

Analysis Of Financial Management Accounting Practices In The Tourism Start – Up Of Sumberaji Village

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Abstract: *This study aims to analyze accounting practices in the financial management of tourism in the village of Sumberaji, Slaji Hamlet, Kabuh Subdistrict, Jombang Regency. The study uses a qualitative descriptive approach with data collection techniques through interviews, observation, and documentation. Informants consisted of the village head, BUMDes administrators, treasurers, and community members. The results show that tourism financial management has covered the stages of planning, recording, fund management, reporting, and accountability in accordance with village regulations. However, accounting practices are still carried out in a simple and manual manner, with limited human resource competencies and the absence of an application-based recording system. Transparency and accountability have been pursued through village deliberations and information boards, but have not been carried out optimally and routinely. This study concludes that there is a need to improve the capacity of managers and the accounting system to support more transparent and sustainable village tourism financial management.*

Key Words: Public Sector Accounting, Village Financial Management, Tourism Sector, Accountability.

Introduction

Tourism is one of the leading sectors that can contribute significantly to national economic development. Based on Law Number 10 of 2009 concerning Tourism, this sector has an important role in promoting economic growth, providing employment, and improving community welfare. The government's "1000 Tourism Villages" program is strong evidence that villages have great potential for community-based tourism development (Arum Puspita & Malik, 2024). The development of village tourism in Indonesia has increased significantly, promoting community-based tourism as a driver of the local economy. This has led to village tourism being seen as capable of creating jobs and increasing village income.

However, the growth of village tourism is often not accompanied by adequate financial management readiness, especially in village tourism that is still in its early stages. This condition poses the risk of low transparency and accountability in the management of public funds used in the development of village tourism (Aminuddin et al., 2022). If financial management is not transparent and accountable, it will create many obstacles, such as hindering public trust, hindering sustainable development, and reducing the positive impact of village tourism development.

Regulatory-wise, village financial management is regulated by Permendagri No. 20 of 2018, which stipulates that village financial management must be conducted in a transparent, accountable, and administratively orderly manner. However, in practice, many tourism

villages still maintain simple financial records and do not optimally follow public sector accounting principles. This indicates a gap between regulations and implementation in the field (Suwito & Jannang, 2022).

A review of previous studies shows that research on tourism village financial management is still focused on several aspects and has not studied accounting comprehensively in the context of start-ups. Research conducted by (Machfuzhoh, 2020) shows that community-based tourism villages still use simple bookkeeping and have not conducted systematic financial analysis. This phenomenon indicates weak accounting practices in the early stages of village tourism development. On the other hand, research conducted by (Arum Puspita & Malik, 2024) focuses more on managerial aspects, development strategies, and socio-economic impacts. (Arum Puspita & Malik, 2024) highlight the management and development strategies of tourism villages, but do not examine in detail the processes of financial recording, reporting, and accountability. Meanwhile, research conducted by (Ratna & Harahap, 2023) provides a more systematic overview, but discusses commercial tourism, which is different from community-based and empowerment-based village tourism.

From this state-of-the-art mapping, a research gap is clearly evident. Very few studies have been conducted in depth to examine accounting practices in a contextual and comprehensive manner in village tourism. This is an initial stage that differs from others. This initial stage includes limited resources, an informal organizational structure, unstable cash flow, and no significant accountability pressure on established businesses. The novelty of this research lies in its focus on the accounting practices of financial management in start-up tourism, covering the entire financial cycle, from planning, recording, fund management, reporting, to accountability. This research not only provides an explanation of "what is done" but also analyzes "why" by referring to the regulatory framework, public sector accounting theory, and facts about local capacity. This research aims to gain a rich contextual understanding of accounting practices in the natural environment of Sumberaji Village, Slaji Hamlet

Method

Descriptive qualitative methods were used in this study to gain a deeper understanding of the accounting methods used in the financial management of start-up tourism companies (Sugiyono, 2016). Four main informants were purposively selected as research subjects covering the entire tourism financial management process; they were the Head of Sumberaji Village, the Head of BUMDes/Tourism Manager, the Treasurer, and a member of the Tourism Awareness Group (Pokdarwis). The selection of informants was based on their direct experience in tourism financial management.

Research data was collected using three main techniques, namely in-depth interviews with semi-structured guides, direct observation at the research location, namely the tourist site and village office, as well as documentary evidence of financial records, meeting minutes, and relevant village regulations. Interviews were conducted face-to-face and then recorded to ensure data authenticity. Data analysis used the interactive model from Miles and

Huberman (Moleong, 2014), which included several stages, namely data reduction, data presentation, and conclusion drawing. The collected data was then filtered and grouped based on the research themes (planning, recording, fund management, reporting, accountability, and transparency), and the results were presented in a descriptive narrative to facilitate interpretation and verification of the data findings.

Results and Discussion

The overall research findings describe that accounting practices at Wisata Rintisan Desa Sumberaji are still in the early stages (rudimentary stage). The financial management model applied relies more on social relationships and trust (social trust-based) than on a formal, standardized system. This is a common characteristic of village business units in the start-up phase, where the organizational structure is still simple and resources are limited. Findings from in-depth interviews with four informants have provided an explanation of a financial management system that still relies on informal mechanisms, kinship relationships, and simple adaptations to the existing regulatory framework.

At the planning stage, it appears that the budgeting process for this start-up tourism venture is not yet independent and is still integrated with the overall village financial planning cycle. As stated by the Village Head, the village tourism financial planning process is carried out through village deliberations involving the village government, the Village Consultative Body (BPD), BUMDes administrators, tourism managers, and community representatives. Planning begins with a discussion of the needs for tourism development, which is then adjusted to the village's financial capabilities and included in the Village Work Plan (RKPDDes) and Village Budget (APBDDes). Although this process is participatory and in line with the spirit of Permendagri No. 20 of 2018, the result is not yet a detailed budget document specifically for the tourism unit. The allocation of funds is more in the nature of a block grant in the APBDDes, which is then managed by BUMDes. This shows that although the principle of participation has been implemented, the principles of specificity and clarity of business budget planning as mandated in good BUMDes governance have not been fully realized. This finding is in line with the research by (Fatmasari & Adi, 2021), which revealed that village fund planning for tourism is often not supported by mature needs and feasibility analyses, so that budget allocations tend to be reactive to proposed activities rather than the results of medium-term strategic planning.

At the operational level, in the financial recording stage, the financial management of village tourism still relies entirely on a manual system in the form of physical cash books and does not use an application-based system. As explained by the BUMDes treasurer, most transactions are accompanied by notes or receipts, although small transactions are still recorded manually. However, this acknowledgment by the informant indicates that the audit trail principle, which is the basis of accountability, is not functioning properly. To be reliable, complete transaction evidence is required for every economic event. The practice in Sumberaji Village is reminiscent of (Machfuzhoh, 2020) findings, namely that people use simple bookkeeping and do not have transaction evidence for small expenses. This limitation can lead to recording errors and misuse of funds that are difficult to trace.

In terms of fund management and use, the applicable mechanisms are still heavily influenced by personal factors and trust. The procedure described by the Head of the Village Business Unit is that before funds are used, the manager will prepare and submit a fund use plan. After the funds are used, transaction evidence is collected and recorded as a form of accountability. However, this approval is often verbal, direct, and flexible, especially for urgent daily operational needs. This indicates that the internal control system is still weak and highly dependent on the personal integrity of the managers. According to Bastian (2019), this management model can be categorized as a "personal trust-based" model. This finding reinforces the argument of (Puspitasari & Adi, 2023) who state that the accountability of BUMDes financial management is often hampered by competence and consistency in implementing standard procedures. A high degree of flexibility may be necessary in the early stages, but without real and written documentation and bookkeeping, it will be difficult to transition to more professional management.

Factors related to financial reporting and accountability are the most prominent weaknesses. The financial reports produced are very simple, consisting of summaries of income and expenditure. They do not represent general public sector financial reports such as budget realization reports, balance sheets, or cash flow statements. According to informants, reporting is more administrative in nature and is presented in the form of simple reports on the realization of fund use to fulfill obligations to the village government. This causes a significant information gap between management and external parties, including the community as the owners of the funds. This condition is directly related to the findings of Faizatul Wardah and Miftahol Horri (2025), who concluded that the low quality and frequency of village fund financial reporting has an impact on declining community participation and trust. Although in the context of Sumberaji Village, the community expressed a high level of trust, this was based more on social capital and openness in deliberations, rather than on the availability of accurate and timely financial information.

According to public sector accounting theory, the results in Sumberaji Village show that there are no sufficient technical accounting mechanisms to realize the principles of transparency and accountability (Mardiasmo, 2018). Although accountability is more vertical in nature, there is no measurable and verifiable financial and performance accountability. Practices in the field show that financial reports are still limited to simple administrative accountability. Therefore, the results of this discussion are evidence that the method of developing an accounting system for village tourism cannot completely replicate complex public systems. As suggested by Anggraini et al. (2024), assistance is needed to design a system that is "fit-for-purpose," namely a system that is simple, easy to understand, and can be directly applied by managers with a non-accounting background, while still fulfilling the basic principles of recording, transaction evidence, and periodic reporting.

Therefore, these findings and discussions not only highlight the differences between theory and practice but also reveal the surrounding context. Accounting practices in village tourism, Desa Sumberaji, are a form of local adaptation to resource constraints; it is a system that is "alive" and functions in its environment, even though it has many weaknesses when

measured against ideal standards. The novelty of this research lies in its ability to highlight the narcissism among.

Conclusion

The analysis shows that the accounting methods used for financial management in the tourism village of Sumberaji Village, Slaji Hamlet, are still simple and not yet fully in line with public sector accounting principles. The main challenges are manual recording, irregular reporting, and limited accountability mechanisms. However, there is social capital in the form of awareness of the importance of transparency and community participation on the part of those responsible.

The researcher suggests that the village government and related parties provide full technical support to develop a more professional accounting system, provide training to managers, and encourage the preparation of regular and open financial reports for the public to improve accountability and operational sustainability.

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