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MANUAL RECORDING AND ITS EFFECT ON THE EFFECTIVENESS OF INCOME STATEMENTS: A CASE STUDY OF TOUR & TRAVEL SERVICES COMPANIES

Alya Sabrina[1]
Universitas Islam Indonesia, Yogyakarta, Indonesia
22311138@Students.uii.ac.id

Achmad Rizal[2]
Universitas Islam Indonesia, Yogyakarta, Indonesia
achmadrizal@uii.ac.id

Abstract

This study aims to analyze the effect of manual financial recording systems on the effectiveness and income statements of financial management processes in tour and travel service companies. The main problem found during the research was that the financial recording process was still carried out manually using spreadsheets, which led to the risk of human error, delays in report preparation, and inaccurate records that could affect the accuracy of information for managerial decision-making, the process of fulfilling company obligations, and the company's credibility in the eyes of investors. This research was conducted using qualitative methods through direct observation and in-depth interviews with relevant parties, particularly the finance supervisor responsible for the recording process and the Chief Business Officer (CBO) who plays a role in strategic decision-making related to the direction and policy of the company's financial system. The results of the study show that the use of this manual recording system can still be used when daily transactions are not too complex or low, but when the transaction volume increases, it will have a significant impact on the accuracy and speed of presenting income statements, especially in grouping costs, recording daily transactions, and the reconciliation process. This manual financial recording system has also been proven to reduce work effectiveness because it takes longer, is prone to data duplication, and does not have an automatic validation feature. This study provides recommendations in the form of implementing a software based financial recording system to improve effectiveness, reduce the risk of errors, and support managerial decision making

Keywords: Manual Financial Recording, Profit and Loss Statement, Effectiveness, Human Error, Decision Making

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INTRODUCTION

A good financial transaction recording system is an important aspect of a company's financial management to record, classify, and present transaction data accurately and systematically (Harahap, 2021) . In today's modern era, many companies have switched to using technology-based financial recording systems to increase the effectiveness of financial recording, with this technology-based help faster, accurate, and accountable (Fadhilah & Darmawati, 2023; Wahyudin et al., 2025) . High-quality financial information is an important component of the managerial decision-making process. According to an information accounting system, it is a collection of components that are closely interrelated to collect, analyze, summarize, and evaluate financial data to support research, analysis, and decision-making. With an effective accounting system, companies can measure their financial performance, increase profits, and plan business strategies more systematically. Romney & Steinbart (2018)

In reality, there are still many businesses in Indonesia, especially small and medium enterprises that still use manual financial recording systems (Hakim et al., 2024; Miftahurrohman & Dewi, 2021) . Tour and travel organizers are examples of businesses that are growing rapidly. Based on data from the Yogyakarta Special Region Research and Innovation Development Planning Agency (BAPPERIDA), the number of travel agencies in Yogyakarta continues to increase from year to year. In 2021 there were 841 travel agency companies in Yogyakarta, then in 2022 it increased to 864, in 2023 to 872, and continues to increase to 1,041 in 2024 to 2025. However, even though the industry is growing, there are still many *tour and travel business* actors who still use a manual financial recording system. The research explains that although manual financial recording systems are easier to implement, they are more susceptible to data input errors, reporting delays, and low efficiency in financial data processing. This condition can result in low effectiveness in the preparation of financial statements, especially in income statements which are very important for managerial decision-making. In addition, manual financial recording also often causes various problems, such as slowing down the process of reporting data recording errors, duplication Fitriani & Ramadhan (2021) (N. Sari & Nugroho, 2022) (Fitriani & Ramadhan, 2021) of data (Lestari & Pratama, 2021) and difficulties in compiling income statements. As a result, the financial statements produced are ineffective and do not accurately reflect the company's financial condition. This situation has a widespread impact on the aspects of decision-making, tax

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management, and valuation for investors. (Maulidia et al., 2023) (Suryani et al., 2024)

Basically, an accounting or financial recording system functions to convert transaction data into useful information to analyze economic decisions. Therefore, when companies are still using manual recording which has many limitations, the quality of the information produced is also affected. According to (Gelinas et al., 2020) N. Sari & Nugroho (2022) , the effectiveness of the financial recording system can be seen from how well the system produces financial transactions that are timely, accurate, and transparent. In the context of income and loss, the effectiveness of a financial recording system is related to the accuracy of the calculation of expenses and income, which is reflected in the net profit result. As the effectiveness of the financial recording system used increases, the possibility of income statements is used as a strategic basis for better decision-making (Awalina et al., 2024; Febriani & Sherlita, 2022) .

This study highlights the inefficiencies in the manual financial recording system that has the potential to increase the effectiveness of income statements, especially in tour and travel organizer companies. In general, profit and loss is one of the main financial indicators that shows the operational results of a business in a certain period of time and serves as a reference for calculating profitability and financial stability (Princessa, 2022) . When income statements are not presented in a timely and accurate manner, business decisions taken by management can be hampered.

Several previous studies have shown that companies that use digital-based accounting systems can improve operational efficiency and financial data management as well as improve the speed and accuracy of financial report presentation. Nonetheless, the use of manual systems is still common in small businesses due to limited human resources, implementation costs, and lack of technology-based training. This shows the gap between the need for an effective record-keeping system and the actual conditions on the ground, especially in the service sector that requires complex and diverse transactions. (Kusuma & Wardani, 2022; Rahmawati & Rahayu, 2021) (Puspitasari et al., 2023)

Many previous studies have conducted research on the effectiveness of manual financial recording systems, although most of these studies have focused on manufacturing companies and micro, small, and medium enterprises (MSMEs). However, there is currently little research that examines the impact of manual financial recording systems on the effectiveness of profit and loss in the context of medium-sized companies in (Hakim et al., 2024; Sarfiah et al., 2023; N. Sari & Nugroho, 2022) *the Event, Tour and Travel Organizer* service

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industry.Therefore, this study aims to analyze the impact of manual financial recording systems on the effectiveness of income statements and their implications for decision-making in *Event, Tour and Travel Organizer service companies.*

This research has a major difference in its focus on the relationship between the effectiveness of the manual financial system and the accuracy of income statements, as well as its impact on the decision-making of service companies. Unlike previous research that only examined the efficiency or digitalization of systems, this study examines how manual systems, which are still widely used in the service industry, can have a significant impact on the quality of financial and managerial information. Therefore, this study not only provides empirical insights for the accounting literature, but also practical recommendations for companies to implement more efficient evaluation and development of financial systems.

LITERATURE REVIEW

Financial Recording System

The financial recording system is an important component of an accounting information system that aims to identify, classify, and record financial transactions systematically in order to produce accurate and accountable financial statements. Manual financial recording systems usually use large worksheets or physical books to record transactions, this system is often used by small businesses because it is considered safe and secure during operations. However, manual systems have significant drawbacks, such as the risk of input errors, transaction errors, data loss, and difficulties in the process of generating financial statements. According to Horngren and Harrison (2017:25), a financial statement is defined as "a corporate document that reports on business activities in a financial format that provides information to assist people in making business decisions based on the information provided." Therefore, the main cornerstone of a record-keeping system is the ability to analyze financial data accurately and appropriately in accordance with accounting principles. (Hall, 2021) (Amanah et al., 2021; Fitriani & Ramadhan, 2021) (Armayra, 2023; Gulo et al., 2024)

In practice, manual systems are still widely used by small and medium-sized businesses due to their ease of use and low operational costs. However, due to the limitations of data monitoring, manual systems often face challenges such as the risk of input errors, reporting delays, and difficulties in the audit process. According to , businesses that still rely heavily on manual systems are vulnerable

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to inefficiencies and audit difficulties due to limited data traceability. (Armayra, 2023; Gulo et al., 2024; Kusuma & Wardani, 2022) Kusuma & Wardani (2022)

According to the theory, it explains that an effective financial system should prioritize three qualities: timeliness, information integrity, and reliability. When manual systems are unable to cope with these characteristics, digitalization becomes a strategic necessity. However, in the context of small and medium-sized enterprises in Indonesia, factors such as limited resources, technical expertise of users, and implementation costs are often major barriers to the adoption of digital systems Romney & Steinbart (2018) (Amanah et al., 2021; Armayra, 2023; Gulo et al., 2024)

The development of accounting technology has driven the shift to digital recording systems. According to research by, the use of computer-based systems can improve data accuracy by up to 25% and speed up financial processes by up to 30%. According to the results of the study, accounting applications such as Accurate and Jurnal.id help businesses monitor the process of input and transaction reports in real time. However, the human resource factor is still a challenge, especially related to employees' ability to adapt to new technologies. Siregar & Sedati (2023) Puspitasari et al. (2023)

Therefore, the effectiveness of a financial record-keeping system depends on the organization's ability to utilize available technology and human resources. Manual systems are still relevant for businesses with high transaction volumes, but as operational complexity increases, digitalization becomes a strategic necessity to ensure the accuracy and timeliness of financial transactions (Fitriani & Ramadhan, 2021).

The Effectiveness of Manual Financial Recording

Effectiveness is a measure of the extent to which a system can achieve its goals. In the context of accounting, effectiveness is defined as the extent to which an information system can achieve its ultimate goal, which is to produce timely, accurate, and reliable information to speed up the decision-making process. According to the effectiveness of a system is not only determined by technological advancements, but also by the ability of humans to operate the system and utilize the information obtained. Factors such as user expertise, work environment, and clear policies are essential in developing an effective accounting system. In the context of an accounting system, effectiveness measures the system's ability to produce financial results that can be used to support the decision-making process. (Hall, 2021; N. Sari & Nugroho, 2022) Ilham & Suwandi (2023) (Kusuma & Wardani, 2022; Princessa, 2022; Rahmawati & Rahayu, 2021)

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Several empirical studies show that the effectiveness of accounting information systems has a positive impact on the financial operations of companies. According to research (Gulo et al., 2024; Rahmawati & Rahayu, 2021; Susanti & Harahap, 2023) Sari & Nugroho (2022) , the effectiveness of accounting information systems has a significant impact on the quality of financial statements. An effective system can reduce difficulties in reporting and speed up decision-making. Based on research Ellynawati & Yuliani (2024) on BA Frozen Food MSMEs, the effectiveness of the accounting system increases process efficiency by 40% and sets the level of input data. The findings of this study support operations in the *Event, Tour and Travel Organizer service industry*, where the effectiveness of manual systems is largely ineffective due to internal control issues and time-consuming financial data verification processes.

The effectiveness of the accounting system is also greatly influenced by human and organizational factors. According to , employee training is essential to increase the effectiveness of accounting information systems. A good managerial environment can encourage the use of more consistent and disciplined systems in record-keeping. In Ilham & Suwandi (2023) (Princessa, 2022; Rahmawati & Rahayu, 2021) *the Event, Tour and Travel Organizer* service industry, the effectiveness of the recording system can be improved by coordinating between departments and conducting periodic evaluations of transaction documentation. Thus, the effectiveness of this study is determined by three main dimensions: timeliness, accuracy, and usability.

Profit and Loss

The income statement is a major component of financial statements that describe the financial performance of a company over a given period by comparing profit and loss. According to , profit and loss serves as the main indicator to determine the level of profit, operational efficiency, and financial stability of a company. It also highlights that financial statements, such as income statements, are essential to help managers and investors understand a company's performance. Therefore, it serves as a primary source of information for managers when conducting performance evaluations and developing strategic plans. (Suryani et al., 2024) Susanti & Harahap (2023) Prasetyo et al. (2024)

In the context of this study, the income statement highlights the difficulty in doing tasks manually that are often done using spreadsheets. This condition causes reports to often not reflect the current state of financial conditions at the relevant time. This is in line with research by , which states that manual financial recording systems have a negative impact on the quality of reports due to errors in data recording and incomplete reports. These results are based on , which states that lack of financial information often leads to difficulties on the part of management in determining business strategies. According to research by; Companies that use digital systems can generate more accurate and timely profit and loss results, which will improve the flow of financial information during decision development. Instead, it states that accurate income statements can be an important component in the development of strategic plans such as cost analysis and operational efficiency evaluation. Prasetyo et al. (2024) Ilham & Suwandi (2023) Suryani et al. (2024) Armayra (2023) Susanti & Harahap (2023)

Theoretically, the income statement also assesses the effectiveness of the financial recording system. Along with the improvement in the efficiency of the system, the income statement can be compared with the increase in the accuracy level. Therefore, the relationship between manual financial recording systems, system effectiveness, and the quality of income statements is very important for further research in the context of service companies in Indonesia.

RESEARCH METHOD

This study uses a descriptive qualitative method with an ethnographic approach as the main foundation. The ethnographic approach was chosen because it can encourage understanding of practices, habits, and meanings contained in the social context of topics related to the research conducted, in this case, the financial recording system in the company. According to , ethnographic methodologies allow researchers to observe "practices in the field" directly, observe naturally occurring work interactions and practices, as well as see how the people involved in those systems shape, produce, or adjust to work practices in the workplace. In this case, the author observes the interactions and work practices that occur in the Event, Tour and Travel Organizer service company in the Accounting Administration Finance division of PT. Tourezia Cakra Inspira for 4 months. Mahendra et al. (2024)

This data collection process was carried out through direct observation and in-depth interviews with the *financial supervisor* and also *the Chief Business Officer (CBO)* of PT. Tourezia Cakra Inspira. According to semi-structured interviews, it allows researchers to comprehensively and deeply understand the participants' perspectives in the context of their real experiences. John & David (2018)

With a qualitative approach, the author uses a thematic analysis method. Thematic analysis is the process of identifying, analyzing, and interpreting patterns of meaning in qualitative data, which aims to find in-depth insights into

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a phenomenon. The first step in thematic analysis is data reduction, which aims to sort, filter, and simplify the raw data so that only information relevant to the research subject is retained. states that data reduction is the process of selecting, focusing, simplifying, abstracting, and transforming raw data from field notes or interview transcripts into usable information. Authors can use thematic analysis and coding to find hidden meanings and patterns in qualitative data, which can then be used to construct a research narrative. Once the themes are defined, the next step is to present data to reinforce the findings, the data can be presented in the form of narratives, thematic tables, and direct quotes from informants. Furthermore, the author uses data triangulation, which is a method to ensure the accuracy of data by using multiple sources for comparison or verification. Triangulation according is a data collection process that integrates multiple sources and approaches to provide more accurate and reliable data. (Nowell et al., 2017) Miles et al. (2014) (Nowell et al., 2017) (Moleong, 2011) Sugiyono (2013)

RESULTS AND DISCUSSION

Financial recording is still an obstacle faced by various micro business sectors. Until now, there are still many medium-sized companies that still use manual financial recording systems in their operational activities (Hakim et al., 2024). The use of this manual financial recording system is still widely used due to limited resources, and cost limitations (Amanah et al., 2021; Armayra, 2023; Gulo et al., 2024). To further understand how the process and impact of manual recording is implemented in companies in the service sector, the following are the results of interviews conducted with CBO and *corporate financial* supervisors:

Table 1.

Thematic Analysis Interview Results

Main Themes	CBO	Financial Supervisor	Thematic Analysis
1. What is the manual financial recording process used by the company?			

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Main Themes	CBO	Financial Supervisor	Thematic Analysis
Financial Recording Flow	The company still uses a manual recording system because daily transactions are not too complex. The process starts from recording each transaction, then moving to a journal to produce monthly and annual reports as the basis for financial evaluation.	Financial recording is carried out manually through several stages, starting from recording daily transactions to transferring data to financial journals. In large activities, recording is carried out up to three times to ensure the accuracy and accuracy of the data.	The actual recording flow is clear and systematic. However, the many stages make the process longer, time-consuming, and increase the risk of error.
2. What is the biggest challenge in a manual financial recording system?			
Obstacles and Challenges	The biggest challenge lies in the validity of the data and the risk of human error, such as incorrect inputs or formulas. In addition, non-uniform file management often causes data to be out of sync and requires repeated checking.	The main challenge arises during large events or projects because the volume of transactions increases, resulting in a slower recording process and the risk of data duplication. The workload increases when	The main challenges are data validity, system integration, and the risk of human error.

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Main Themes	CBO	Financial Supervisor	Thematic Analysis
		finance staff also have to go directly to the field.	
3. Does manual recording system make work slower?			
Efficiency and Effectiveness	Manual systems can still run well if input and reporting procedures are executed consistently, but efficiency decreases when transaction volume increases as the process becomes slower.	The manual system is considered still effective as long as the number of transactions is not much. However, efficiency decreases as workloads increase because all processes are done manually and require repeated checking.	The manual system can still run effectively for routine transactions with small volumes. However, in conditions with a lot of transactions, especially when the company manages *events*, this system becomes less efficient. The involvement of finance staff in the field increases the workload so that effectiveness is reduced.
4. What if financial statements are suddenly needed?			
Report Speed	Sudden reports take longer because all data must be manually verified to ensure validity, so the preparation process cannot be done quickly.	Income statements can be prepared quickly if daily transactions are orderly. However, in the event of input errors, the repair	The speed of the report is largely determined by the order of the daily inputs. If it's neat, the report can be quickly available, otherwise it can be a hindrance.

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Main Themes	CBO	Financial Supervisor	Thematic Analysis
		process takes time and often leads to overtime to ensure accurate reports.	
5. Are the reports accurate enough or often missed?			
Report Accuracy	Indeed, it is often necessary to revise the report due to incorrect inputs or formula errors in the spreadsheet, re-verification must be carried out so that the report is valid and can be used as a basis for accurate financial evaluation.	Financial statements are generally accurate, but occasionally need to be revised due to missed or duplicate transactions. Revisions usually only occur in certain sections without affecting the entire report.	The accuracy of manual reports is quite good, but it relies entirely on accuracy when entering data.
6. Does manual recording make the income statement longer?			
Timeliness of income statements	The preparation of income statements is often late, especially during major events because recording is done several times. If there is an input error, the repair process takes a long time because it has to be traced manually.	Income statements can be prepared quickly if daily transactions are orderly. However, in the event of input errors, the repair process takes time and often leads to overtime to ensure accurate reports.	Manual recording tends to slow down the preparation of income statements, especially in *events* with many transactions.

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Main Themes	CBO	Financial Supervisor	Thematic Analysis
7. Is the manual income statement effective enough?			
Income Statement	Income statements are often revised because they are prone to misclassification and miscalculations, manual systems are still vulnerable to human error, so layered checks are needed to maintain accuracy.	Income statements are considered quite effective as financial evaluation materials, although after a major event it usually takes additional time to ensure that all transactions are recorded correctly.	Manual income statements are still relevant, but they often require revision and additional time making them less efficient for urgent needs
8. Is the company's manual financial recording system time to be upgraded?			
Software Readiness	I think it is time for companies to switch to a digital financial system to be more accurate and efficient. However, before the migration is carried out, historical data needs to be corrected and SOPs clarified to ensure a smooth transition process.	In the long term, I think companies need to switch to digital systems so that financial recording and reporting are more efficient, fast, and well integrated.	The two speakers agreed that digitalization is important, but differed views on its urgency. CEOs/CBOs emphasize immediate needs, while *supervisors* see them as long-term needs.

Manual Financial Recording

Based on the table of thematic interview results, *CBO* and *Supervisor* Finance explains that the manual financial recording process in a company requires several long and repetitive stages. *CBO* states that "the manual system is still maintained because daily transactions are less complex and can still be managed through manual-based record-keeping", where each transaction is

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recorded first and then moved to a journal to generate monthly and annual reports. This is in line with the finding that manual financial recording systems often slow down the preparation of financial statements because each transaction must be verified repeatedly to ensure accuracy and prevent data errors. Meanwhile, (Amanah et al., 2021; Crown & Saridawati, 2025; D. F. Putri & Nurlaila, 2022) *Supervisor* Finance emphasized that the manual process begins with recording daily transactions which are then transferred to the financial journal. When handling large events or activities, data input can be done up to three times to ensure accuracy and accuracy. This is in accordance with research that states that manual financial recording has disadvantages, namely a long recording process, the risk of duplication of data, and the delay in transaction reports increases. The results of the thematic analysis showed that, although the process was systematic, some stages made recording more complicated, took longer, and increased the risk of recording errors Amanah et al. (2021); Putri & Nurlaila (2022) *(Human error)*. This is in accordance with research that shows that companies that still rely heavily on manual systems will experience difficulties in preparing reports due to slow and unintegrated processes. Fanshurna et al. (2025); Lestari & Pratama (2021); Prasetyo et al. (2024)

Research shows that manual methods are still relevant for micro businesses because they provide ease of adaptation, direct control over data, and low operational costs. Thus, it can be concluded that the manual financial recording system still functions well under normal conditions with a relatively light transaction volume. However, as transaction volumes increase, this system becomes less effective and potentially hinders the reporting process. (Budianto et al., 2025; Crown & Saridawati, 2025; Sinambela et al., 2023)

Challenges and Obstacles in Manual Financial Recording

The main challenges of manual recording using spreadsheets are data consistency and data validity. This is in line with the statement *Supervisor* In the table of interview results which states that "the biggest challenge arises when transaction volume increases because the recording process becomes slower and there is a risk of data duplication". This is in line with several studies; which states that manual financial recording systems have a high risk of data inconsistencies and delays in the financial reporting process. Jaryanto et al. (2023); Putri & Nugroho (2024) Maulidia et al. (2023) *CBO* It also confirms that the biggest obstacle of manual systems lies in the validity of data and data consistency, especially when data has to be verified many times to ensure accuracy and if it is not accurate it will delay financial statements. This statement is reinforced by several studies; which states that financial recording using

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spreadsheets often causes input problems, formula errors, and the risk of duplication of data, especially when involving more than one person, so the data needs to be carefully re-examined before the report is presented which will slow down the process of preparing income statements. Az-zahra & Masripah (2022) Hanifah et al. (2025); Normansyah et al. (2022); Sari et al. (2025)

Based on the results of the author's observations during the internship, the statement is in accordance with what happened in the field. This is in line with the research; It shows that manual financial recording systems have a high risk of data inconsistencies and delays in the financial reporting process. Reinforced by explaining that the use of Jaryanto et al. (2023) A. A. Putri & Nugroho (2024) Maulida et al. (2021) Normansyah et al. (2022) *Spreadsheet* It does offer ease of use and flexibility, but it also has limitations related to data validity issues and the risk of data duplication. This condition is in line with the statement *Supervisor* in the Table with the theme of constraints and challenges, which states that workload increases when engaged in the field this results in delayed daily logging, thus affecting the accuracy and speed of data input. In addition, explaining that while businesses can use spreadsheets as an alternative to initial data input, strict internal controls are still required to minimize input errors. Conversely, comparing manual data collection with computerized ones, and finding that manual systems have more inconsistency issues, supports the CBO's assertion that data validity is a major challenge in manual record-keeping. Tezar & Julianto (2022) Nainggolan et al. (2025)

System-based *Spreadsheet* It actually provides flexibility and can customize document formats without a huge cost, as some studies have explained. However, this statement does not fully reflect conditions in the company during the internship, as the lengthy process increases the potential for data duplication and slows down the preparation of reports. Confirms that the low re-verification capability of manual systems increases the risk of input errors, especially when transaction volumes rise. This is in line with the statement (Hikmahwati & Irwansyah, 2022; Widiastuti et al., 2022) Sarfiah et al. (2023) *Supervisor* In the table of the results of the thematic analysis interviews, each data must be re-examined up to three times, so that when transactions increase the recording process becomes very time-consuming. emphasizes that the limitations of re-verification and the risk of input errors in manual systems increase along with the complexity of transactions. This is in line with complaints *Supervisor* that "all data must be re-checked three times," so the recording process becomes very time-consuming.

Thus, it can be concluded that spreadsheet-based manual financial

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recording can be resumed on a regular basis, but it will face significant difficulties as transaction volumes increase. The system is not effective in the long run due to the repetitive recording process, input risk, and delay in reporting.

Effectiveness of Manual Systems on Report Speed and Quality

Based on the table of thematic analysis interview results *Supervisor* Finance states that "Manual systems are effective for less complex daily transactions, but effectiveness decreases when workloads increase because all processes are done manually and repetitive checks are required. This is in line with the findings; which states that the effectiveness of manual systems decreases significantly during major events due to the high volume of transactions that must be verified repeatedly. Meanwhile the CBO confirmed the same thing that the manual system can run well as long as the input procedure is consistent, but as the volume of transactions increases, the process becomes slower. Research by states that manual record-keeping is common using Rajagopal (2025) Sartono et al. (2025) Az-zahra & Masripah (2022) Crown & Crown (2025) *Spreadsheet* often lead to input errors, general ledger posting errors, and longer financial report preparation compared to using an automated accounting system like Zahir.

In the table of thematic analysis interview results, the preparation of manual income statements still faces several challenges, especially related to accuracy and speed of reporting. In terms of accuracy, *Supervisor* Finance states that reports often require revision due to inconsistent inputs or incorrect spreadsheet formulas, so re-verification must be done to ensure the validity of the report. This is in line with research that states that the use of spreadsheets in the business world has a high error rate due to complex formulas or formulas and manual data input processes, so data must be checked repeatedly to ensure its accuracy. In terms of speed, Poon et al. (2024) *Supervisor* Finance states that in the event of input delays or errors, "the repair process takes additional time and often leads to overtime to ensure accurate reports." This corresponds to as well as explaining that manual systems take longer as they rely heavily on the user's precision and the process is verified one by one. Rahmawati & Rahayu (2021) Rahmalia & Komariyah (2022)

Based on the results of this study, it can be concluded that the manual financial recording system is still quite effective when daily transactions are low and consistent in data input. However, when transaction volume increases it will take longer time and process as repeated verification is required to ensure data accuracy. This can affect the quality of the financial statements produced.

Income Statement and Company Decision Making

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Based on the table of thematic analysis interview results, the financial supervisor stated that the manual loss report still has strategic value as a tool for evaluating and making operational decisions of the company. However, manual processes become less effective as transactions increase because they require repetitive and vulnerable classifications. This reinforces the findings and states that manual record-keeping systems can slow down the reporting process and reduce the effectiveness of decision-making if reports are not prepared on time. The CBO said that manual reports are generally accurate, but there is still a risk of missed or duplicate transactions, so revisions to some sections are inevitable to maintain data accuracy. This is reinforced by research that states that manual recording tends to produce inconsistent data and the potential for data duplication, so it is necessary to make improvements in some parts and repeated checks so that financial information can be used as a basis for accurate evaluation. Ratmono et al. (2023) Hendi & Susanti (2022) Siregar & Sedati (2023) Wynn & Kuhn (2021)

Nonetheless, according to , manual recording of data can improve managers' understanding of payment structures and payment amounts, as it allows for an in-depth analysis of each transaction. According to , although the process is manual, manual work helps companies better understand the financial condition and revenue of the business, which ultimately helps companies make more thoughtful and fact-based decisions. Triandi & Agustin (2020) Maulidia et al. (2023)

Based on the results of this study, it can be concluded that manual income statements still have an important function in providing an overview of the financial condition of a company. However, delays in reporting and potential input errors reduce its effectiveness when companies face high transaction volumes. Therefore, expanding the record-keeping system to a more automated platform can improve the quality of reports and encourage faster and more accurate decision-making.

Financial System Digitalization Readiness

In the table of the analysis results of the CBO interview, it is stated that companies need to switch to a digital financial recording system so that the recording process is more efficient, accurate, and structured. This is supported by several studies that state that digital transformation is one of the long-term strategies that can increase the effectiveness and efficiency of a company's financial processes. (Fadhilah & Darmawati, 2023; Wahyudin et al., 2025) *Supervisor* Finance also said that the implementation of digital systems will help

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speed up the preparation of financial statements and improve integration between recording modules. This is in line with several studies; which states that the use of digital accounting systems such as Accurate Online can speed up the process of transferring and receiving money and reduce the risk of human error in currency transactions. In addition, digitization creates transparency and integration of historical data, allowing management to make more accurate and real-time decisions based on information. Faradisha & Muzakki (2025) Hartono et al. (2025) Fadilah et al. (2025); Imjai et al. (2023) Hartono et al. (2025)

CBO also said that before the migration is carried out, companies must first tidy up historical data and clarify Standard Operating Procedures (SOPs) so that the transition can run smoothly. This is in accordance with several studies; ; which states that financial digitalization improves governance efficiency, quality of financial statements, and clarity of work processes, as well as Standard Operating Procedures (SOPs) function as a guide and control mechanism to ensure that all financial transactions are input consistently and smoothly. Oanh et al. (2025) Alassuli et al. (2025); Barreto et al. (2025) Fang et al. (2024); Subandi et al. (2024)

The CBO and previous supervisors stated that companies should digitize to improve efficiency and reduce reliance on manual processes. This is in line with research findings that emphasize the importance of data readiness, SOPs, and human resource competencies as the basis for the success of digital transformation. However, this transition process cannot be separated from various challenges that need to be identified more deeply. Oanh et al. (2025); Fang et al. (2024); Subandi et al. (2024)

Human resource development is an important component in the success of digitalization. CBO stated that training and human resource readiness are the company's main strategic steps. In line with research; emphasized that human resources are a crucial connecting factor in the success of financial system digitalization. Human resource development in the financial sector must be based on two main factors, namely the improvement of financial technical expertise and the ability to adapt to technology. According to the theory of financial system improvement, digitalization is considered a way to increase efficiency and strengthen internal systems. According to companies that use digital financial systems, there is a significant increase in worker efficiency and accuracy compared to manual systems. Ratmono et al. (2023) Rahmi et al. (2025) (Anjarwati et al., 2023; Firman & Sriningsih, 2024) Aripin et al. (2023)

Based on the author's observations, the first practical step in the implementation of digitalization is through the evaluation of human resource

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(HR) capabilities, clear standard operating procedures (SOPs), and needs evaluation *Software* which is in accordance with the scale and business characteristics of the company. In the long run, digitalization not only improves operational efficiency but also strengthens the company's financial management system and financial stability.

CONCLUSION

Manual financial recording system using *Spreadsheet* It offers flexibility and ease in transaction processing, especially for companies with less complex transaction sizes. On the other hand, manual systems also present significant challenges in terms of efficiency, effectiveness, and speed of use of financial statements, especially income statements.

In terms of operational efficiency, manual systems allow businesses to monitor every step of the data input process in detail, but it also takes longer for the data input and recapitulation process. When viewed from the aspect of income statements, the results of the study show that manual preparation of reports can produce accurate reports during the careful input process. However, the long validation process results in the preparation of financial statements that tend to be slow. In addition, the time-consuming process of data collection and verification makes decision-making less effective. This supports previous research statements that financial information can be used to improve the relevance of reports to support timely and accurate managerial decisions.

Based on this, companies must start switching to digital systems to improve data accuracy and efficiency. However, this must be balanced with the development of human resources (HR) through technology-based accounting training so that the transition from manual to digital systems can run smoothly. In addition, the implementation of clear Standard Operating Procedures (SOPs) is essential to make the process of financial monitoring, reporting, and recording more structured.

Therefore, it can be said that the manual financial system is still functioning well under current conditions, but it is also showing a decline in terms of time efficiency and decision-making speed. Therefore, to improve business efficiency and improve the quality of income statements as a basis for decision-making, it is recommended that companies, especially those engaged in the service sector, *Tour and Travel* start implementing the digitization of the accounting system systematically, improving human resource competence, and establishing clear and integrated SOPs for the finance department.

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