

## EVALUATION OF THE IMPLEMENTATION OF AN EXCEL-BASED FINANCIAL RECORDING SYSTEM IN MICRO ENTERPRISES: A CASE STUDY OF MON KOPI CAFÉ

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**Abstract:** This study evaluates the implementation of a Microsoft Excel-based financial recording system in a micro business, using Mon Kopi Café as a case study. This research is motivated by the need for simple yet structured financial management in micro-enterprises. Microsoft Excel is seen as a practical and affordable solution. Using a qualitative case study method, data were collected through interviews, observation, and documentation. Results show that Excel is actively used at Mon Kopi Café for recording daily transactions and preparing monthly financial reports. The system helps in decision-making by providing structured data, although challenges such as incorrect formula usage, inconsistent formats, and limited technical skills persist. Nonetheless, the system is effective for micro-scale operations, especially with staff training and capacity building.

**Keywords:** *Microsoft Excel, financial recording, MSMEs, micro business, system evaluation*

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### 1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) are vital contributors to the Indonesian economy. According to the Ministry of Cooperatives and MSMEs (2023), MSMEs account for over 60% of the national Gross Domestic Product (GDP) and absorb approximately 97% of the workforce. Despite this significant contribution, many MSMEs still encounter fundamental obstacles in financial management, particularly in maintaining systematic and orderly financial records.

Inadequate financial recording often results in difficulties in evaluating business performance, making financial decisions, and accessing formal financing. For this reason, the adoption of basic digital tools such as Microsoft Excel is increasingly common among micro-entrepreneurs. Excel offers accessibility, flexibility, and affordability, making it a suitable option for MSMEs lacking the capacity or resources to invest in more sophisticated accounting software.

Mon Kopi Café, a growing micro business in the food and beverage sector, has implemented an Excel-based financial recording system. While this system has enabled routine recording of daily transactions and the preparation of simple financial reports, it also poses several limitations. These include errors in formula usage, lack of standardized

documentation formats, and limited user understanding of Excel's more advanced functionalities.

Empirical studies provide mixed evidence regarding the effectiveness of Excel in financial management for MSMEs. For example, Putri and Puspita (2024) found that Excel improves the clarity and structure of financial reports in accordance with the SAK EMKM (Indonesian Financial Accounting Standards for Micro, Small, and Medium Entities). Similarly, Lestari et al. (2022) emphasized Excel's role in improving report completeness and accuracy. However, Candra et al. (2024) and Axshelby and Sharasanti (2025) identified that limited user skills and the absence of training significantly reduce the effectiveness of Excel-based systems.

Given the contrasting findings in previous literature, this study seeks to evaluate the implementation of Excel-based financial recording at Mon Kopi Café. It aims to assess how the system is applied, identify operational challenges, and determine its effectiveness in supporting financial management. As a representative case of a micro business utilizing basic accounting tools, the study also intends to offer practical recommendations for similar MSMEs in Indonesia.

## **2. Research Method**

This study employs a qualitative approach using a case study method. This approach is deemed appropriate to gain an in-depth understanding of the phenomenon under investigation, namely the implementation of an Excel-based financial recording system at Mon Kopi Café, a microenterprise in the culinary sector. The qualitative method allows for comprehensive exploration of user experience, contextual factors, and the effectiveness of the system in actual operational settings.

According to Moleong (2017), qualitative research aims to understand social phenomena from the perspective of the participants, making it highly relevant when the research seeks to explore processes, meanings, and lived experiences. Furthermore, Yin (2018) emphasizes that the case study method is suitable for answering "how" and "why" questions in real-life contexts, especially when boundaries between the phenomenon and context are not clearly evident.

This research was conducted at Mon Kopi Café, located on Jl. Mangesti Raya, Gatak District, Sukoharjo Regency, Central Java, during April 2025. Mon Kopi Café was selected because it is a newly established microenterprise (less than two years in operation) that is actively developing its internal management systems, including financial documentation using Microsoft Excel. The business's early stage of system development made it an ideal subject for in-depth analysis and evaluation.

### **a. Data Sources and Collection Techniques**

The data used in this study are categorized into primary and secondary data:

- 1) Primary Data were collected directly from the source using the following methods:
  - a) In-depth Interviews with the business owner and staff responsible for financial records to explore how Excel is applied, what challenges are encountered, and what benefits are perceived.
  - b) Participant Observation to observe daily financial record-keeping activities, particularly how Excel is used to manage data and generate financial reports.
  - c) Documentation Review, which involved examining financial documents created using Excel, such as income statements, balance sheets, and cash flow reports.

- 2) Secondary Data were collected from relevant literature, including books, journal articles, government regulations, and statistical data. This supported the theoretical framework and provided insights into broader practices of Excel-based accounting systems in MSMEs.

b. Data Collection Instruments

In qualitative research, the primary instrument is the researcher. The researcher is directly involved in data collection, interpretation, and analysis (Moleong, 2017). Supporting instruments used in this study include:

- 1) A semi-structured interview guide.
- 2) An observation checklist for monitoring recording practices.
- 3) A document review form to evaluate the quality of financial reports produced.

c. Data Analysis Techniques

The data were analyzed using the interactive model by Miles and Huberman (2014), which consists of the following steps:

1) Data Reduction

The researcher selected, focused, and simplified raw data obtained from interviews, observations, and documentation. Irrelevant information was discarded, and important data related to the implementation and effectiveness of the Excel system were coded and categorized.

2) Data Display

The organized data were presented in narrative, tabular, or diagrammatic forms to facilitate analysis. This helped in identifying themes, patterns, and relationships within the data.

3) Conclusion Drawing and Verification

The researcher interpreted the meaning of the data, connected it to theoretical frameworks, and drew conclusions based on triangulated evidence. Conclusions were validated through cross-checking with multiple data sources and methods.

d. Data Credibility Testing

To ensure the trustworthiness of the data, this study applied triangulation techniques, including:

- 1) Source Triangulation, by comparing information from multiple informants (e.g., owner, financial staff).
- 2) Technique Triangulation, by cross-verifying data from interviews, observations, and documentation.

According to Moleong (2017), triangulation enhances data credibility by comparing data from different perspectives and increasing confidence in the validity of research findings.

### **3. Results and Discussion**

#### **3.1. Results**

The results of this study are based on interviews, observations, and document analysis conducted at Mon Kopi Café, a microenterprise operating in Sukoharjo, Central Java. The findings highlight the implementation and effectiveness of a Microsoft Excel-based financial recording system in the enterprise's daily operations.

a. Availability of Financial Documents

Mon Kopi Café has developed key financial documents including a daily cash book, sales records, expenditure logs, and monthly profit and loss statements. All of these

are maintained using Microsoft Excel. These records are updated routinely, demonstrating a commitment to consistent financial documentation.

b. Utilization of Excel Templates

The café uses structured Excel templates that contain important data fields such as date, transaction type, and transaction amount. These templates support daily transaction entries and facilitate the generation of periodic financial reports.

c. Human Resource Capacity

The financial staff at Mon Kopi Café has learned to use Excel independently without formal training. While the primary financial staff is proficient in basic Excel functions, other staff members also possess fundamental knowledge of data input and storage.

d. Perceived Benefits

Staff reported that the use of Excel simplifies data recording, error correction, and the preparation of regular financial reports. The system also aids in decision-making by providing a clear comparison between income and expenses.

e. Identified Challenges

Several challenges were reported:

- 1) Errors in applying formulas and functions in Excel, especially during periods with high transaction volumes.
- 2) Lack of standardized formats for financial entries, leading to inconsistencies in report structure.
- 3) Limited user skills in advanced Excel features.
- 4) Difficulty in separating business and personal finances.
- 5) Limited human resources and technical infrastructure to support more complex financial reporting.

Overall, the results indicate that while the Excel-based system provides significant value to Mon Kopi Café in terms of efficiency and transparency, there remain opportunities for improvement, especially in staff training and standardization practices.

### **3.2. Discussion**

Mon Kopi Café's experience illustrates Excel's practicality for microenterprises. The use of Excel aligns with Suryanti et al. (2023), showing high effectiveness (86%) in MSME financial management. However, as Bidin et al. (2024) note, user skills are a critical limitation.

This case also reflects the relevance of the Accounting Information Systems (AIS) theory, which emphasizes the role of information systems in collecting, processing, and communicating financial data to support decision-making. AIS theory, as described by Romney & Steinbart (2015), posits that effective financial systems improve accuracy, reduce redundancy, and enhance managerial decision-making. The use of Excel at Mon Kopi Café, although basic, serves these functions by organizing transaction data into structured formats that facilitate cash flow monitoring and reporting.

The observed inconsistencies and formula errors indicate that while the system's structure aligns with AIS principles, its effectiveness is limited by the users' skill level. This supports Triandi & Agustin's (2016) argument that the quality of financial information is influenced by the technical competence of the user, not merely the tool itself. In this sense, AIS implementation through Excel at Mon Kopi Café is functional but constrained by human resource capacity.

Technical literacy must be improved through training. Inconsistent records and financial overlaps reduce report reliability. Simple internal policies and account separation can address this. Excel's affordability also supports sustainability until businesses can transition to more advanced software (Putra et al., 2019).

According to Miles & Huberman (2014), structured data supports informed decisions. Mon Kopi Café shows that even basic tools can foster financial discipline and operational clarity in MSMEs.

#### **4. Conclusion**

Mon Kopi Café's Excel-based financial system is simple yet functional. It supports financial transparency and internal control. However, to maximize benefits, improvements are needed in user proficiency, format standardization, and financial separation.

#### **Recommendations:**

- a. Training: Government or university-led Excel workshops for MSMEs.
- b. Templates: Provide free, standardized templates compliant with SAK EMKM.
- c. Mentorship: Involve local institutions for continuous guidance.
- d. Infrastructure: Encourage digital infrastructure support for small businesses.

Future research should include broader case comparisons and quantitative data to enhance generalizability.

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