

An Analysis of the Role of the Operating Budget in Improving Cost Efficiency and Promoting Business Sustainability Strategies at UD X

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ABSTRACT

This study aims to examine how the operational cost budget plays a role in increasing expenditure efficiency while supporting sustainability strategies at UD X, an engineering equipment trading company located in Surabaya. Using a qualitative approach through a case study method, data were obtained from interviews, direct observation, and document review, then analyzed using the Miles and Huberman interactive model accompanied by triangulation techniques. The research findings show that the budget functions as a primary control instrument through limiting operational costs to revenue levels, analyzing cost-realization differences, and as a benchmark for efficiency in every part of the business. Discipline in cost management has been proven to maintain financial stability and support business sustainability from economic, social, and environmental aspects.

INTRODUCTION

UD X is a trading business actor in the distribution sector engaged in the sale of bolts, nuts, and mechanical equipment. The company faces challenges in managing operational costs, such as high logistics costs and unplanned purchases that have an impact on cash flow instability and low adaptability to market dynamics. This condition reflects a broader phenomenon in the services and trade sector in Indonesia, which requires efficient and adaptive business strategies to be able to survive in competition (Paramida & Rachmawati, 2024). Similar problems occur many in MSMEs in Indonesia. Westerini Lusdani et al. (2024) found that the MSME budgeting system is generally still based on the previous year's habits without historical data analysis and market projections, so that predictive functions and budget control are weak.

Based on the UD X Budget Realization Report for 2024, although the realization of sales exceeded the budget by 12%, operational costs actually swelled by 40%, from IDR 312,500,000 to IDR 436,739,000. Almost all cost items, such as salaries, utilities, equipment, advertising, transportation, and other expenses, exceeded the budget by more than 30%. This shows weak budget planning and supervision, so that the budget has not functioned optimally as a tool for cost control (Westerini Lusdani et al., 2024). On the other hand, sustainability issues are still often perceived by MSMEs as a cost burden. Indah Kusumawardhany (2022) stated that the practice of green accounting in MSMEs is still reporting-oriented and has not been integrated into operational planning. This finding is in line with Wardana & Mulyaningtyas (2024) who show that the environmental performance of MSMEs has not been directly linked to profitability and budgeting strategies.

Most previous studies have examined cost efficiency and sustainability separately. Rachmawati & Kurniawati (2023) highlight the relationship between environmental performance and profitability, but have not explained the role of budget as an integrative tool. In addition, the quantitative approach is still dominant, so managerial perceptions of budgeting practices have not been explored in depth (Roswiyanti et al., 2025).

This research responds to this gap with a qualitative approach to explore internal dynamics, managerial values, and expenditure decision-making processes in MSMEs. This approach views the budget not only as an administrative tool, but as a contextual and adaptive strategic instrument (Rahmanda & Amanah, 2021). The case study on UD X was chosen because it represents the general characteristics of Indonesian MSMEs with an informal but adaptive management system. The main contribution of this research is the integration of cost efficiency and sustainability through a strategic operational budgeting system. The results of the research are expected to provide practical benefits for UD X and produce a simple budgeting model that can be replicated by other MSMEs, as well as enriching the managerial accounting and sustainability literature in the context of Indonesian MSMEs.

LITERATURE REVIEW

Management Accounting

Management accounting is an internal information system that functions to support decision-making, planning, control, and evaluation of organizational performance (Hansen & Mowen, 2007). Desfi Dwi Sulistyana & Hwihanus Hwihanus (2025) emphasized that management accounting includes the process of identifying, measuring, and reporting financial information for the benefit of management. In the context of MSMEs, management accounting plays an important role in helping business owners manage resources efficiently and increase competitiveness through the provision of relevant and timely information.

The quality of information produced by the management accounting system has a significant effect on the effectiveness of decision-making, especially in MSME environments that face limited resources and market uncertainty (Kamal et al., 2020). A system with extensive, timely, detailed and integrated information characteristics not only serves as a cost reporting tool, but also as an instrument of internal control and performance measurement. MSME owners' understanding of basic principles such as budgeting, cost classification, and variance analysis has been proven to improve cash flow management and sustainable business planning (Wulandari, 2025), and contribute to increasing profitability through integration with the tax system (Sari et al., 2025).

In the digital era, the implementation of an information technology-based management accounting system is increasingly important to support fast and accurate decision-making. Novia Sianipar et al. (2025) stated that the digitization of management accounting improves the efficiency of recording, budgeting, and financial reporting and encourages good governance practices. However, its implementation in Indonesian MSMEs still faces challenges in the form of low financial literacy, limited professional personnel, and limited access to technology, so training is needed according to needs and the development of a simple and applicable accounting system so that management accounting can function as a strategic tool in improving business efficiency and sustainability (Maisarah et al., 2025).

Budget

Budgets are an important instrument in a company's managerial system because they serve as guidelines for planning, allocation, and cost control. Budgets not only serve as a financial prediction tool, but also as a management control tool that supports systematic and measurable decision-making. Rahmat et al. (2022) show that effective budgeting can increase cost efficiency, ensure the alignment of realization with the plan, and become the basis for performance evaluation and coordination between work units in achieving the company's strategic goals.

In the context of MSMEs, the budget has a strategic role as an instrument of business navigation in dealing with limited resources and economic uncertainty. The operating cost budget includes marketing, utilities, advertising, and administrative costs that are arranged monetarily in a given period. Amanda et al. (2025) emphasized that systematic budgeting helps MSMEs control costs and decision-making more accountably. However, Putri et al. (2025) found that many MSMEs have not prepared budgets in a participatory and data-based manner, resulting in low efficiency and weak operational control.

Research by Rachmawati & Zahra Dinul Khaq (2025) and Silviyati et al. (2024) shows that MSME budgets are still often prepared based on previous intuition or practices, without cost analysis and integration with management accounting systems, which increases the risk of budget deviation. Therefore, adaptive budgeting models such as flexible budgeting are starting to be recommended so that MSMEs are more responsive to market changes (Perkasa et al., 2024). Fauzi (2025) added that the integration of the budget with a digital-based accounting information system can increase transparency, accelerate reporting, and encourage the operational efficiency of MSMEs.

Operating Costs

Operational costs are all company expenses used to support the continuity of daily business activities so that operations run effectively. These costs are not directly related to the production process, but serve as a support for managerial, administrative, marketing, and distribution activities. Dwiastuti and Utami (2023) stated that operational costs reflect the company's economic sacrifices in carrying out routine activities such as employee salaries, utilities, transportation, and administration, so that it is an important indicator in assessing the efficiency of financial management.

Effective management of operational costs depends on management's ability to plan and control expenses systematically. Costs that are not properly planned have the potential to lead to waste and reduce the company's profitability. Putra and Santoso (2022) explain that weak cost control is often caused by immature planning and lack of evaluation of cost realization, while efficient management allows for resource optimization without reducing operational quality.

In addition to affecting efficiency and profitability, operational costs also play a strategic role in maintaining business sustainability. Rachmawati and Wijaya (2024) emphasized that good operational cost control helps companies maintain a sustainable balance of income and expenses. In management accounting practice, operational costs are controlled through budgeting as a planning and supervision tool, so costs are not only seen as a burden, but as a managerial instrument to increase efficiency and support business sustainability.

Cost Efficiency

Cost efficiency is the main principle in business management which aims to maximize output with the minimum use of resources. In the context of MSMEs, cost efficiency is crucial given the limited capital, human resources, and access to technology. Operational efficiency can be achieved through an understanding of cost structure as well as the application of managerial analysis tools such as cost-volume-profit (CVP) and contribution margins. Amanda et al. (2025) stated that this approach helps MSME actors in determining break-even points, pricing strategies, and evaluating cost-effectiveness to support business sustainability.

Efficient cost management begins with the classification of costs into fixed costs, variable costs, direct costs, and indirect costs, so that management can understand cost behavior and identify potential wastes (Atarwaman et al., 2025). In addition, the application of cost calculation methods such as full costing and variable costing provides relevant information for performance evaluation and decision-making. Adinata & Dahda (2025) emphasized that variable costing is more effective for MSMEs in short-term decision-making because it emphasizes costs that are relevant to production volume, especially in volatile market conditions.

The MSME cost efficiency strategy is also supported by activity-based budgeting, evaluation of the realization of standards, and inventory optimization through the Economic Order Quantity (EOQ) method (Wijaya & Feriyanto, 2025). Systematically compiled cost information plays an important role in strategic decision-making, including pricing and business expansion planning (Nur et al., 2025). Furthermore, the use of information technology and increasing accounting literacy has been proven to strengthen the cost efficiency of MSMEs through digital financial recording and simple cost management training (Rizki & Rizki, 2025). Thus, cost efficiency requires an integrated multidimensional approach so that MSMEs are able to increase competitiveness in a sustainable manner.

Sustainability

Business sustainability refers to the ability of an organization to survive and develop in the long term by balancing economic, social, and environmental aspects. In the context of MSMEs, sustainability is not only related to financial sustainability, but also to contributing to community welfare and the preservation of the surrounding environment (Sulbahri, 2025). These three dimensions are the foundation of a sustainable business model that is not solely oriented to short-term profits, but to long-term business stability (Ratnawati et al., 2022).

In the economic dimension, sustainability is closely related to cost efficiency, cash flow management, and wise financial decision-making. The social dimension includes harmonious relationships with employees, consumers, and communities, while the environmental dimension demands responsible management of resources. MSMEs that are able to integrate these three aspects tend to be more adaptive to market changes and external crises. One of the supporting approaches is the digitalization of the financial system through digital bookkeeping and applications such as LAMIKRO, which have been proven to increase business efficiency, transparency, and accountability (Ratnawati et al., 2022).

The link between cost efficiency and business sustainability has been empirically proven. Asri et al. (2025) show that the integration of digitalization and cost accounting in determining the cost of production increases the operational efficiency and competitiveness of MSMEs. Purwanti et al. (2025) added that historical data-based capital budgets help MSMEs manage costs efficiently and support business sustainability. In the context of family businesses that are widely found in Indonesian MSMEs, values such as trust, cross-generational responsibility, and social stability are also important elements in maintaining sustainable business sustainability.

Conceptual Framework

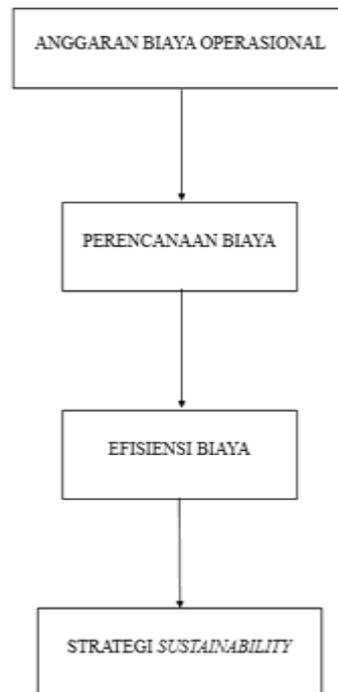


Figure 1. Conceptual Framework

This research framework is designed to describe the logical relationship between operational cost budget, cost efficiency, and sustainability strategy in the context of UD X. This framework shows how operational budgeting as a managerial planning process is analyzed qualitatively to understand its role in encouraging business sustainability.

The process starts from the preparation of an operational cost budget which includes planning key activities such as marketing costs, electricity, and general administration. The budget is the basis for structured and targeted cost planning, allowing companies to optimize the use of resources more efficiently. Cost efficiency is achieved when the company is able to reduce waste, energy, and labor time without degrading operational quality.

Cost efficiency is then a prerequisite for implementing a sustainability strategy that includes economic, social, and environmental aspects. From an economic perspective, efficiency strengthens long-term stability and investment capacity. From the social side, efficiency opens up space to improve employee welfare and social contributions. Meanwhile, from the environmental side, efficiency helps reduce excessive resource use and environmental impact. Thus, this framework of thinking emphasizes that the operating cost budget is not just a financial control tool, but a strategic foundation in building an efficient and sustainable business through contextual managerial understanding and practices.

METHODOLOGY

This study uses a qualitative approach with a case study type to understand in depth the role of the operational cost budget in improving cost efficiency and encouraging business sustainability strategies in UD X as a representation of SMEs. This approach was chosen because it is able to explore phenomena contextually, descriptively, and holistically in real organizational conditions. The research was conducted at UD X which is located in Sawahan District, Surabaya, East Java, with a implementation time of October to December 2025. The selection of location is based on the characteristics of businesses that have not fully implemented a formal operational cost budget system, thus providing an exploratory space to analyze the potential role of the budget in supporting business efficiency and sustainability.

The type of data used is qualitative data sourced from primary data and secondary data. Primary data was obtained through direct observation of operational activities, semi-structured in-depth interviews with key informants (business owners, operational staff, and administrative/financial staff), as well as documentation in the form of cash books, expense records, financial statements, and other internal documents. Meanwhile, secondary data is obtained from scientific literature, research journals, textbooks, and official reports relevant to operational cost budgets, cost efficiency, and business sustainability strategies. Data collection was carried out by in-depth interview techniques, participatory observation, and documentation, while upholding research ethics, such as informant consent and data confidentiality.

Data analysis was carried out using the Miles and Huberman interactive model which includes data reduction, data presentation, and conclusion drawing and verification as described by Monaro et al. (2022). The analysis process is carried out simultaneously and iteratively to find patterns, themes, and meanings that are relevant to the focus of the research. The validity of the data is maintained through triangulation techniques, especially triangulation techniques by comparing the results of interviews, observations, and documentation, so that research findings have a level of credibility and validity that can be scientifically accounted for in explaining the role of the operational cost budget in the efficiency and sustainability of UD X's business.

RESEARCH RESULT AND DISCUSSION

The results of the research on the role of the operational cost budget in increasing cost efficiency and supporting business sustainability at UD X, a trading business of engineering tools, nuts, and bolts in Sawahan District, Surabaya. The results of the observation show that business management is still simple with the owner as the main decision maker, supported by administrative and operational staff. Although the budgeting system is not yet fully formally documented, the company has realized that there are increased costs, particularly logistics and equipment costs, which have the potential to depress cash flow. This condition encourages management to start implementing cost control through purchase restrictions, supervision of the use of goods, and maintenance of work equipment.

The results of interviews, observations, and documentation show that the operational cost budget is used as the main tool to control and evaluate cost efficiency. Business owners set a standard operating cost of 2-3% of turnover as the ideal limit of expenses. The budget is prepared based on historical data and actual operational needs with a participatory (bottom-up) approach, then evaluated periodically by comparing realization and budget. At the operational level, the budget becomes a guideline for the use of materials, time, and work equipment so that waste can be reduced. This practice helps companies maintain cash flow stability and allows for more efficient resource allocation.

Data analysis is carried out through the stages of reduction, presentation, and conclusion withdrawal and verification with triangulation techniques to maintain the validity of the data. The results of the analysis show that the operating cost budget not only serves as a short-term cost control tool, but also contributes to business sustainability. Cost efficiency supports economic sustainability through financial stability, social sustainability through the formation of work discipline and responsibility, and environmental sustainability through the reduction of waste and asset maintenance. Nonetheless, the study found inconsistencies in the implementation of SOPs and cost documentation, which suggests that UD X is still in the transition stage to a more formal budgeting system. These findings imply that improving implementation discipline, strengthening supervision, and utilizing a more structured recording system are needed to strengthen the role of the budget in supporting business efficiency and sustainability.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of interviews with the owners, administrative staff, and operational staff of UD X, it can be concluded that the practice of preparing operational cost budgets is carried out systematically by using cost realization data for the previous period as the basis for preparing budgets at the beginning of the year. The budget is prepared by considering the operational needs of each division to remain realistic and in accordance with the company's capabilities, then implemented through regular monitoring and evaluation by comparing the budget and cost realization. The role of the operational cost budget in improving cost efficiency can be seen from the determination of the ideal limit of operational costs of 2-3% of turnover which is the reference for expenditure control.

These limits help companies identify potential wastes early, encourage each division to work more efficiently, and ensure that resources are used optimally without disrupting operational activities. In addition, the operating cost budget also plays an important role in supporting the company's sustainability strategy by maintaining financial stability and the health of the company's cash flow. Disciplined cost control allows the company to avoid overspending, allocate funds to more strategic activities, and implement efficient and responsible use of resources, so that UD X is able to maintain business continuity and grow sustainably.

Based on the findings of the study, the researcher provides several suggestions that can be considered by UD X to improve the effectiveness of managing operational cost budgets. First, companies need to strengthen consistency in budget documentation and cost realization, especially regarding deviations and corrective actions. More complete and uniform recording will help the evaluation process and make it easier for management to monitor cost trends from time to time. Second, it is necessary to increase supervision and coaching of operational employees so that the implementation of budgets and SOPs can run more disciplined. Regular training on resource use, equipment maintenance, and efficiency principles can encourage more equitable policy implementation. Furthermore, companies are advised to start developing a more structured budgeting system, for example by using a standard budget format or a simple digital-based tool to simplify the monitoring process. This will support more precise and faster decision-making, while strengthening internal accountability.

ADVANCED RESEARCH

For further research, it is recommended to involve more informants and expand the types of documentation data to obtain a more comprehensive picture of budget management practices and business sustainability in similar MSMEs. With further development, research in this area can make a greater contribution to improving managerial practices in the small and medium-sized business sector.

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