

## IMPLEMENTATION OF FINANCIAL TRANSACTION BOOKING SIMPLE FOR SMALL BUSINESSES AND LOW IN MSMEs ‘KUPHIE'S FRIENDS CAFÉ’

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**Abstract:** Effective financial management is very important for MSMEs to improve efficiency and competitiveness. The purpose of this study was to determine the role of financial transaction bookkeeping implementation. This study uses a qualitative approach method. Data collection techniques using interview results, documentation, and observation. The results of the study are the role of simple financial bookkeeping can be used to improve the accuracy and transparency of financial management, help business owners, so the existence of simple financial transaction bookkeeping at cafe friends can improve the efficiency of financial management and competitiveness.

**Keywords:** Simple financial bookkeeping, UMKM, financial transactions.

### Introduction

Indonesia as one of the developing countries in achieving its national goals seeks to maintain and increase planned economic growth, this cannot be separated from the role of development carried out by each region. Regional development as part of national development aims to develop each region and align the growth rate between regions (Sedyastuti, 2018).

This can be achieved through harmonious and integrated cross-sectoral development to achieve the goals. The economic crisis that hit our country since mid-1997 until the last few years, which then developed into a multidimensional crisis, has shown us that the danger of the collapse of economic activity concentrated in the hands of a handful of economic groups only exists in a major crisis (Az-Zahra 2021). This can be seen from the many large businesses that were forced to close, resulting in significant unemployment. This incident opened the eyes of the Indonesian government to the imbalance in the corporate (industrial) structure that is too focused on large-scale industries. On the other hand, small and medium enterprises (SMEs), which grow spontaneously in various levels of society, show greater resilience and provide life support for millions of people (Hardana, Nasution, & Damisa, 2022).

MSMEs (Micro, Small, and Medium Enterprises) are business entities that have certain characteristics and play an important role in the Indonesian economy. MSMEs have several characteristics such as relatively limited capital, simple management, in the form of local products/services, in the form of small business scales (Mauli Carolina & Murtiningsih, 2024). The role of MSMEs is to increase income and employment opportunities, build the local economy, develop creative industries, improve economic balance, and help reduce poverty. Some examples of MSME businesses are food stalls, grocery stores, cafes, craft industries, laundry services, online sales, photography service businesses and others (Muttaqien, Cahyaningati, Rizki, & Abrori, 2022).

Accounting is understood as the stage of recording financial transaction data needed to prepare financial reports. Business owners find it easier to master and implement a simple transaction recording process to improve their financial reporting. Mistakes in recording financial transactions can have a negative impact on small business owners who are still in the growth stage, especially causing losses and reduced income due to inaccurate accounting information (Gendalasari & Riyadi, 2022). Therefore, routine recording of financial data will help business owners manage their finances effectively to support the success of their business, including in the context of agricultural groups. The term transaction validation is also called accounting. For large companies, accounting is quite simple because they employ experienced professional accountants to manage the company's financial records. By recording, business owners can monitor and understand the growth of their business. This is because accurate and regular accounting will provide useful information for business financing (Syafitri, Wulandari, Effendi, Anbare, & Fransisco, 2024).

Sahabat Kuphie is one of the newly developing MSMEs culinary businesses in Medan City, located on Jalan Binjai km.10.5 which is managed by Mr. Zul Amri, Andika, and Andini. Sahabat Kuphie needs to manage its business finances as well as possible. This allows for the circulation of money to manage its culinary business, with the use of simple financial transactions used, Sahabat Kuphie can easily manage the inflow of cash and even the expenses they get. Based on the background above, has Sahabat Kuphie implemented the use of Simple Financial Transactions to manage all cash flows in its culinary business. This aims to support the development of Sahabat Kuphie's MSMEs culinary business.

### Literature review

Literature review is an important part of research that provides theoretical basis and review of relevant previous research. The development of globalization also affects the food aspect. Food used to be made in a simple way, such as making tempeh, tofu, tapai. Now food can be made quickly. This makes the food that we have been consuming increasingly rare and makes new food increasingly widespread, namely fast food or also called fast food (Hartono, 2014).

These are points that are usually included in a related literature review. implementation of simple financial transaction bookkeeping for MSMEs (Gajali & Astuti, 2024):

#### 1. UMKM Concept

UMKM (Micro, Small, and Medium Enterprises) refers to businesses that have a small scale in terms of capital, labor, and turnover. Based on Law No.20 In 2008, micro businesses have a maximum asset of IDR 50 million, while small businesses have a maximum of IDR 500 million. MSMEs often face limitations in capital, technology access, and managerial knowledge, including in financial records.

#### 2. The Importance of Bookkeeping in MSMEs

Simple bookkeeping includes recording financial inflows and outflows. This is important to ensure transparency, evaluate business performance, and facilitate access to financing from external parties such as banks or investors. Simple bookkeeping includes recording daily transactions, profit and loss reports, and cash flow reports. Recording can be done manually (notebook) or using easily accessible digital applications, such as Microsoft Excel, BukuWarung, or similar applications (Zia, 2020).

#### 3. Benefits of Implementing Bookkeeping

Bookkeeping helps MSMEs understand their financial condition in real time to make strategic decisions. Well-documented financial data makes it easier for MSMEs to apply for loans or partnerships. With good bookkeeping, budget management and cost control become more effective.

#### 4. Case Study of UMKM Cafe Sahabat Kuphie Medan

Sahabat Kuphie Cafe is one example of an MSME engaged in the culinary sector in Medan. The main challenge is managing large daily transactions, but does not yet have an organized bookkeeping system. Using simple Excel-based bookkeeping or mobile applications to record daily income and expenses.

Explaining the importance of financial recording as part of business management. Viewing bookkeeping as a strategic tool to support business sustainability and growth. By understanding the importance of simple bookkeeping, it is hoped that Kafe Sahabat Kuphie can increase the efficiency of financial management and support future business development (Markonah, et al. 2024).

The efficiency of financial management of MSMEs includes strategies and tactics to optimize the use of financial resources, reduce costs, and increase revenue. Here are some aspects of the efficiency of MSME financial management (Munawaroh, Badriyatul, Maharani, Herawati, & Arnova, 2024):

1. Cash management is managing inflows and outflows to ensure liquidity,
2. Budgeting, creating a realistic budget to allocate resources,
3. Debt Management, manage debt wisely to avoid cost burdens,
4. Asset Management, managing assets effectively to increase productivity,
5. Risk Management, identifying and managing financial risks.

Financial management to optimize financial resources has its own benefits in the form of increasing income, reducing costs, increasing liquidity, increasing competitiveness, reducing financial risk, increasing decision-making ability. In addition, there are challenges that will be faced including, lack of financial management skills, limited resources, changes in economic conditions, market competition, and lack of access to technology (Setiaji, Wahyu, Handayani, & Sulistianingsih, 2021). With these challenges, there are also solutions that we can face with financial management training, consultation with financial experts, use of financial technology, development of financial strategies, and building business networks.

#### Method

The qualitative approach aims to deeply understand the role of implementing a policy, program, or strategy in a particular context. By using a qualitative approach and data collection techniques, researchers seek to explore the meaning, experiences, and dynamics that occur during the implementation process from the perspective of the actors involved (Fadli, 2021).

To achieve the above approach, data collection techniques that are often used include: In-depth interviews to obtain data directly from implementers, beneficiaries, or stakeholders and focus on their experiences and views on implementation. With this approach, the results of the study are expected to provide an in-depth understanding of how implementation is carried out, the factors that influence its success, and its impact on stakeholders (Poltak & Widjaja, 2024).

#### Results and Discussion

Increased financial understanding of business owners can understand cash flow in (income) and out (expenses) better and create awareness of the importance of financial records for business evaluation. Daily transaction records including sales, raw material purchases, and operational costs are neatly recorded in the bookkeeping.

Sahabat Kuphie itself has been engaged in the culinary field since August 2024. Since the establishment of this culinary business, the owner has employed around 35 employees, all of whom live in the area. Sahabat Kuphie also collaborates with 16 food tenants with approximately 300 types of food and drinks provided.

Sahabat Kuphie positions their products as products with affordable prices and have quality that can compete with big cafes, and targets their consumers to be stable. As one of the cafes that competes in food and beverages, Kafe Sahabat Kuphie must be able to maintain the loyalty of its consumers, where loyal consumers will generally make repeat purchases of the product.

The following are the results we got from an in-depth interview with the manager of the Sahabat Kuphie Cafe;

#### 1. Bookkeeping at Kuphie's Friend Cafe

The bookkeeping technique used by Kafe Sahabat Kuphie itself is carried out using a simple method, namely using manual cash book recording, using Excel, and even using spreadsheets to make it easier to manage bookkeeping in the future so that it is neat and organized.

#### 2. Benefits of Bookkeeping for Kuphie's Friend Cafe

With bookkeeping helps us to monitor cash flow and calculate monthly profits. However, without financial reports, it is difficult to evaluate business performance comprehensively. Through bookkeeping, all financial aspects from the production process to business operating costs can be arranged in detail, and can even provide business owners with a clear picture of the income and expenses needed. So that with this bookkeeping, they can be better prepared to face challenges and opportunities in the future.

#### 3. Obstacles faced

The owner of the Sahabat Kuphie Cafe often experiences obstacles in slow service to serve customers, and also the lack of use of technology such as social media to attract more buyers.

#### 4. Turnover

Kuphie's Friend Cafe has a daily gross sales turnover of around  $\pm 16$  million on weekdays, and on weekends the sales turnover is around  $\pm 20$  million, the estimated total turnover generated by Kuphie's Friend Cafe is  $\pm 480$  million per month.

The advantages of UMKM Kafe Sahabat Kuphie are that it has high product quality, with attractive and elegant packaging, competitive prices, and a strategic location on the Medan-Binjai crossroad. But also has shortcomings for UMKM Cafe Sahabat Kuphie such as: high competition for cafe Sahabat Kuphie in Medan, limited online promotion, we also have challenges to maintain cafe Shabat Kuphie such as: maintaining product quality, facing competition from large UMKM, increasing awareness of UMKM. Efforts to increase the success of cafe Sahabat Kuphie can consider namely effective digital marketing strategies, collaboration with local influencers, holding UMKM events, developing customer loyalty programs. But after being evaluated, Cafe Sahabat Kuphie is difficult to fix. To reduce slow service here using 2 iPads in the payment method.

To overcome the problem of slow service is to optimize operational efficiency through employee training to be better at handling services, improve the workflow system by dividing tasks clearly with the expertise of each staff, and utilizing technology such as a digital ordering system to speed up the process of recording and managing orders, so that customers can be served faster and their experience in the cafe becomes more satisfying.

### Conclusion

The implementation of simple financial transaction bookkeeping at the Sahabat Kuphie cafe UMKM shows positive results in the financial management of small businesses, with regular recording, UMKM owners can understand financial conditions, increase operational efficiency, and facilitate business planning.

Although some obstacles such as lack of discipline and limited understanding of technology have occurred, this can be overcome through training, the use of simple financial transaction bookkeeping implementation methods in small and low businesses at the Sahabat Kuphie cafe UMKM. Overall, simple bookkeeping provides a strong financial foundation for UMKM, helps maintain business sustainability, and supports long-term business growth.

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