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# Beyond Cost Calculation: A Diagnostic Framework for Strengthening Microenterprise Management

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**ABSTRACT**

Micro culinary enterprises require sound financial and operational management to maintain business sustainability. However, limited documentation can constrain the assessment of production costs, financial practices, human resource management, and marketing activities. This study aims to examine the documented management conditions of a micro culinary enterprise and develop appropriate priorities for strengthening its business management. A qualitative single-case study was employed, using documentary evidence as the primary data source. Data were analyzed through data condensation, data display, and conclusion drawing and verification. The findings indicate that the documented production cost was IDR 20,000 per portion, including a labor cost allocation of IDR 1,500 per portion. The available documents also confirmed business registration through a Business Identification Number (NIB) and the use of a digital marketing catalogue. Based on these findings, the study identifies priorities for improving cash-flow recording, production cost evaluation, standard operating procedures, labor administration, and digital marketing monitoring. The study contributes a staged diagnostic framework that distinguishes documented facts, managerial interpretations, and practical recommendations. Its implications emphasize evidence-based management improvements tailored to the operational capacity of microenterprises, while highlighting the need for more comprehensive records to evaluate business performance and intervention outcomes.

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## INTRODUCTION

Micro, small, and medium-sized enterprises (MSMEs) are central to local economic and social resilience because they generate employment, circulate income, sustain household livelihoods, and provide accessible goods and


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services. Their importance extends beyond business ownership: the continuity of small enterprises affects workers, suppliers, customers, and communities that depend on local economic activity (Azizah & Widad, 2026; Kohar et al., 2026). However, enterprise sustainability requires more than product sales or gross revenue. It also depends on disciplined financial management, operational capability, and the capacity to maintain a productive workforce. When these dimensions are weak, apparently active businesses may remain financially fragile and unable to invest in improvement. (Retnoningsih et al., 2026; Sundari & Maskuri, 2025) situates Indonesian MSME development within structural constraints, indicating that strengthening business-management quality is as important as expanding access to capital. Thus, improving internal governance is a matter of social relevance.

This issue matters because financial decisions in microenterprises influence whether limited resources can support both immediate production and longer-term business capacity (Kustitskaya et al., 2023; Yandri et al., 2023). Owners routinely distribute available funds among raw materials, packaging, equipment, promotion, training, and worker compensation. Poorly informed allocation can restrict production, weaken service quality, and reduce opportunities for employee development. Evidence from developing countries indicates that marketing, stock control, bookkeeping, and financial planning practices are associated with differences in small-business outcomes overall. The implication is that capital constraints should not be examined only in terms of the amount of money available (Rofika et al., 2026; Thobroni, 2026). The way funds are recorded, allocated, monitored, and reviewed also matters (Akhmadi, 2025; Fathoni et al., 2025). Strengthening these practices can help microenterprises make more informed and accountable decisions and protect the economic functions they perform within their local communities.

A general problem arises when microenterprise owners must make financial and operational decisions without reliable information about costs, cash availability, and workforce needs (Apriyono, 2026; Hasanah, 2026). Limited bookkeeping can blur the distinction between production expenses, personal withdrawals, cash flow, and business profit. In food businesses, fluctuating ingredient prices, portion sizes, packaging, energy consumption, and hygiene requirements further complicate cost control. A positive selling margin may overstate resources available for reinvestment or worker compensation (Idawati et al., 2025; Rahmawati, 2025). This problem is not simply a shortage of capital; it also concerns the quality of information used to prioritize expenditure. Without records that connect unit costs with transactions and operating requirements, owners may struggle to determine whether funds should be directed toward production continuity, employee development, or business improvement. Such

uncertainty can undermine both financial stability and responsible workforce management.

These challenges are visible in Seblak Tomyum SK, a micro culinary enterprise operating in Cipadung Kidul Village, Bandung City. Its documented cost sheet records a production cost of IDR 20,000 per portion, comprising main ingredients such as crackers, seafood, and vegetables, as well as allocated direct labor, packaging, gas and electricity, and equipment depreciation. The business also holds a Business Identification Number (NIB) and uses a digital catalogue for promotion. These documented assets provide a basis for examining its management practices, but they do not establish the accuracy of every recorded transaction or the effectiveness of digital marketing. The IDR 1,500 labor allocation per portion is a cost-accounting figure, not verified evidence of actual wages. Likewise, no documented traffic, conversion, or revenue data demonstrate that the catalogue has increased sales.

Previous research has examined several mechanisms relevant to this case. Uthaileang and Kiattisin (2023) associate business practices, including bookkeeping and planning, with small-enterprise outcomes, while Anjaningrum et al. (2024) report that management training can improve the performance of some Mexican SMEs. Financial literacy and digital financial capability have also been linked to sustainability and investment decisions (Aristei et al., 2024). Studies in Indonesia examine financial and digital literacy among batik businesses and other micro and small enterprises (Al-Shami et al., 2024; Affandi et al., 2024). Research in Tanzania further highlights financial-management practices in agribusiness (Mang'ana et al., 2023). However, these studies address different sectors, populations, and analytical levels of analysis; their findings explain possible mechanisms but cannot be assumed to describe this culinary enterprise directly.

Research on workforce development and digital capability leaves an integration gap. Workplace training has been examined in relation to wage returns, while experimental evidence indicates that the timing of credit access after training can affect the adoption of business practices. Other research areas include training and financial literacy, organizational culture and financial inclusion, SME financing, digital adoption, platform capabilities, digital business intelligence, and digital human resource practices. Nevertheless, these research strands rarely integrate portion-level production costs, worker administration, training priorities, and promotional assets within a single microenterprise case. This limitation creates a practical analytical gap requiring investigation.

This study offers a diagnostic contribution by bringing documented production costs, financial-information limitations, workforce-development needs, labor-cost administration, and digital promotional assets into one

framework. Its novelty does not lie in claiming a new causal relationship or demonstrating improvements that have not been measured. Instead, it distinguishes verified documentary facts from managerial interpretations and recommendations requiring further assessment. The research problem is how operational evidence can inform financing management and human resource development at Seblak Tomyum SK within the limits of available field documentation. Accordingly, the study aims to describe the cost structure and financing-information constraints, analyze the managerial links between cost recording, training needs, and workforce administration, and formulate priorities for gradual improvement. It argues that reliable cost and transaction records should precede allocation decisions, while training and compensation policies require observable indicators and evaluation.

## RESEARCH METHODS

This study employed a qualitative single-case study design to examine financing management, human resource development, and workforce administration in a micro culinary enterprise (Dinca et al., 2026; Wirawan et al., 2025). A qualitative approach was selected because the research sought to interpret operational conditions and managerial practices based on available field documents rather than test statistical relationships or establish causal effects (Hikouatcha et al., 2024). The single-case design enabled an in-depth examination of Seblak Tomyum SK as a bounded business unit, particularly the connections between production costs, working capital, workforce needs, and business administration. The case was purposively selected because its field-assistance records and production-cost calculations provided relevant documentary evidence for the research objectives. Accordingly, the study did not aim to produce statistical generalizations about Indonesian MSMEs. Instead, it developed a contextual understanding of enterprise management and identified practical improvement priorities grounded in documented operational information.

The research was conducted at Seblak Tomyum SK, a micro culinary enterprise located in Cipadung Kidul Village, Bandung City, Indonesia. This location was selected purposively because the enterprise had available documentation concerning its operational costs, business legality, production activities, and digital promotional facilities (Fife & Gossner, 2024; Monaro et al., 2022). These characteristics provided an appropriate empirical setting for examining how financial information and administrative resources could inform managerial decisions in a small-scale food business. The unit of analysis was the enterprise's operational and financial administration rather than the personal characteristics of its owner or workers. The research specifically examined the

documented production-cost structure, labor-cost allocation, business registration, and promotional instruments. The geographical setting therefore served as the contextual boundary of the case, while the analytical emphasis remained on management practices and the adequacy of available documentary evidence.

Data were collected through documentary examination of field-assistance records, production-cost calculation sheets, the Business Identification Number (NIB), digital marketing catalogue materials, and visual documentation of business operations and products. These materials were reviewed to identify information relevant to financing, production processes, workforce administration, business legality, and marketing activities. The production-cost sheet documented a total production cost of IDR 20,000 per portion, including ingredients, labor allocation, packaging, energy consumption, and equipment depreciation. The recorded labor allocation of IDR 1,500 per portion was treated as an accounting component rather than verified evidence of actual wages. To clarify the relationship between documentary sources and analytical objectives, Table 1 presents the mapping of available operational evidence and corresponding management evaluation focuses. This mapping also establishes the evidential boundaries of subsequent interpretations.

**Table 1. Mapping of Field Documents and Analytical Focus**

| Governance Aspect | Documented Operational Data | Analytical and Evaluation Focus |
|---|---|---|
| Financing and Cost Management | Recorded production cost of IDR 20,000 per portion based on the operational cost calculation sheet. | Examining cost-component identification, separation of business and personal finances, and daily working-capital requirements. |
| Materials and Production Processes | Expenditures for crackers, seafood, vegetables, packaging, gas, electricity, and equipment depreciation. | Assessing recipe consistency, portion accuracy, production hygiene, and operational cost allocation. |
| Human Resources and Labor | Recorded labor-cost allocation of IDR 1,500 per portion in the production-cost structure. | Examining labor-cost recognition, compensation documentation, and training needs through standard operating procedures (SOPs). |
| Marketing and Business Legality | Business Identification Number (NIB) and digital product marketing catalogue. | Reviewing administrative readiness and identifying the evidence needed to evaluate digital marketing effectiveness. |

*Source: Field documentation and production-cost calculation records of Seblak Tomyum SK.*

Data analysis employed a descriptive qualitative procedure consisting of data condensation, data display, and conclusion drawing and verification.

During data condensation, documents were inventoried, classified, and selected according to their relevance to the research objectives. Data display involved organizing the extracted information into thematic categories covering financing, production costs, workforce administration, business legality, and digital marketing, as summarized in Table 1. Conclusion drawing and verification involved examining relationships between documented conditions, identifying managerial implications, and comparing emerging interpretations with relevant management concepts. Verification also considered the consistency and evidential limitations of each source. Administrative records were not treated as proof of financial performance, while cost allocations were not interpreted as actual wage payments. The analysis therefore distinguished documented facts, reasoned interpretations, and proposed interventions, ensuring that conclusions remained proportionate to the available documentary evidence.

## RESULTS AND DISCUSSION

### Results

### Documented Business Profile and Production Cost Structure

Seblak Tomyum SK is a micro culinary enterprise located in Cipadung Kidul Village, Panyileukan District, Bandung City. The operational inventory and field cost-calculation records document a production cost (Cost of Goods Manufactured/COGM) of IDR 20,000 per portion. This amount comprises several direct and indirect expenditure components, including primary ingredients such as crackers, seafood, and vegetables, direct labor allocation, product packaging, operational energy (gas and electricity), and equipment depreciation. The documented calculation provides an overview of the cost categories incorporated into the enterprise's production activities. However, the available records do not include complete information on selling prices, periodic sales revenue, non-production expenses, or cash-flow movements. Consequently, the documented production cost represents an initial accounting reference rather than a comprehensive measurement of business profitability.

The labor component recorded in the production-cost sheet amounts to IDR 1,500 per portion, equivalent to 7.5% of the documented total production cost. This percentage is derived solely from the comparison between the two recorded accounting figures. It does not represent an individual worker's wage rate, monthly income, or evidence of compensation adequacy. The available documents do not specify the exact number of workers, working hours, production volume over a defined period, or payment arrangements. Consequently, the labor allocation can only be reported as a component of production costing. The documentation also identifies training and standard operating procedures as areas requiring attention, particularly recipe

consistency, portion control, storage, hygiene, packaging, and customer service. No attendance records, competency assessments, or before-and-after performance measurements are available to establish completed training outcomes.

The available records also identify operational requirements associated with raw materials and supporting overhead. The documented cost categories include crackers, seafood, vegetables, packaging, gas, electricity, and equipment depreciation. These categories indicate that production costing extends beyond direct ingredients to include supporting resources used in preparing and delivering each portion. However, the records do not provide a time series of ingredient prices, stock movements, waste quantities, or energy consumption. Accordingly, the study cannot quantify cost fluctuations, material waste, or operational efficiency. The documentary inventory further identifies a Business Identification Number (NIB) and a digital marketing catalogue. These items establish the presence of business-legality documentation and a promotional medium. They do not, by themselves, demonstrate access to external financing, increased customer reach, sales conversion, or revenue growth.

**Table 2. Documented Production Cost Components and Management Information**

| Cost Components | Available Operational Data | Documented Management Information |
|---|---|---|
| Production Cost (COGM) | Recorded at IDR 20,000 per portion based on the operational cost calculation sheet. | Provides a reference for identifying production expenditure and establishing the recorded unit-cost structure. |
| Main Raw Materials | Expenditures for crackers, seafood, and fresh vegetables. | Identifies the principal material components included in production costing. |
| Labor Cost | Allocated at IDR 1,500 per portion within the production-cost structure. | Establishes the recognition of labor expenditure as part of the product cost calculation. |
| Supporting Costs and Overhead | Expenditures for product packaging, energy (gas and electricity), and equipment depreciation. | Identifies supporting operational expenditure included in the production-cost calculation. |

Table 2 shows the documented cost components and the corresponding management information identified for further attention at Seblak Tomyum SK. The production cost of IDR 20,000 per portion provides the principal accounting reference, while the ingredient, labor, and overhead entries specify the categories included in that calculation. The table also records the distinction between available operational information and the management issues that can be examined through it. In particular, the labor allocation is treated as a cost-

recognition item rather than a measure of actual wages. Similarly, the presence of packaging and energy expenses identifies overhead categories but does not establish whether their use is efficient. The table therefore organizes the available evidence without converting proposed evaluation priorities into claims that operational problems have already been measured or confirmed.

**Financing Management and Human Resource Development Needs**

The documented information identifies several management areas requiring further administrative development. These include the recording of daily financial transactions, separation of business and personal expenditures, monitoring of raw material purchases, and periodic updating of production-cost calculations. The available documents do not contain complete daily or monthly sales records, periodic cash-flow statements, or historical changes in raw material prices. Regarding human resource management, the documented labor allocation establishes the inclusion of labor expenditure in production costing, while information concerning worker numbers, working hours, actual compensation, and employment arrangements remains unavailable. The identified workforce-development areas include recipe formulation, ingredient measurement, portion consistency, raw material storage, production hygiene, packaging, and customer service. These areas constitute the principal subjects identified for potential training and procedural standardization.

**Business Legality and Digital Marketing Resources**

The documentary inventory identifies two supporting resources available to Seblak Tomyum SK: an official Business Identification Number (NIB) and a digital product marketing catalogue. The NIB constitutes documented business-legality information, while the catalogue represents an available promotional instrument for communicating product information to potential customers. The catalogue contains information intended to support product presentation and marketing communication. Nevertheless, the available documentation does not provide measurable information concerning catalogue visitors, customer inquiries, order conversions, transaction values, or changes in business revenue. Similarly, the NIB documentation does not establish that the enterprise has obtained external financing or entered into formal business partnerships. Accordingly, the findings are limited to identifying the administrative and promotional resources documented within the enterprise.

**Proposed Management Strengthening Framework**

The documentary findings were organized into a staged management-strengthening framework covering financing records, production-cost review,

workforce development, labor administration, and digital marketing. The first priority concerns recording cash inflows and outflows, inventory, and unit production costs. The second concerns updating production-cost calculations in response to changes in ingredient prices. The third concerns preparing simple operating procedures for recipes, portion sizes, hygiene, packaging, and service. The fourth concerns documenting worker roles, working hours, and compensation arrangements. The fifth concerns updating the digital catalogue and recording customer orders and feedback. These priorities are presented as proposed actions rather than interventions already implemented. No follow-up records are available to demonstrate changes in bookkeeping consistency, production quality, worker welfare, marketing performance, or business revenue after implementation.

**Table 3. Proposed Management Strengthening Framework for Seblak Tomyum SK**

| Management Priorities | Recommended Strategic Actions | Expected Management Outcomes |
|---|---|---|
| Financing Management | Record cash inflows and outflows, raw material inventories, and production costs per portion regularly and systematically. | Daily working-capital requirements and operational expenditures become easier to monitor and manage. |
| Production Cost Evaluation | Update raw material price information and periodically review production-cost calculations according to market conditions. | More accurate information becomes available to support selling-price decisions and production-cost control. |
| Human Resource Training and SOPs | Develop and implement simple SOPs covering recipes, ingredient measurements, portion sizes, hygiene, packaging, and service standards. | Work processes become more standardized, product consistency can be maintained, and skills transfer becomes more structured. |
| Workforce Welfare Administration | Document labor-cost allocations, daily responsibilities, working hours, and transparent compensation agreements. | Employment administration and compensation arrangements become more transparent and systematically documented. |
| Digital Marketing | Regularly update digital catalogue content and record customer orders and feedback. | Promotional activities can be monitored and aligned with the enterprise's production capacity. |

Table 3 presents the proposed phased framework for strengthening management at Seblak Tomyum SK. It groups the recommended actions into five priorities: financing governance, production-cost evaluation, human-resource training and standard operating procedures, workforce welfare administration, and digital marketing. Each priority is linked to an operational action and an expected management outcome. The framework places financial recordkeeping and cost review before broader promotional development, while also identifying

workforce documentation and process standardization as necessary management areas. The expected outcomes are prospective and have not been measured in this case. The table therefore represents the practical output of the documentary analysis: a sequence of manageable priorities that can guide subsequent implementation and evaluation, provided that baseline records and measurable indicators are established first.

**Discussion**

The documented production-cost calculation is consistent with research emphasizing the value of basic bookkeeping and planning in small-enterprise management. Uthaileang and Kiattisin (2023) associate recordkeeping and business practices with variation in small-firm outcomes, while Mang'ana et al. (2023) examine financial-management practices in agribusiness. The Seblak Tomyum SK case adds a more specific operational illustration: its recorded IDR 20,000 unit cost combines ingredients, labor allocation, packaging, energy, and depreciation. Nevertheless, unlike studies that examine business outcomes, this case lacks sales and cash-flow series that would allow profitability or efficiency to be assessed (Khofsah, 2025; Nurhidayati et al., 2026). The theoretical implication is that cost information should be understood as an input into managerial control, not as a direct proxy for financial performance. Practically, regular daily reconciliation of purchases, material use, production volume, and sales is needed.

The findings also support the view that financial capability involves more than access to credit. Jha and Mittal (2024) discuss financial literacy in relation to SME sustainability, while Al-Shami et al. (2024) examine financial literacy, digital financial literacy, and inclusion among Indonesian batik enterprises. Aristei et al. (2024) connect financial literacy and digital financial capabilities with sustainable investment decisions. These studies are compatible with the present case because the documented cost sheet offers a starting point for informed resource allocation. However, the available evidence does not establish the owner's financial-literacy level or access to financing. The practical implication is to strengthen records before making financing decisions. This study's contribution is to show how a simple unit-cost document can be used diagnostically while avoiding unsupported claims about credit access or profitability.

The proposed emphasis on low-cost workplace learning is consistent with research identifying training and managerial support as relevant to small-business development. Affandi et al. (2024) report benefits from management assistance among SMEs in Mexico, while Rahmawati et al. (2023) examine training and financial literacy in relation to creative-enterprise performance. Hansen et al. (2023) investigate wage returns to workplace training, and Ashraf and Lyons (2026) show that the timing of credit after training can influence business-practice adoption in Kenya. These studies provide different contextual

evidence rather than direct confirmation of outcomes at Seblak Tomyum SK. The theoretical implication is that training, financing, and opportunities to apply new practices should be considered together directly. Practically, short demonstrations and SOP-based instruction may be feasible, but their effectiveness must be evaluated through observable indicators.

The labor-cost finding requires a distinction between accounting recognition and worker welfare. The recorded IDR 1,500 per portion indicates that labor has been included in the unit-cost calculation, but it cannot establish actual wages, payment regularity, or the adequacy of compensation. This distinction is important when interpreting workforce management research. Hansen et al. (2023) examine training-related wage returns, whereas Zhang et al. (2024) investigate digital human-resource practices and productivity among Chinese SMEs. Their findings broaden the discussion of workforce capability but cannot be transferred directly to this case. The theoretical implication is that labor-cost accounting and worker well-being are related but analytically distinct constructs. The practical implication is to document worker numbers, roles, hours, payment methods, and receipts before evaluating compensation fairness or welfare conditions in practice, consistently.

The presence of an NIB and a digital catalogue indicates that Seblak Tomyum SK possesses basic administrative and promotional resources. This finding is relevant to research on digital adoption and organizational capability. Affandi et al. (2024) examine digital adoption among Indonesian ultra-micro, micro, and small enterprises, while Desmaryani et al. (2024) address technology acceptance and digital literacy. Xie et al. (2022) discuss capability reconfiguration in platform-based SME business-model innovation; Anjaningrum et al. (2024) consider business intelligence, organizational learning, and innovation; and Uthaileang and Kiattisin (2023) examine digital financial literacy. These studies suggest that digital tools require supporting organizational capabilities. Yet the catalogue's presence does not demonstrate sales effectiveness. Practically, order sources, transaction values, service times, and customer feedback should be recorded regularly, consistently, and with indicators to evaluate promotional outcomes.

The study's main contribution is a document-based diagnostic framework that connects cost recording, operational standardization, workforce administration, and digital promotion within one micro culinary enterprise. This integrative perspective complements research on financial practices, managerial capability, and digital readiness, including Mang'ana et al. (2023), Srimulyani et al. (2023), and Desmaryani et al. (2024). Unlike studies that estimate relationships or intervention effects, this case clarifies the evidential boundary between documented conditions and proposed improvements. Its practical value lies in sequencing actions: establish reliable financial records, standardize processes, document employment arrangements, and then assess digital promotion. The

framework remains provisional and requires longitudinal implementation and evaluation before its effectiveness can be claimed locally.

## CONCLUSION

This study demonstrates that documented production costs of IDR 20,000 per portion, including a labor cost allocation of IDR 1,500, together with evidence of business registration (NIB) and a digital marketing catalogue, provide an initial basis for assessing the financial and operational management of a micro culinary enterprise. The main lesson is that business development recommendations should begin with verifiable records and distinguish documented facts from managerial interpretations and proposed actions. The study's scholarly contribution lies in developing a staged diagnostic framework that connects documentary evidence with context-sensitive management priorities without overstating business performance or intervention outcomes. Nevertheless, its single-case, document-based design and limited supporting records restrict the generalizability of the findings and do not establish causal relationships among financing constraints, training effectiveness, profitability, and worker welfare. Future research should incorporate longitudinal financial records, actual wage and employment data, training assessments, and worker-welfare indicators to evaluate intervention outcomes more rigorously. The practical implications are that microenterprise owners should prioritize cash-flow and cost recording, production SOPs, transparent labor administration, and systematic monitoring of digital orders, while MSME facilitators should emphasize evidence-based assistance and periodic evaluation rather than training delivery alone.

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