding the sources and uses of funds, MSME owners can maintain financial balance and avoid liquidity crises. These financial management improvements ultimately contribute to stronger business sustainability and investor confidence (Sugriwa et al., 2020; Hair et al., 2019).

Despite its importance, the capability of MSME human resources in preparing proper financial reports remains relatively low. Many business owners lack formal accounting education and have limited exposure to digital financial tools. This human resource gap becomes a critical bottleneck in MSME development, especially in the digital era where financial

technology adoption is increasingly necessary. Previous studies highlight that improving financial literacy and accounting skills among MSME actors can significantly enhance business performance and governance quality. Training, mentoring, and user-friendly digital applications are therefore needed to bridge this capability gap. In Indonesia, initiatives such as the Lamikro application have been introduced to simplify financial reporting for micro businesses, but adoption levels still vary across regions (Pardede et al., 2022; Nugroho & Tamala, 2021).

From a broader perspective, strengthening MSMEs through halal certification and digital financial reporting contributes to the development of a more inclusive and sustainable halal business ecosystem. When MSMEs are able to produce halal-certified products and maintain transparent financial records, they become more competitive in both domestic and international markets. This alignment between religious compliance and modern financial management reflects the integration of traditional values with contemporary business practices. Moreover, empowering grassroots MSMEs supports national economic resilience, reduces inequality, and promotes community welfare. Therefore, targeted assistance programs that combine training, mentoring, and technological support are essential to accelerate MSME transformation within the halal economy framework (Suryani & Ramadhan, 2020; Lim, 2020).

Based on the above background, this study focuses on strengthening the capacity of Warung Muslimah MSMEs in Cisaranten Kulon through mentoring in halal certification and digital financial reporting using the Lamikro application. The program is expected to address existing gaps in knowledge, skills, and compliance among MSME actors. By enhancing both halal assurance and financial transparency, the initiative aims to improve MSME credibility, operational efficiency, and market competitiveness. Ultimately, the findings of this study are expected to contribute to the broader discourse on MSME empowerment within Indonesia's evolving halal ecosystem and provide practical insights for policymakers, academics, and community development practitioners (Yusuf & Widodo, 2022; Tambunan, 2019).

RESEARCH METHODS

The implementation of the activities is carried out in three stages: preparation stage, implementation stage, and evaluation stage.

1. Preparation Stage

The activity begins with the preparation stage, which involves discussions with the Warung Muslimah MSMEs in the Cisaranten Kulon subdistrict regarding the problems faced by the MSMEs and the prospective MSME participants who will be mentored. Based on the discussion, priority problems that require solutions from various parties, including the university, are identified. Afterward, an agreement is made and outlined in a partnership agreement letter for the community service activity under the Partnership Community Empowerment (Pemberdayaan Kemitraan Masyarakat, PKM) scheme. During this preparation stage, a survey is also conducted to collect data that will be input into the Lamikro application and to assess the halal certification of MSMEs in the Cisaranten Kulon subdistrict, as well as socialization for MSME actors recommended by the local government as participants.

2. Implementation Stage

The implementation method is carried out in three ways:

- a) **Formal Counseling:** This is attended by all participants, with expert speakers in the relevant fields according to the established schedule. The topics covered will enhance the knowledge and understanding of MSME actors regarding the definition, benefits, and scope of financial reporting using the Lamikro application, as well as halal certification counseling. During the sessions, pre-tests and post-tests will be conducted on each topic to assess the extent of knowledge and understanding improvement among the MSME actors.
- b) **Training:** The aim of this training is to improve the skills and abilities of MSME actors in obtaining halal certification and administering the Lamikro application for MSMEs. The training activities will be held separately between MSME actors and the administrators of the Lamikro application. During these sessions, pre-tests and post-tests will also be conducted for each training material.
- c) **Mentoring:** This is intended to accelerate and optimize the financial reporting and halal certification processes to enhance the sales of their products. Financial reporting will be conducted using the Lamikro application, and halal certification will be facilitated in coordination with the local government to provide the necessary data, particularly related to MSME information in the Cisaranten Kulon subdistrict.

3. Evaluation Stage: Program Implementation and Sustainability

At this stage, the organizers will evaluate the implementation of the activities at the end of the activity period. Program evaluation is conducted by gathering feedback through a questionnaire from the participants regarding whether the counseling and training materials were easy to understand. Evaluation will also include the effectiveness of the speakers for each topic, their communication style, depth of presentation, and ease of communication. Additionally, evaluation will cover facilities, such as room conditions, comfort during the activity, and the provided refreshments. Furthermore, participants' responses regarding the usefulness of the activities and their commitment to implementing the materials learned, particularly regarding halal certification, will be evaluated. After three months, once the mentoring activities are complete, the organizers

will evaluate whether the MSMEs of Warung Muslimah in Cisaranten Kulon have obtained halal certification and are capable of applying the Lamikro application for their financial reporting. The sustainability of the mentoring program can be continued in the following year, focusing on business management, marketing, and access to business financing.

RESULTS AND DISCUSSION

The formal counseling session, attended by all participants, featured expert speakers in their respective fields according to the established schedule. The materials covered were intended to increase the knowledge and understanding of MSME actors regarding the definition, benefits, and scope of financial reporting using the Lamikro application, as well as halal certification counseling. During the session, pre-tests and post-tests were conducted for each counseling topic to assess the improvement in knowledge and understanding among the MSME participants. Participants completed the pre-test in 15 minutes and the post-test in 15 minutes, with 10 (ten) questions each.

The results of the pre-test for the Lamikro financial management training can be seen in Table 3, where the highest score was 60, the lowest score was 20, and the average score of the participants was 35.45.

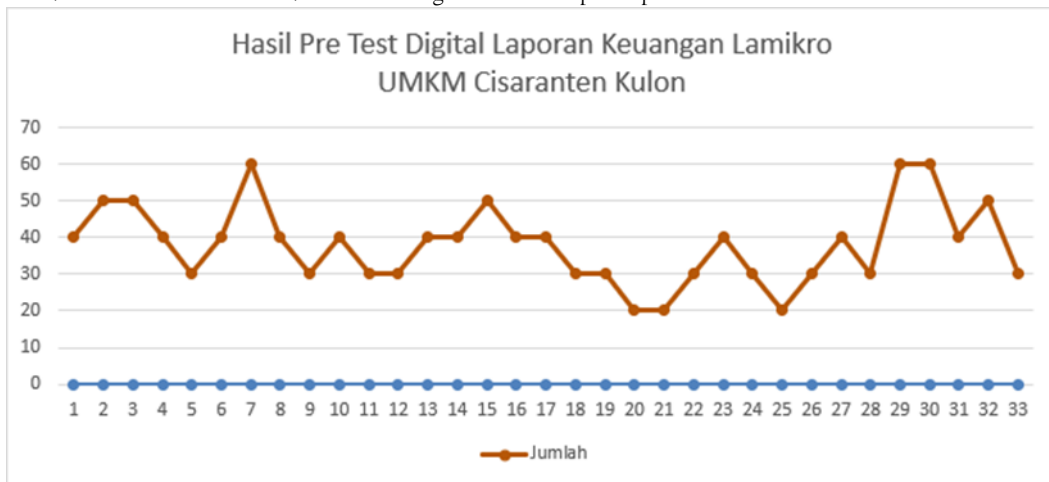


Figure 3. Results of the pre-test for Lamikro financial management training

The results of the post-test for digital financial reporting can be seen in Table 4, where the highest score was 100, the lowest score was 60, and the average score of the participants was 72.4.

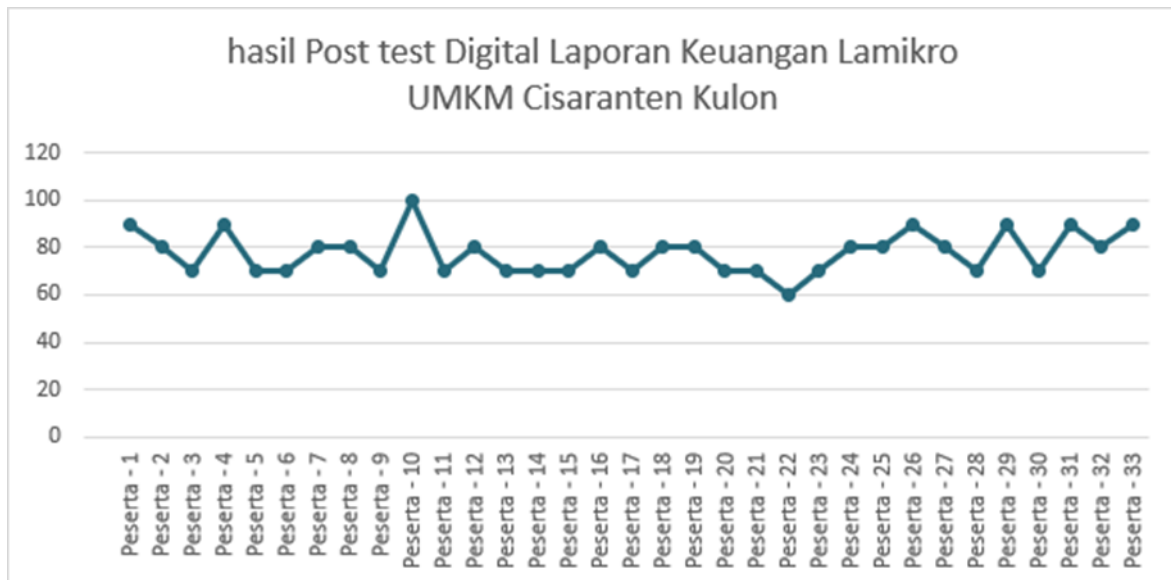


Figure 4. Results of the post-test for digital financial reporting

The training aimed to improve the skills and abilities of MSME actors in obtaining halal certification and managing the Lamikro application for MSMEs. The training sessions were conducted separately between MSME actors and the Lamikro application administrators. During the training, pre-tests and post-tests were also conducted for each training topic.



Figure 5. Implementation of Halal Certification and Digital Financial Reporting Training

The mentoring aimed to accelerate and optimize financial reporting and the halal certification process to enhance product sales. The financial reporting was done using the Lamikro application, and the halal certification for MSMEs began with the creation of a Business Identification Number (NIB). The halal certification process continued on the Sihahal platform in coordination with the local government to provide the required data, especially the information related to MSMEs in the Cisaranten Kulon subdistrict.

Evaluation Stage of Program Implementation and Sustainability

At this stage, the organizers evaluated the implementation of the activities at the end of the program period. Program evaluation was conducted by gathering feedback through a questionnaire from the participants regarding whether the counseling and training materials were easy to understand. The evaluation also included feedback on the effectiveness of the speakers for each topic, their communication style, the depth of the material presented, and the ease of communication. Additionally, evaluation was made regarding the facilities, such as room conditions, comfort during the activity, and the refreshments provided. A total of 33 MSME actors found the materials presented by the speakers easy to understand and were satisfied with the services provided by the organizers. Furthermore, the participants' responses regarding the usefulness of the activities and their commitment to applying the mentoring materials for halal certification were evaluated. After three months, from February 2025 to April 2025, the organizers evaluated whether the Warung Muslimah MSMEs in Cisaranten Kulon had understood the halal certification process and were able to apply the Lamikro application for their financial reporting. A total of 33 MSME actors had uploaded their financial data into the Lamikro application, were able to read and analyze their financial reports, and understood the concept of sharia accounting.

Table I. Problems, Solutions, Outputs, and Achievement Indicators for MSMEs in Cisaranten Kulon

Problems	Solutions	Outputs	Achievement Indicators
Lack of knowledge and understanding of halal certification and financial reporting and its benefits	Counseling on halal certification and financial reporting and its benefits for development	MSME actors understand and are knowledgeable about halal certification and financial reporting, both in terms of types and benefits for business development	Pre-test and post-test scores, where the post-test score is at least 60 out of 100
Lack of understanding of halal certification for MSMEs	Understanding halal certification for MSMEs in Cisaranten Kulon	MSME actors understand the halal certification process	Out of 33 MSMEs, 15 MSMEs have processed their halal certification

Low knowledge and skills in preparing financial reports	Training on how to prepare financial reports and mentoring in using the Lamikro application	MSME actors have financial data ready to be uploaded to the Lamikro application	33 MSME actors have uploaded their financial data into the Lamikro application
Difficulty in analyzing financial reports	Training and mentoring in reading and analyzing financial reports	MSME owners can read and analyze financial reports based on their business transactions over a specific period	33 MSME actors can read and analyze their financial reports
Lack of understanding of Sharia accounting principles	Sharia accounting training and application in business	MSMEs can create financial reports based on Sharia principles to gain trust from investors and creditors	33 MSME actors understand the concept of Sharia accounting

The sustainability of the mentoring program can continue in the following year, focusing on business management, marketing, and access to business financing.

CONCLUSION

The conclusion of the Community Empowerment Program (PKM) is as follows: A total of 33 MSME actors easily understood the materials presented by the speakers and were satisfied with the services provided by the organizing committee. Additionally, the evaluation of participants' responses regarding the usefulness of the activities and their commitment to applying the mentoring materials for halal certification was positive. After three months of mentoring activities, from February 2025 to April 2025, the organizers conducted an evaluation and found that the MSMEs of Warung Muslimah in Cisaranten Kulon had gained a clear understanding of halal certification and were able to apply the Lamikro application for their financial reporting. A total of 33 MSME actors had uploaded their financial data into the Lamikro application, were able to read and analyze their financial reports, and understood the concept of sharia accounting. (Kemenkeu, 2023)

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