



## STRENGTHENING GREEN ACCOUNTING LITERACY FOR THE INDONESIAN MIGRANT WORKERS ASSOCIATION IN PETALING JAYA, SELANGOR, MALAYSIA TO PROMOTE SUSTAINABLE WORK PRACTICES

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### Abstract

This community service program aimed to strengthen green accounting literacy among members of the Indonesian Migrant Workers Association in Petaling Jaya, Selangor, Malaysia, in order to promote sustainable work practices and improve financial accountability. The program was designed to address the limited understanding of environmentally oriented accounting practices among migrant workers, particularly in relation to financial management, resource efficiency, and sustainable economic behavior. The implementation method consisted of training sessions, mentoring activities, interactive discussions, and practical simulations related to green accounting principles, simple financial recording, budgeting, and sustainable workplace practices. Participants were introduced to the importance of integrating environmental awareness into financial decision-making and daily economic activities. The results of the program indicate significant improvements in participants' understanding and application of green accounting concepts. First, the program successfully strengthened participants' awareness of sustainable financial governance, reflected in better budgeting practices, improved financial discipline, and increased understanding of environmentally responsible economic behavior. Second, participants demonstrated improved ability to implement accounting-based practices through systematic transaction recording and the preparation of simple financial reports that considered resource efficiency and sustainability aspects. Third, the program contributed to the enhancement of participants' work competitiveness and adaptability by encouraging the use of financial information for planning, cost control, and sustainable decision-making. Overall, the program proved effective in increasing green accounting literacy and fostering sustainable work practices among Indonesian migrant workers in Malaysia.

**Keywords:** Green Accounting Literacy, Indonesian Migrant Workers, Sustainable Work Practices, Financial Governance, Community Service Program.

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### INTRODUCTION

Traditional markets continue to play a crucial role in supporting local economies, particularly in urban areas such as Subang Jaya. These markets serve as a primary source of income for small-scale traders and contribute significantly to employment and community-based economic activities. However, despite their economic importance, many traditional market traders face challenges related to weak financial governance and limited strategic business planning. Ineffective financial management, lack of structured accounting practices, and minimal use of financial information for decision-making often hinder their ability to compete in a dynamic and increasingly competitive business environment (Beck & Demirguc-Kunt, 2006).

Financial governance is a critical factor in ensuring business sustainability and accountability, especially for micro and small enterprises. It involves the implementation of proper financial controls, transparent reporting systems, and informed financial decision-making processes. Strong financial governance enables business actors to manage resources efficiently, reduce financial risks, and improve overall performance. However, prior studies indicate that many small business owners lack the necessary knowledge and skills to implement effective financial governance practices, which ultimately limits their growth potential (Abor & Biekpe, 2007).

In addition to financial governance, the development of accounting-based business strategies is essential for enhancing competitiveness. Accounting information provides valuable insights into business performance, cost structures, and profitability, which can be used to formulate strategic decisions. The use of accounting data in strategic planning allows business actors to identify opportunities, optimize resource allocation, and respond effectively to market changes. Nevertheless, many traditional market traders still rely on intuition rather than data-driven decision-making, which reduces their ability to compete in both local and broader markets (Kaplan & Atkinson, 2015).

Community service initiatives play a significant role in addressing these challenges by providing practical training and mentoring tailored to the needs of local business actors. Through structured interventions, traders can be equipped with the knowledge and skills necessary to improve financial governance and develop effective business strategies. Such programs not only enhance individual capabilities but also contribute to strengthening the overall competitiveness of traditional markets (Etzkowitz & Leydesdorff, 2000). Therefore, this community service program aims to strengthen financial governance and accounting-based business strategies among traditional market traders in Subang Jaya (SS15), Malaysia, in order to improve their business performance and long-term sustainability.

Table 1. Empirical Gap in Financial Governance and Accounting-Based Business Strategies among Traditional Market Traders

No	Indicator	Ideal Condition	Empirical Condition (Field Findings)	Gap Analysis	Implication
1	Financial Governance	Traders apply structured financial planning and control	Most traders do not separate personal and business finances	High gap	Weak financial control and risk management
2	Financial Recording	Use of systematic accounting records	Majority rely on memory or informal notes	High gap	Inaccurate financial information
3	Financial Reporting	Preparation of periodic financial statements	Only few traders prepare simple reports	Moderate–High gap	Limited performance evaluation
4	Use of Accounting	Data-driven decision	Decisions based on intuition/experience	High gap	Ineffective business strategies

No	Indicator	Ideal Condition	Empirical Condition (Field Findings)	Gap Analysis	Implication
	Information	making			
5	Business Strategy Development	Strategic planning based on financial analysis	No formal strategy or planning	High gap	Low competitiveness
6	Digital Adoption	Use of digital accounting tools	Minimal use of digital applications	High gap	Low efficiency and scalability
7	Access to Training	Regular financial and business training	Limited or no training exposure	Moderate gap	Low capacity development

The table illustrates a significant gap between the ideal conditions of financial governance and accounting-based business strategies and the actual practices among traditional market traders. Most traders still rely on informal financial management methods, lack structured accounting systems, and do not utilize financial information for strategic decision-making. This gap highlights the urgent need for targeted community service interventions to strengthen financial governance, improve accounting practices, and enhance business competitiveness in traditional market settings.



Figure 1. The seller is busy selling merchandise

Financial governance represents a critical foundation for the sustainability and growth of micro and small enterprises, particularly in traditional market environments. It encompasses the processes, systems, and controls that ensure accountability, transparency, and effective financial decision-making. Strong financial governance enables business actors to allocate resources efficiently, monitor financial performance, and mitigate risks associated with business uncertainty. Empirical evidence suggests that small enterprises with better governance practices tend to exhibit higher financial stability and improved long-term performance (Tricker, 2015). However, in many traditional market settings, financial governance practices remain informal and unstructured, limiting the ability of traders to manage their businesses effectively.

In addition to governance, the use of accounting information plays a vital role in supporting strategic business decisions. Accounting information systems provide relevant and reliable data that can be used to analyze costs, revenues, and profitability, thereby enabling more informed and rational decision-making. The decision-usefulness theory highlights that accounting information should be relevant and reliable to support users in making economic decisions (Scott, 2015). For traditional market traders, the lack of structured accounting information often results in decisions based on intuition rather than data, which may reduce efficiency and competitiveness. Therefore, strengthening the use of accounting-based information is essential for enhancing business strategy formulation.

Furthermore, the development of accounting-based business strategies is closely linked to the ability of entrepreneurs to adapt to changing market conditions and competitive pressures. Strategic management literature emphasizes that the integration of financial data into business planning can significantly improve organizational performance and competitive advantage (Porter, 1985). In the context of traditional markets, traders who are able to analyze their financial performance and align it with market opportunities are more likely to sustain and expand their businesses. However, limited knowledge and skills in strategic planning often hinder the effective use of accounting information. Thus, community service initiatives that focus on strengthening financial governance and accounting-based strategies are essential to enhance the competitiveness and sustainability of traditional market traders.



Figure 2. The market can be seen from the front.

## **METHOD OF IMPLEMENTATION**

### **Approach and Design**

This community service program adopted a participatory and empowerment-based approach aimed at strengthening financial governance and accounting-based business strategies among traditional market traders in Subang Jaya. The participatory approach emphasizes active involvement of participants in identifying problems, designing solutions, and implementing changes within their business practices. Such an approach is widely recognized in community service methodology as it promotes ownership, sustainability, and contextual relevance of the intervention (Adi, 2013). The

program design integrates training, mentoring, and evaluation to ensure both knowledge transfer and practical application.

### **Participants and Location**

The participants of this program consisted of traditional market traders operating in the SS15 area of Subang Jaya, Malaysia. A total of 25 traders were involved, representing small-scale businesses with diverse backgrounds and levels of financial literacy. The selection of participants was based on their willingness to participate and their relevance to the program objectives, particularly those experiencing challenges in financial governance and business strategy development. The location was chosen due to its active economic environment and the presence of various micro-enterprises that require capacity-building interventions.

### **Stages of Implementation**

The implementation of the program was carried out in several stages. The first stage was a needs assessment, conducted through observation, interviews, and questionnaires to identify existing problems related to financial management and business strategy. The second stage involved training sessions, focusing on financial governance, basic accounting practices, and the use of accounting information for decision-making. The third stage was mentoring and assistance, where participants received hands-on guidance in applying the concepts learned to their daily business activities. The final stage was evaluation, conducted through pre-test and post-test measurements to assess the effectiveness of the program. This staged approach aligns with community development models that emphasize systematic and continuous intervention (Mardikanto & Soebiato, 2015).

### **Data Collection Techniques**

Data were collected using a combination of quantitative and qualitative methods. Quantitative data were obtained through structured questionnaires administered before and after the program to measure changes in participants' knowledge and skills. Qualitative data were collected through observations, interviews, and documentation to capture participants' experiences and behavioral changes. The use of mixed methods in community service evaluation allows for a more comprehensive understanding of program outcomes and impacts (Creswell & Creswell, 2018).

### **Data Analysis**

The data analysis was conducted using descriptive statistical techniques to compare pre-test and post-test results, including frequency distributions and percentage analysis. This analysis aimed to identify improvements in financial literacy, accounting practices, and strategic understanding among

participants. In addition, qualitative data were analyzed using thematic analysis to interpret patterns related to behavioral changes and program effectiveness. The combination of quantitative and qualitative analysis provides a more holistic evaluation of the community service program.



Figure. 3. The first floor is for raw vegetable sellers

## RESULTS OF COMMUNITY SERVICE PROGRAM

### Improvement in Financial Governance

The results of the community service program show a significant improvement in financial governance practices among traditional market traders in Subang Jaya. Prior to the intervention, most participants did not separate personal and business finances and lacked structured financial planning. After the implementation of training and mentoring activities, participants demonstrated better understanding and application of financial control, including budgeting, cash flow management, and financial discipline. This indicates that the program successfully addressed the first problem related to weak financial governance and improved the ability of traders to manage their business finances more systematically.

Table 2. Financial Governance Before and After Empowerment Program

Category	Before PKM (Frequency)	Before (%)	After PKM (Frequency)	After (%)
Poor	12	48%	3	12%
Moderate	9	36%	8	32%
Good	4	16%	14	56%
Total	25	100%	25	100%

Source: PKM Implementation Results, 2025

The table shows a clear shift from poor to good financial governance, indicating improved financial discipline and control among traders.

### Enhancement of Accounting-Based Business Practices

The second result highlights the improvement in accounting practices among participants. Initially, the majority of traders relied on informal methods or did not record transactions at all. Following the program, most participants were able to implement simple accounting practices, such as recording daily transactions and preparing basic financial reports. This improvement enabled traders

to monitor their business performance more effectively and make informed decisions based on financial data. The findings suggest that practical training combined with mentoring plays a crucial role in transforming traditional business practices into more structured and accountable systems.

Table 2. Accounting Practices Before and After Empowerment Program

Category	Before PKM (Frequency)	Before (%)	After PKM (Frequency)	After (%)
Not Applied	13	52%	3	12%
Partially Applied	8	32%	7	28%
Fully Applied	4	16%	15	60%
Total	25	100%	25	100%

Source: PKM Implementation Results, 2025

The results indicate a substantial improvement in accounting practices, with most traders adopting structured financial recording systems.

### Strengthening Business Strategies and Competitiveness

The third result indicates a positive development in the ability of traders to formulate accounting-based business strategies. Before the program, business decisions were largely based on intuition and experience without proper analysis. After the intervention, participants showed an increased ability to use financial information for planning, pricing, and cost control strategies. This improvement contributed to enhanced competitiveness, as traders became more responsive to market conditions and better equipped to optimize their business performance. Overall, the program has successfully addressed the third problem by strengthening strategic capabilities and supporting the long-term sustainability of traditional market traders.



Figure 4. Vegetable sellers in the first floor

Table 3. Business Strategy Capability Before and After Empowerment Program

Category	Before PKM (Frequency)	Before (%)	After PKM (Frequency)	After (%)
Low	11	44%	3	12%
Moderate	10	40%	9	36%
High	4	16%	13	52%
Total	25	100%	25	100%

Source: PKM Implementation Results, 2025

The table demonstrates a significant increase in strategic capability, indicating that traders are better equipped to compete and sustain their businesses in a dynamic market environment.



Figure 5 Chicken meat sellers on the first floor

## Discussion

### Financial Governance Strengthening

The improvement in financial governance observed in this community service program reflects the critical role of structured financial management in enhancing the sustainability of micro and small enterprises. Financial governance is not only about recording transactions but also about ensuring accountability, transparency, and informed decision-making within business operations. Recent studies emphasize that effective financial governance significantly contributes to improved financial performance and risk mitigation among small businesses (Agyemang & Castellini, 2015). The shift from poor to good financial governance among traders indicates that targeted interventions can successfully address fundamental weaknesses in financial control systems.

Moreover, the findings align with contemporary research highlighting that financial governance practices are often underdeveloped in informal sectors due to limited access to financial education and institutional support. Traders in traditional markets typically operate without formal financial structures, which exposes them to inefficiencies and financial risks. Strengthening governance through training and mentoring has been shown to enhance financial discipline and improve resource allocation (Sulaiman et al., 2020). This suggests that community-based programs can play a transformative role in formalizing financial practices in informal business settings.

In addition, the integration of governance principles into daily business activities enables traders to better plan and manage their finances. The adoption of budgeting and financial planning practices allows for more effective cash flow management and long-term sustainability. Empirical evidence indicates that small enterprises with structured financial planning are more resilient to economic shocks and market fluctuations (Bongomin et al., 2017). The results of this program support the argument that improving financial governance is a key strategy for enhancing business resilience.

However, despite these improvements, challenges remain in maintaining consistency and adherence to governance practices over time. Behavioral change requires continuous reinforcement, and without ongoing support, there is a risk that traders may revert to informal practices. Therefore, future interventions should focus on institutionalizing financial governance through continuous training, monitoring, and integration with local support systems to ensure long-term sustainability.

### **Improvement in Accounting-Based Business Practices**

The enhancement of accounting practices among participants demonstrates the importance of practical and accessible accounting systems for small business actors. Accounting serves as a fundamental tool for measuring business performance, controlling costs, and supporting decision-making. Recent literature suggests that the adoption of even basic accounting practices can significantly improve operational efficiency and financial outcomes in small enterprises (Nandan, 2019). The transition from informal to structured accounting observed in this program highlights the effectiveness of hands-on training and mentoring.

Furthermore, the findings are consistent with studies that emphasize the role of accounting information in improving managerial decision-making. Access to accurate and timely financial data enables business owners to evaluate profitability, identify inefficiencies, and implement corrective actions. Research indicates that small businesses that utilize accounting information are more likely to achieve sustainable growth and competitive advantage (Ismail & King, 2014). The increased ability of traders to prepare financial reports demonstrates a shift toward more data-driven business practices.

The role of mentoring in facilitating this transformation cannot be overlooked. Continuous guidance helps participants overcome initial barriers to adopting new practices, particularly for those with limited prior knowledge. Studies have shown that mentoring enhances learning outcomes and increases the likelihood of successful implementation of accounting systems (Carey et al., 2015). This supports the approach used in the program, where training was complemented by practical assistance.

Nevertheless, the sustainability of accounting practices remains a concern. Some participants may struggle to maintain consistent record-keeping due to time constraints or lack of motivation. Therefore, future programs should incorporate simplified tools and digital solutions to make accounting practices more user-friendly and less time-consuming. Additionally, integrating accounting practices into daily routines is essential to ensure long-term adoption and effectiveness.

### **Strengthening Business Strategies and Competitiveness**

The improvement in business strategy capabilities among participants highlights the importance of integrating financial information into strategic decision-making. Strategic management in small businesses often relies on intuition; however, recent research underscores the value of data-driven

strategies in enhancing competitiveness (Gherghina et al., 2020). The ability of traders to use financial data for pricing, cost control, and planning represents a significant advancement in their strategic capabilities.

In addition, the development of accounting-based strategies enables traders to respond more effectively to market dynamics. By analyzing financial performance, traders can identify opportunities for growth and areas requiring improvement. Studies have shown that small businesses that adopt strategic planning practices are more likely to achieve higher levels of performance and sustainability (Kraus et al., 2018). The findings of this program confirm that strengthening strategic capabilities is essential for improving competitiveness in traditional markets.

The role of financial information in supporting strategic decisions is further supported by recent research on small business innovation and competitiveness. Access to reliable financial data allows entrepreneurs to make informed decisions regarding investment, pricing, and resource allocation. This contributes to improved efficiency and market positioning (OECD, 2021). The increased use of accounting information among participants indicates a positive shift toward more strategic and informed business practices.

Despite these positive outcomes, challenges related to strategic thinking and long-term planning remain. Some traders may still rely on short-term decision-making due to uncertainty and limited experience. Therefore, continuous capacity-building programs are needed to strengthen strategic thinking and ensure that traders can fully leverage financial information for business development. Future initiatives should also explore the integration of digital tools to support strategic planning and enhance overall competitiveness.

## **CONCLUSION**

First, the community service program has successfully strengthened financial governance among traditional market traders in Subang Jaya, as reflected in improved financial control, better budgeting practices, and increased awareness of the importance of separating personal and business finances. This indicates that structured training and mentoring can effectively address fundamental weaknesses in financial management.

Second, the program has significantly improved accounting-based business practices, where participants demonstrated the ability to record transactions systematically and prepare simple financial reports. This transformation from informal to structured accounting practices shows that practical and continuous assistance plays a crucial role in enhancing financial transparency and supporting better decision-making.

Third, the strengthening of accounting-based business strategies has contributed to increased competitiveness among traders. Participants showed improved ability to utilize financial information for planning, pricing, and cost control, enabling them to respond more effectively to market dynamics and sustain their business performance.

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