

IMPLEMENTATION OF FINANCIAL STRATEGY AND BUSINESS MANAGEMENT IN SUSTAINABLE MARKET DEVELOPMENT IN BUAHAN KAJA VILLAGE

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Practices

The Community Partnership Program (PKM) implemented at Buahan Kaja Village Market has demonstrated significant results in improving the financial and managerial capacity and green economic practices of traders. Following the training, understanding of daily cash flow recording increased from 30% to 85%, and separation of personal and business finances from 25% to 75%. In terms of stock management, understanding increased from 40% to 80%, while the use of business support tools such as calculators and safes jumped from 35% to 78%. Beyond the financial aspect, the training also successfully built environmental awareness: waste sorting practices increased from 20% to 70%, and awareness of stall cleanliness and hygiene increased from 45% to 85%. These results demonstrate that the educational and practical approach of the training, coupled with the provision of simple technology, is effective in building the foundation for more orderly, efficient, and sustainable small businesses. To maintain longterm impact, continued mentoring and the integration of digitalization into daily business practices are needed to strengthen the transformation of traditional markets into healthy and environmentally friendly business ecosystems. The novelty of this program lies in its integrated approach of financial literacy, management, and green economic practices, simultaneously applied in the context of village markets, a practice that has been rare until now. Future recommendations include strengthening groups through integration with formal institutions, so that program sustainability is embedded in internal institutional capacity, rather than solely dependent on facilitators.

INTRODUCTION

Buahan Kaja Village, located in Payangan District, Gianyar Regency, Bali Province, is a rural area that still maintains cultural values and local wisdom amidst the tide of modernization. This village is known not only for its natural beauty but also for the community's determination to preserve Balinese customs, traditions, and cultural practices, which are reflected in their daily lives. One of the village's prominent economic potentials is the activities of a group of market traders who play a strategic role in driving the local economy through the distribution of agricultural products such as vegetables, fruits, and traditional processed products. The village market functions not only as a place for transactions but also as a social space that strengthens community cohesion and maintains cultural identity. However, this group of market traders, led by Mr. I Made Adnyana, still faces various challenges in maintaining the sustainability of its business, particularly in financial management, business administration, and understanding green economy practices. A green economy is seen as a strategic approach to addressing social, economic, and environmental crises (Anwar, 2022).

The Buahan Kaja Village market trader group faces three main challenges in running its business. First, from a financial perspective, the lack of a financial management strategy leads to

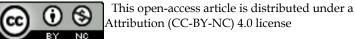
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difficulties in managing cash flow, working capital, and savings, which impacts business decision-making and potential reliance on high-interest loans. Effective financial record-keeping is crucial for assessing efficiency and supporting green economy practices. Although manual methods are still used, the trend toward digitalization offers a more accurate and sustainable solution (Basir et al., 2024; Asrida et al., 2024). Second, from a business management perspective, traders experience challenges in planning, marketing, and innovation, leading to business stagnation and weak competitiveness in modern markets. A more focused management strategy, including the adoption of digital marketing, is needed to expand distribution networks and increase business growth (Akhirudin et al., 2024; Uli & Anggraini, 2024). Third, from a sustainability perspective, a lack of environmental awareness encourages the use of environmentally unfriendly materials, such as single-use plastics and chemicals, which damage the ecosystem and increase long-term costs. Interventions are needed to encourage green economic practices, such as the use of environmentally friendly materials and optimal waste management, in order to build competitive and sustainable businesses (Siahaya, 2024; Anwar, 2022; Syarif, 2024).

Several recent studies emphasize the importance of integrating sustainability principles into the practices of small and medium enterprises, including in the context of traditional market traders. Sustainable finance and green investment strategies are key priorities in modern economic development because they can enhance long-term competitiveness (Siahaya, 2024). In the context of community service, this approach is highly relevant to address the gaps identified by the Buahan Kaja Village market traders, who have not yet integrated sustainability aspects into their business planning. A green economy approach, proven effective in responding to social, economic, and environmental crises (Anwar, 2022), serves as the basis for designing financial and business management training that is not only profit-oriented but also environmentally and socially responsible. The training will focus on simple digital-based financial record-keeping, developing business plans that take efficiency and environmental responsibility into account, and marketing strategies for local products based on digital platforms. The alignment of green economy principles with Islamic business ethics also provides added value in building business practices with integrity (Fachrozi et al., 2024). Furthermore, an understanding of ESG (Environmental, Social, and Governance) factors will be introduced as part of sustainable financial literacy, which is increasingly becoming a focus for investors and business actors (Riski et al., 2023; Valdiansyah & Widiyati, 2024). With this approach, it is hoped that trader groups will be able to build adaptive, competitive, and sustainable businesses.

The objective of the Community Partnership Program (PKM) with the Buahan Kaja Village Market Traders Group is to increase business competency and sustainability through strengthening three main aspects: financial strategy, business management, and green economy practices. In terms of financial strategy, this activity aims to improve traders' financial literacy through training in financial planning, transaction recording, cash flow management, and effective capital allocation (Syarif, 2024). Indicators of success include the ability to prepare simple financial reports, spending efficiency, and increased profit margins. The business management aspect focuses on business planning, digital and traditional marketing strategies, and product innovation, with indicators including increased customer numbers, product diversification, and increased sales volume (Akhirudin et al., 2024). Meanwhile, the green economy aspect aims to raise traders' awareness of environmental sustainability through environmentally friendly practices, such as plastic reduction, waste sorting, and energy efficiency (Anwar, 2022; Fachrozi et al., 2024). Academically, this activity contributes to the development of science and technology in the fields of sustainability accounting, MSME management, and the green economy. In practice, this activity supports the achievement of





the SDGs, specifically Goal 8 (Decent Work and Economic Growth), Goal 12 (Responsible Consumption and Production), and Goal 13 (Addressing Climate Change). This approach is expected to create an adaptive and sustainable model for empowering locally-based MSMEs. The novelty of this program lies in the simultaneous integration of financial literacy, business management, and environmental sustainability practices within the context of village markets. To date, most studies have emphasized only one aspect separately, while community service programs examining the integration of the three, particularly in Balinese village markets, are still very limited.

METHODS

This community service activity was implemented using mentoring, technical guidance, and outreach methods for the Buahan Kaja Village Market Traders Group in Gianyar Regency, Bali. This method was designed to provide integrated knowledge enhancement in three main aspects: financial strategy, business management, and green economy practices. Therefore, this method is not only technical but also participatory, allowing market trader group members to actively participate in each stage of the activity. To measure the effectiveness of the activity, an evaluation instrument was used in the form of a pre-test and post-test questionnaire compiled based on the training curriculum. This instrument was developed with reference to indicators of financial literacy, business management, and green economy practices. The content validity of the instrument was initially conducted through a review of curriculum documents and relevant literature. However, this instrument has not undergone a formal validity test process through expert judgment or statistical reliability testing, so this is recognized as a limitation of the research and provides room for improvement in subsequent studies. A summary of the activity steps can be seen in Figure 1.



Figure 1. Activity flow diagram

Technical Mentoring and Guidance. The technical mentoring and guidance activities were implemented in stages and in a structured manner, with a primary focus on increasing the capacity of the Buahan Kaja Village market trader group in three key areas: financial management, business management, and the implementation of green economy practices. The initial phase began with simple financial record-keeping training, covering recording cash inflows and outflows, preparing profit and loss reports, and monitoring daily cash flow. This material aims to improve the financial literacy of market traders, enabling them to prepare accountable business reports and serve as a basis for data-driven business decision-making (Basir et al., 2024).

The next stage is technical guidance in developing a business plan, which includes identifying sales targets, product development, and marketing strategies. This assistance includes training in cost-based pricing and market demand, as well as the use of digital platforms to expand product distribution. This is done to increase the effectiveness of traditional market promotion and product competitiveness amidst modern market competition (Akhirudin et al., 2024). Furthermore, traders are also equipped with an understanding of green economy practices, such as the use of environmentally friendly packaging, reducing single-use plastics, and community-based waste management. These efforts aim to encourage the creation of village markets that are not only



economically productive but also environmentally friendly and sustainable (Anwar, 2022; Syarif, 2024).

Socialization and Evaluation. The socialization phase is the initial step in the implementation of the Community Partnership Program (PKM) with the Buahan Kaja Village Market Traders Group. The socialization phase aims to comprehensively introduce the objectives, benefits, and stages of the program to all members of the target group. In this session, traders are provided with an initial understanding of the importance of financial planning, business management based on adaptive marketing strategies, and the application of green economic practices in daily trading activities. The socialization phase is conducted in a participatory manner to build commitment and raise collective awareness of business sustainability based on environmental values and business ethics.

To determine the effectiveness of the training and technical guidance provided, an evaluation was conducted based on pre-test and post-test instruments. This evaluation was conducted quantitatively by measuring the increase in participants' knowledge before and after the activity. In terms of financial strategy, the evaluation covered participants' understanding of preparing simple financial reports, recording cash inflows and outflows, and managing daily cash flow. Meanwhile, in terms of the green economy, the evaluation focused on traders' understanding of environmentally friendly practices, such as reducing plastic waste and managing market waste. The results of the pre-test and post-test served as the basis for assessing the program's effectiveness and provided feedback for improving future training methods (Widagdo & Sa'diyah, 2023).

Community and Trader Participation. Throughout the program, traders at Buahan Kaja Village Market were actively involved in every training session, mentoring, and technical guidance. They not only served as training participants but also as active partners in evaluations and discussions regarding challenges faced in managing business finances, managerial strategies, and implementing green economy practices. This approach enabled more accurate problem identification and the development of relevant and applicable solutions tailored to real-world conditions.

This active participation is an integral part of the community-based approach, which emphasizes the importance of directly listening to the voices and experiences of microentrepreneurs. In the process, vendors share best practices, failure experiences, and adaptation strategies they have implemented, creating a constructive collective learning space. This participatory approach also encourages a spirit of collaboration among vendors, strengthens market community solidarity, and fosters motivation to sustainably improve business competitiveness. This involvement is crucial to ensure that all intervention programs are not merely top-down, but truly address real needs and strengthen existing local capacity (Santiago & Estiningrum, 2021).

Technology and Knowledge Transfer.



Figure 2. Handover of Investment Tools





This program prioritizes simple technology transfer to improve market vendors' capacity in financial management and the implementation of green economic practices. The technologies introduced include a simple calculator to assist with daily transaction recording, a mini safe for secure and organized cash storage, and separate waste bins (organic and inorganic) to raise vendor awareness of sustainable market waste management.

In the financial sector, traders are given technical training on manually recording cash inflows and outflows using a simple format combined with the use of a calculator. This approach enables them to understand daily cash flows and evaluate profits and losses more systematically. Cash safes are promoted as a secure cash management alternative, while also encouraging disciplined behavior in separating business funds from personal needs.

Furthermore, understanding green economic practices is also a key focus. Separated waste bins are provided and introduced as part of green economic practices that can be directly implemented in market areas. Education about separating organic and inorganic waste aims to reduce market environmental pollution and serve as a starting point for developing a more responsible and structured waste management system.

This knowledge transfer is carried out through technical guidance sessions and face-to-face training, with material simplified and contextualized based on the traders' real-life situations. This ensures that the technology introduced is not only applicable but also easy to accept and implement. This strategy is expected to strengthen traders' independence in managing their businesses more efficiently, safely, and environmentally consciously (Desnita & Herlina, 2024).

Evaluation and Success Indicators. This community service program focuses on strengthening the capacity of market traders through three main pillars: financial management, business skills, and environmental practices (Marta & Sujarwo, 2017; N. Putu et al., 2024). To assess the program's effectiveness, evaluation methods include pre- and post-tests, field observations, and participatory interviews (Hendrianto, 2018). This evaluation aims to measure significant changes in the understanding and application of the skills taught during the program.

In terms of financial strategy, indicators of success include improving traders' skills in daily cash recording, calculator use, and separating personal and business finances (Pranowo et al., 2023). Through direct mentoring and simulations, traders began implementing a more disciplined manual record-keeping system and understanding the importance of cash flow for business continuity. In terms of business management, indicators such as inventory planning and the use of mini safes demonstrate the adoption of more structured and secure business practices (Gulo & Destriana, 2018).

Regarding green economic practices, the indicators used were the implementation of organic and inorganic waste separation, as well as increased vendor awareness of the cleanliness of their business premises (Sari et al., 2025). Evaluation results showed that most vendors had begun to routinely sort their waste and maintain the cleanliness of their stalls. This comprehensive evaluation served as the basis for developing recommendations for follow-up programs and developing similar models in other traditional markets.

RESULTS AND DISCUSSION

The following quantitative data shows the results of the Community Partnership Program (PKM) activities in the form of pre-tests and post-tests to support the findings described previously:

Table 1. Pre-test and Post-test Results







Assessment Aspects	Pre-test Post-test Improvement (%)		
Daily Financial Recording	30%	85%	55%
Separation of Personal and Business Finances	25%	75%	50%
Understanding Merchandise Inventory Management	40%	80%	40%
Use of Business Support Tools (calculators, mini safes)	35%	78%	43%
Sorting Organic and Inorganic Waste	20%	70%	50%
Awareness of Stall Cleanliness and Hygiene	45%	85%	40%

Quantitative Data Analysis.

- 1. Daily Financial Recording. Before the training, only 30% of traders understood how to record daily cash flow. After the training program, this understanding increased significantly to 85%, representing a 55% increase. These results indicate that simple financial education is very effective in fostering awareness of systematic record-keeping in daily trading businesses.
- 2. Separation of Personal and Business Finances. Only 25% of traders separated their personal and business finances before the training. After the training, this figure rose to 75%, a 50% increase. This finding underscores the importance of learning basic micro-accounting concepts to prevent cash leakage and maintain the sustainability of small businesses.
- 3. Understanding of Merchandise Inventory Management. Before the intervention, only 40% of traders understood inventory management. After the training, this figure increased to 80%, a 40% increase. This reflects an improved ability to manage merchandise availability, thereby reducing the risk of stockouts or excess inventory.
- 4. Use of Business Support Tools (Calculators & Mini Safes). Previously, only 35% of participants used tools such as calculators and mini safes. After technical training, usage rose to 78%, a 43% increase. This indicates that simple technology transfer significantly improves work efficiency and the security of traders' financial transactions.
- 5. Organic and Inorganic Waste Sorting. Before the program, only 20% of traders sorted their waste. After the program, the participation rate increased to 70%, a 50% increase. This indicates that green economy practices are beginning to be accepted as part of an environmentally friendly trading routine.
- 6. Awareness of Stall Cleanliness and Hygiene. Awareness of the importance of stall cleanliness was recorded at 45% before the training and increased to 85% afterward, a 40% increase. This demonstrates the program's success in fostering hygienic behaviors that support market comfort and the health of consumers and traders alike.

Overall, these results indicate that the PKM program successfully improved the capacity of market traders in financial management, business management, and the implementation of sustainable green economic practices. Significant improvements were evident in the pre- and post-test results, which illustrated changes in behavior and understanding following the training and mentoring program.







Figure 3. Socialization and Training

The first problem is that traders lack the habit of recording their cash flow, costs, and profits in a structured manner. This lack of sound financial strategies encompasses financial planning, accurate record keeping, and cash flow management. As a result, they struggle to evaluate the performance of their productive businesses, identify efficiency opportunities, and make strategic decisions regarding effective capital allocation. Pre-test results showed that only 30% of traders understood the importance of structured financial records, and only 25% practiced separating personal and business finances. After intensive training and mentoring, significant improvements were observed: understanding of financial records jumped to 85%, while the practice of financial separation increased to 75%. These achievements reflect the program's success in fostering financial literacy and awareness of the importance of disciplined and professional financial management among micro-entrepreneurs in the market. Financial literacy plays a crucial role in the sustainability of small and medium-sized enterprises (MSMEs). A sound financial understanding helps entrepreneurs make sound financial decisions, improve capital efficiency, and plan for sustainable business growth (H. Lestari et al., 2025).

Initially, before the program was implemented, the majority of market traders lacked a clear and structured business plan, making it difficult for them to determine long-term business direction and goals. This lack of innovation also led to businesses tending to stagnate and being less responsive to changing consumer preferences and market trends. However, after receiving intensive training and mentoring, significant improvements were seen in managerial aspects, particularly in merchandise inventory management. Traders' ability to manage product availability and rotation increased from 40% to 80%, reflecting a 40% improvement, demonstrating greater operational efficiency and their readiness to manage their businesses adaptively and professionally. Developing a comprehensive business plan can help entrepreneurs sharpen their business direction, set goals, and secure funding from investors (Soelaiman & Liusca, 2022).

Furthermore, the use of business support tools has also shown encouraging growth. Before the program, only 35% of merchants used simple tools such as calculators and mini safes in their operations. After being educated about the importance of these tools for efficiency, this figure rose to 78%, a 43% jump. This increase demonstrates that simple technology can have a real impact on improving transaction recording effectiveness, speeding up the calculation process, and strengthening cash security. These changes indicate that merchants are increasingly prepared to manage their businesses in a more orderly, secure, and professional manner.

Before the empowerment program was implemented, most market vendors were unaware of the long-term impacts of environmentally unfriendly business practices, such as the use of single-





use plastics and hazardous chemicals that pollute the environment and endanger health. Through training and outreach that prioritized green economy principles, vendor awareness began to grow, reflected in improved environmentally friendly behavior. The rate of sorting organic and inorganic waste increased from 20% to 70%, while awareness of stall cleanliness and hygiene rose from 45% to 85%. These increases indicate that the program has successfully driven positive changes toward more sustainable business management. Green economy practices significantly influence consumers' decisions to purchase environmentally friendly products (Urza Rumpoko, 2016).

The existence of established market trader groups provides crucial social capital for maintaining the sustainability of practices after training. These groups function as financially and environmentally conscious communities, encouraging consistent financial record-keeping, business management, and environmentally friendly practices. Through regular meetings, groups can consolidate the roles of their members, monitor each other, share experiences, and build a collective culture within the market environment. Furthermore, strengthening groups through integration with formal institutions, such as cooperatives or village-owned enterprises (BUMDes), has the potential to expand their function beyond simply serving as discussion forums to also provide access to funding, business networks, and increased bargaining power for traders. This ensures that program sustainability is embedded in internal institutional capacity, rather than solely dependent on facilitators.

Measurement biases can occur, such as respondents' tendency to respond according to facilitator expectations (social desirability bias) or limitations in observing actual behavior in the field. External factors, such as local government regulations on waste management, community consumption trends, and market infrastructure support, can also influence the consistency of green economy practices beyond program interventions. Therefore, while strengthening market trader groups is a crucial pillar of program sustainability, long-term evaluation is still needed to assess its effectiveness and identify strengthening and inhibiting factors in actual implementation on the ground.

CONCLUSION

Based on the implementation of the Community Partnership Program (PKM) with the Buahan Kaja Village Market Traders Group in Gianyar Regency, it can be concluded that this program has had a positive impact on increasing the business capacity and environmental awareness of the traders. Through the training and outreach conducted, partners demonstrated improvements in accounting and managerial knowledge and skills in sustainability concepts, particularly in simple financial record keeping, business planning, traditional and digital product marketing strategies, and green economy practices.

Traders are beginning to understand the importance of recording daily transactions as part of healthy and sustainable business financial management. Furthermore, they are realizing that sound business management and effective and efficient marketing strategies are key to business continuity. The provision of tools such as notebooks, calculators, and cash safes contributes to operational efficiency and strengthens their financial security. Meanwhile, understanding of the green economy concept is also growing, as evidenced by the use of separate trash bins and active discussions about reducing plastic waste in trading activities.

The partners' enthusiasm in participating in all activities demonstrates that the participatory approach is highly effective in building awareness and motivation for transformation. While some challenges remain, such as limited digital literacy and initial resistance to environmentally friendly practices, the partners' strong enthusiasm for learning is crucial for the program's sustainability.





Overall, the PKM program successfully improved basic accounting and managerial competencies in sustainability concepts through green economic practices for market vendor groups. To support the sustainability of partner businesses, follow-up is needed in the form of regular mentoring and strengthening local partnership networks that can help vendors consistently implement more professional, efficient, and environmentally friendly business practices.

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