

An Analysis of Financial Management in Micro Enterprises at Campus Canteens: A Case Study on Operational Cost Planning and Control at UIN Khas Jember

Analisis Pengelolaan Keuangan Usaha Mikro pada Warung Kantin Kampus: Studi Kasus Perencanaan dan Pengendalian Biaya Operasional di UIN Khas Jember

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About Article



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ABSTRAK

Artikel ini membahas pengelolaan keuangan pada usaha mikro warung kantin kampus dengan fokus pada perencanaan dan pengendalian biaya operasional. Studi ini dilakukan di lingkungan UIN Kiai Haji Achmad Siddiq (KHAS) Jember melalui pendekatan kualitatif deskriptif dengan metode studi kasus. Hasil penelitian menunjukkan bahwa pengelolaan keuangan masih dilakukan secara informal dan belum terstruktur, dengan pencatatan keuangan yang tidak konsisten serta perencanaan yang bersifat intuitif. Biaya operasional utama meliputi pembelian bahan pokok, pembayaran sewa tempat, dan konsumsi listrik, yang tidak dikelola secara efisien karena tidak adanya kontrol stok dan strategi pengadaan bahan yang tepat. Selain itu, strategi pemasaran dan pengembangan produk masih terbatas dan belum berbasis pada data atau riset konsumen. Penelitian ini menyimpulkan bahwa penguatan literasi keuangan, pencatatan keuangan sederhana, diversifikasi produk berbasis survei pelanggan, serta pemanfaatan media sosial untuk promosi merupakan strategi yang efektif dalam meningkatkan efisiensi dan keberlanjutan usaha mikro di lingkungan kampus. Temuan ini diharapkan dapat menjadi referensi bagi pelaku usaha mikro serta lembaga kampus dalam mendorong praktik kewirausahaan yang lebih produktif dan berkelanjutan.

ABSTRACT

This article discusses financial management in micro enterprises operating as campus canteens, with a focus on planning and controlling operational costs. The study was conducted at UIN Kiai Haji Achmad Siddiq (KHAS) Jember using a descriptive qualitative approach and a case study method. The findings indicate that financial management is still carried out informally and lacks structured systems, with inconsistent financial records and planning based largely on intuition. Major operational costs include the purchase of basic ingredients, rent payments, and electricity usage, all of which are inefficiently managed due to the absence of inventory control and strategic procurement. Furthermore, product development and marketing strategies are still limited and not based on data or consumer research. This study concludes that improving financial literacy, implementing simple bookkeeping practices, developing products based on customer surveys, and utilizing social media for promotion are effective strategies for enhancing the efficiency and sustainability of micro businesses within campus environments. These findings are expected to serve as a reference for micro entrepreneurs and academic institutions in fostering more productive and sustainable entrepreneurial practices.

1. INTRODUCTION

Micro enterprises play a strategic role in the national economy, functioning as drivers of local economic activity and making a significant contribution to employment absorption. This is particularly important in maintaining the economic resilience of communities during times of crisis. However, micro-entrepreneurs still face a number of challenges, including suboptimal financial management. Research

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shows that many micro business owners still use basic bookkeeping methods or even do not keep financial records at all, which hampers their financial planning and control (Agustina et al., 2021). This leads to difficulties in accessing financing and can cause imbalances in cash flow (Ridwan Effendi et al., 2024).

The legal basis for the obligation of financial recording and management for micro-enterprises can be found in Law Number 20 of 2008 on Micro, Small, and Medium Enterprises (MSMEs), specifically Article 13, which mandates the government to provide training and assistance, including in financial management (Fauzi, 2020). In addition, tax regulations in Indonesia require business actors to have accountable financial reports to support transparency and accountability, which are essential for equitable national economic growth (Sitinjak et al., 2023).

In Islamic teachings, proper financial management is regulated as a form of Amanah (trust), where the Qur'an emphasizes the principle of prudence in managing financial resources (Suryandani & Muniroh, 2021). Principles of honesty, transparency, and justice are also fundamental for micro-entrepreneurs in conducting business ethically and responsibly (Chairia et al., 2021). However, low financial literacy among micro business actors remains a major obstacle, compounded by limited access to training and a lack of understanding of the importance of a structured financial system (Safitri et al., 2023). Therefore, training, mentoring, and the use of technology in financial management are highly recommended to improve the managerial financial capacity of micro-entrepreneurs.

Overall, effective financial management is the foundation for business sustainability and growth. This process includes various activities such as financial planning, transaction recording, and financial reporting. Without a proper management system, business actors will struggle to manage cash flow and formulate development strategies for the future. Hence, strategic steps need to be taken to enhance the financial management capacity of micro-entrepreneurs in order to ensure the sustainability and efficiency of their businesses.

2. METHOD

This research employs a descriptive qualitative method with a case study approach to gain an in-depth understanding of financial management practices in micro enterprises, specifically campus canteen stalls, focusing on the aspects of planning and controlling operational costs. The qualitative method is used to explore the real conditions and experiences of business owners in managing their finances, aiming to identify patterns, challenges, and strategies applied in cost planning and control. Data collection techniques are carried out through triangulation, namely interviews, observations, and documentation. The data obtained are analyzed using a descriptive qualitative approach to produce findings that are valid and rich in meaning (Fadli, 2021).

3. RESULT AND DISCUSSION

General Overview of Campus Canteen Stalls as Micro Enterprises

Food stalls operating within university campuses, particularly at UIN Khas Jember, represent a form of microenterprise independently managed by individuals or families. These businesses operate in the food and beverage sector with a small operational scale, limited capital, and a financial management system that remains conventional. Based on interviews and observations of one canteen operator, it was found that financial management, operational planning, and cost control strategies are still not systematically structured.

Financial Planning Analysis

The financial planning conducted by the canteen owner is highly informal and does not follow standard financial management principles. One key finding is the absence of a periodic income and expense recording system. Although there are efforts to set aside part of the daily sales (approximately IDR 50,000 per day) to pay the annual canteen rental fee of IDR 10,000,000, the overall cash flow is not well-documented. The average monthly income ranges between IDR 1,000,000 to IDR 1,500,000, with significant fluctuations due to public or academic holidays. This condition reflects weak financial planning, which affects the business owner's ability to evaluate profit and loss, plan for business expansion investments, or anticipate financial crises effectively. Therefore, implementing a simple bookkeeping system—either manual (notebook) or digital (Google Sheets)—is essential for recording income, expenses, and profit on a regular basis.

Operational Cost Control

Interview results revealed that the most significant operational costs include purchasing basic ingredients (especially rice), canteen rental payments, and monthly electricity bills. Inventory management of food supplies is carried out reactively, with purchases made only when supplies are nearly depleted, and without a stock record system or daily demand estimation. This leads to inefficiencies in purchasing and the risk of supply shortages when demand increases. Recommended cost control strategies include: (1) creating a daily stock list to monitor the inflow and outflow of ingredients, (2) purchasing basic supplies in weekly bulk to reduce unit costs, and (3) storing dry ingredients in large quantities to anticipate frequent price fluctuations in the market.

Business Development and Product Diversification Strategies

To increase revenue, the business owner has shown initiative by introducing new menu variants, such as innovative fried snacks or creatively combined meals. However, these initiatives are not supported by feasibility studies or consumer preference surveys. This may result in misguided investments and waste of ingredients and time. Strategies to enhance income include: (1) creating value meal packages such as "Student Saver Package" or "Group Combo Meals" to target student segments; (2) conducting simple customer surveys to identify preferred menu items; and (3) partnering with student organizations (UKM) as food vendors for campus events. Product diversification should be based on utilizing available ingredients to minimize production costs. Menu items with creative names such as "Melly Tempeh" or "Crunchy Pecel" can be appealing when combined with engaging visual promotions on social media.

Utilization of Information Technology and Social Media

The marketing strategy for the canteen is still very limited. Although the business owner has attempted to use digital platforms such as WhatsApp, Facebook, TikTok, and Instagram, the approach remains passive and is not integrated into a long-term marketing plan.

The use of information technology should be improved by: (1) regularly creating promotional content on social media, showcasing featured menus with attractive visuals; (2) offering special promotions on holidays, such as a "buy rice, get free iced tea" program to maintain sales; and (3) implementing a discount voucher system as a form of customer loyalty program.

Long-Term Efficiency and Risk Management

In the long run, operational cost efficiency is highly dependent on the business owner's ability to mitigate structural risks such as increases in the price of basic ingredients, electricity rates, and rental fees. The absence of long-term financial planning makes the stall vulnerable to fixed and unexpected cost pressures. Some solutions that can be implemented include: (1) finding rice suppliers willing to offer fixed wholesale prices monthly; (2) proposing to campus management a monthly rental payment scheme to ease cash flow burdens; and (3) using energy-efficient equipment and turning off appliances when not in use to reduce electricity consumption.

4. CONCLUSION

Based on the research findings on financial management of micro enterprises, specifically campus canteen stalls at UIN Khas Jember, particularly in the aspects of financial planning and operational cost control, the following conclusions can be drawn:

Unstructured Financial Planning

Campus canteen stalls as micro enterprises are managed in a simple manner without a formal financial recording system. Financial planning is conducted intuitively and not based on data, making it difficult to evaluate cash flow, project income, and make strategic decisions. This highlights the need for implementing a daily financial recording system integrated with business operations.

Weak Operational Cost Control

The largest operational expenses come from purchasing basic ingredients, rental fees, and electricity costs. The absence of a stock control system and reactive purchasing practices result in inefficient spending. Cost control can be improved through wholesale purchasing strategies, daily stock recording, and energy usage efficiency.

Business Development Not Yet Based on Data or Market Research

Although there are initiatives to diversify products and add new menu variations, decisions are made without market surveys or clear profit-loss analysis. Therefore, menu innovation should be supported by consumer preference surveys and the use of available ingredients to maximize cost efficiency.

Suboptimal Utilization of Information Technology

Social media has begun to be used as a promotional tool, but the efforts are inconsistent and lack strategic planning. Optimization of information technology through scheduled digital promotion, attractive menu visualization, and purchase incentives is expected to increase business exposure and customer loyalty.

Long-Term Financial Resilience Remains Vulnerable

Price fluctuations and fixed costs remain major challenges in maintaining business sustainability. Resilience can be improved through partnerships with stable suppliers, negotiated rental payment schemes, and the implementation of energy-saving practices and more adaptive fixed cost management. In general, these findings indicate that the sustainability of campus canteen stalls as micro enterprises heavily depends on the business owners' ability to apply basic financial management principles in a simple yet consistent manner. Improving financial literacy and providing practical business management training are essential aspects that should be facilitated by the university and entrepreneurship support institutions.

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