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Implementation of Spreadsheets as a System for Recording and Preparing Financial Reports at NGI

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Abstract

Orderly financial recording and reporting are crucial aspects in supporting decision-making and business sustainability. However, many small and medium-sized companies still face challenges such as manual recording, limited human resources, and poor financial information system integration. This study aims to analyze the current financial recording and reporting system at Nifira Garment Industries (NGI), design a Google Spreadsheet-based system, and evaluate the benefits of its implementation. The study employed a descriptive method with a qualitative approach. The study population encompassed all transaction recording and financial reporting activities at NGI, while the sample was determined using purposive sampling involving company owners and parties involved in financial management. Data were collected through observation, semi-structured interviews, and documentation. Data were then analyzed using data reduction, data presentation, and conclusion drawing using source and technique triangulation. The results showed that implementing Google Spreadsheets improved the orderliness of transaction recording, accelerated financial reporting, minimized data input errors, and provided real-time financial information. This study concluded that Google Spreadsheets is an effective, flexible, and economical alternative financial recording and reporting system for companies with limited human resources.

Keywords:Accounting Information System, Financial Reporting, Google Spreadsheet, Small and Medium Enterprises, Transaction Recording

INTRODUCTION

Financial record-keeping is a key foundation in business management because it provides the information needed for planning, controlling, and making business decisions. Through systematic financial record-keeping, business owners can monitor cash flow, evaluate business performance, and develop short- and long-term financial plans more

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effectively. In the context of small and medium enterprises (SMEs), the accounting standards issued by the Indonesian Institute of Accountants (Ikatan Akuntan EMKM) through SAK EMKM serve as essential guidelines for simplifying and preparing financial reports, making them more structured and in accordance with applicable accounting principles. The implementation of these standards is expected to improve the quality of the resulting financial information, thereby supporting business sustainability and access to funding sources (Andarsari & Dura, 2018; Ramadhani & Hermawan, 2022).

Advances in information technology have also driven transformations in corporate financial management practices. Various organizations and businesses have begun utilizing digital technology to improve the efficiency of financial recording and reporting processes. One widely used technology is the spreadsheet, due to its high flexibility, ease of use, and the ability to automate various calculation processes through the use of integrated formulas and functions. In addition to facilitating faster and more accurate transaction recording, spreadsheets also enable more systematic presentation of financial reports and support data analysis for managerial decision-making. Therefore, spreadsheets are a relatively inexpensive and easy-to-implement digital solution, especially for businesses with limited resources (Tezar & Julianto, 2022; Ramandani et al., 2025).

Despite its importance, implementing adequate financial recording and reporting remains a challenge for many SMEs and small businesses. Various studies have shown that limited accounting knowledge, a lack of competent human resources, and minimal use of technology often result in manual transaction recording and poorly documented processes. This situation can potentially lead to recording errors, delays in financial reporting, and poor quality information. Consequently, management struggles to evaluate business performance and make sound economic decisions (Arista & Nurlaila, 2022; Ramdhania, 2022).

A similar problem also occurs at NGI, which operates in the garment industry. The nature of the garment industry, which involves various types of transactions, from raw material purchases and production labor costs to operational costs and finished product sales, requires an orderly and integrated financial recording system. However, limited human resources mean that the company's financial recording and reporting processes are still rudimentary and poorly documented. This situation risks inaccuracy in calculating production costs, errors in determining operating profits, and limited financial information needed by management to support business planning and control (Sevina et al., 2026; Mahmud, 2022).

Furthermore, the lack of a structured recording system results in a relatively lengthy financial reporting process and is prone to calculation errors. Amidst demands for efficiency and increasingly rapid information needs, companies require solutions that

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can facilitate transaction recording and automatically generate financial reports. The use of spreadsheets is a relevant alternative because it integrates transaction recording with financial data processing without requiring investment in expensive accounting software. However, implementing spreadsheets tailored to a company's operational needs still requires systematic design to produce accurate and useful financial information for decision-making (Tezar & Julianto, 2022; Ramandani et al., 2025).

Based on these conditions, this study aims to analyze the current financial recording and reporting system at NGI, design a spreadsheet-based financial recording and reporting system that meets the company's needs, and evaluate the benefits of its implementation in terms of record keeping and ease of financial report preparation. This research is urgent because effective financial management is a crucial factor in supporting business sustainability and the quality of management decision-making. The novelty of this research lies in the design and implementation of a spreadsheet-based financial recording and reporting system tailored to the transaction characteristics of a garment manufacturing company. This approach not only focuses on preparing financial reports in accordance with the Indonesian Financial Accounting Standards (SAK) for MSMEs but also produces a practical, affordable, and easy-to-use recording model for companies with limited human resources (Arista & Nurlaila, 2022; Tezar & Julianto, 2022).

METHODOLOGY

This study employed a descriptive method with a qualitative approach. The qualitative approach was chosen because the study focused on a deeper understanding of the actual conditions that occur in the process of recording and preparing financial reports at NGI, as well as how spreadsheets are used as a solution to improve the order and quality of the company's financial information. Qualitative descriptive research allows researchers to systematically describe phenomena based on facts found in the field through direct interaction with the research object without manipulating existing conditions. Through this approach, researchers can explore the process of recording transactions, processing financial data, preparing financial reports, and the obstacles faced by the company in its daily financial management. The qualitative descriptive approach is also considered appropriate for generating a comprehensive understanding of the implementation of simple spreadsheet-based technology to support accounting information systems in garment companies (Waruwu, 2024; Creswell & Creswell, 2023; Emzir, 2024).

The population in this study comprised all transaction recording and financial reporting activities at NGI, a garment manufacturing company. Considering the study employed a qualitative approach, purposive sampling was employed, selecting

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informants based on their knowledge and direct involvement in the company's financial management process. The informants included business owners and those responsible for recording transactions and preparing financial reports. Purposive selection of informants enabled the researcher to obtain more in-depth data regarding the current recording system, the company's need for a more structured financial reporting system, and the benefits of implementing spreadsheets to support financial management (Sugiyono, 2023; Sudaryono, 2022; Waruwu, 2024).

The primary instrument in this study was the researcher (human instrument), who played a direct role in the data collection, processing, and interpretation process. Data collection was conducted through observation, semi-structured interviews, and documentation. Observations were used to obtain an overview of the company's transaction recording and financial reporting processes. Interviews were conducted with informants involved in financial management to obtain more in-depth information regarding the needs, constraints, and benefits of spreadsheet implementation. Meanwhile, documentation was used to supplement the data in the form of transaction evidence, administrative archives, and the company's financial reports. The collected data were analyzed using an interactive analysis model consisting of data reduction, data presentation, and conclusion drawing. To increase the credibility of the research results, source triangulation and technical triangulation were conducted by comparing data obtained from observation, interviews, and documentation (Iba & Wardhana, 2023; Miles et al., 2024; Sugiyono, 2023).

The research procedure was carried out through several interconnected stages. The first stage was the identification of problems that occurred in the recording and preparation of financial reports at NGI through initial observations during the internship. The second stage was data collection through observation, interviews, and documentation to obtain information regarding the condition of the running system and the company's need for a spreadsheet-based recording and reporting system. The third stage was the design of a recording and preparation system for financial reports using spreadsheets tailored to the transaction characteristics of the garment company. The fourth stage was the implementation and testing of the designed system to determine its ability to support transaction recording and preparation of financial reports. The final stage was the evaluation of the implementation results and the drawing of conclusions regarding the benefits of using spreadsheets for the orderliness of recording, ease of preparation of financial reports, and the provision of financial information needed by management in the decision-making process (Creswell & Creswell, 2023; Emzir, 2024; Ramandani et al., 2025).

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RESEARCH RESULTS AND DISCUSSION

During a five-month internship at Nifira Garment Industries (NGI), a medium-sized garment manufacturing company that produces tens of thousands of pieces of clothing each month, the author had the opportunity to be directly involved in the company's accounting department, recording and preparing financial reports. The planning, development, and implementation of an integrated financial recording and reporting system at Nifira Garment Industries was carried out through several stages and was based on an analysis of the company's needs.

In the initial phase, the internship focused on orientation and familiarization with the company environment, learning the company's organizational structure, and understanding the workflow of each division. The author then observed the company's manual recording system, from raw material purchases and labor costs to operational costs, to the sale of bulk and finished products. These observations revealed that manual recording requires a high degree of precision, is error-prone, and makes it difficult for management to obtain accurate and timely financial information. Furthermore, the company's limited number of accounting staff also increases the workload, slowing down the reporting process and requiring additional coordination between divisions.

Based on the results of an interview with Mr. A, as the company owner, he revealed that the obstacle currently being experienced by the company is the lack of good and well-organized financial recording and reporting in the company.

*"The financial system here is still relatively manual. Everything is recorded in a single ledger, from small expenses to customer income. The problem is, it makes it difficult for us to control the company's finances and make decisions about the company's future. So currently, the company only records all financial reports using Excel as a monthly recap. This is despite the company's considerable transactions." (*Mr. A*., Founder)*

The interview concluded that limitations in financial recording prompted the company to adopt a more integrated system by developing an internal website as a solution to this initial problem. This internal website was designed to simplify the process of recapitulating each transaction, allowing for faster, more structured recording and reducing the previously difficult workload. Mr. A. continued, stating:

"We actually developed an internal website, initially intended to summarize all business processes at Nifira Garment Industries, from administration and product design to sampling and production, all the way through to the customer's delivery. However, we ultimately had to handle the accounting process separately.

"Another issue is limited human resources, as the company doesn't yet have a

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*person responsible for accounting. This is one of the obstacles for us in inputting every transaction. Therefore, currently, the internal website is only used to record production processes, not for compiling financial records or even generating company financial reports." (*Mr. A*., Founder)*

The interview results above confirm that the limitations of the manual system and the lack of adequate human resources are driving factors for the company's transformation to a more integrated financial recording and reporting system. In a follow-up interview with Mr. A., founder of Nifira Garment Industries, he stated:

*"I wanted a system that could be integrated directly from the initial transaction input to the financial report. This way, the company's accounting department would no longer need to input too much data, as the system would cover all aspects of finance. This would also minimize data input errors." (*Mr. A*., Founder).*

After identifying the problems faced by the company, the author conducted research on the proposed system. Based on these problems and the company's needs, the author recommended the company adopt a Google Ecosystem-based system, namely Google Spreadsheets. According to the author, this system was chosen because it aligned with the company's needs, which required a system that was easy to operate without increasing operational costs.

By using Google Spreadsheets as a data management tool, companies can implement more effective financial recording and reporting. The formulas available in Spreadsheets facilitate the calculation of total transactions, grouping by category, and the preparation of financial reports such as balance sheets, profit and loss statements, cash flow statements, and other reports quickly and accurately. With this system, management can obtain real-time financial information, minimize the risk of input errors, and facilitate cash flow evaluations and strategic decision-making for the company. After finding the right system for the company, the author made adjustments to the company regarding the system to be adopted, as stated in the results of an interview with Mr. A., who responded:

*"From what I've seen, the system you've proposed fits the company's needs, and it can even be inputted via mobile devices. As we've discussed previously, companies face challenges including limited human resources and potential errors in data input. Your proposed system addresses both of these issues." (*Mr. A*., Founder)*

After the proposed system was agreed upon with the company, the author began drafting a technical design for an integrated financial recording and reporting system tailored to the operational needs of Nifira Garment Industries. The system design began

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with determining a format for financial recording and reporting that suited the company's needs. This began with recording all transactions occurring within the company and then categorizing each transaction into several accounts. This served as a foundation for the author in creating codes for each account, aiming to facilitate accounting staff in identifying and categorizing company transactions and creating more organized financial reports.

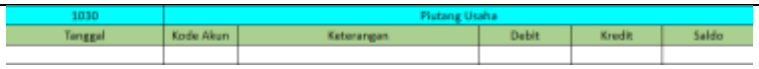
Table 1. Chart of Accounts.

Account Type	Account Code
Asset	1000
Obligation	2000
Equity	3000
Income	4000
Burden	5000

Interview results indicate that companies still face challenges in accounting recording and reporting. Based on these conditions, the authors designed a better, more structured financial recording and reporting format that aligns with SAK 2025, thus supporting companies in preparing more accurate and informative financial reports.

The general journal is an initial accounting tool used to record all of a company's financial transactions sequentially based on the date they occurred, which are then transferred to the general ledger. The general ledger is a collection of accounts that serves to group transactions recorded in the general journal. Through the general ledger, a company can more clearly see changes in the balance of each account. Furthermore, the general ledger also plays a crucial role in the accounting process because it serves as the basis for preparing the trial balance and the company's financial statements. Although the general ledger already contains a grouping of transactions by account, the information contained in it does not fully describe the details of each balance. Some accounts require more detailed records, such as accounts receivable from customers, accounts payable to fabric suppliers, raw material inventory, and others. Therefore, subsidiary ledgers are used to supplement the information in the general ledger so that the company can more clearly understand the details of transactions.

Table 2. Format of Accounts Receivable General Ledger and Subsidiary Ledger.

Ledger	
Helper Book	

The trial balance contains the ending balances of each account in the general

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ledger, such as cash, accounts receivable, raw materials inventory, and other transaction accounts. These balances are arranged based on debit and credit positions. Therefore, the trial balance plays a crucial role as the basis for preparing financial statements, such as the income statement, statement of changes in equity, statement of financial position, and statement of cash flows. After the trial balance is prepared, the company needs to review several transactions or accounts before preparing the financial statements, as not all ending balances reflect the actual conditions. The adjusted trial balance is prepared after all account balances have been adjusted to reflect the actual conditions, so that the data can be used as a more accurate basis for preparing the financial statements.

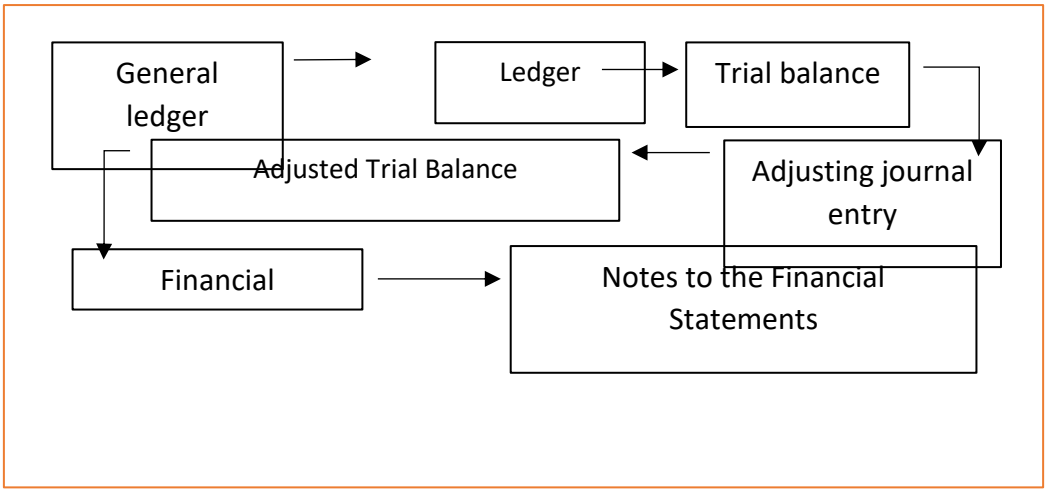


Figure 1. Accounting Recording Cycle.

Financial statements are the final part of the accounting process, showing a company's financial condition over a specific period. These reports allow business owners to see whether the business made a profit or loss, how much assets they own, how much debt they owe, and how the company's funds were used during the period.

The income statement is prepared to show a company's operating results for a specific period. This report compares revenue earned with expenses incurred, allowing the company to determine whether its business activities are generating profits or losses. The statement of changes in equity is prepared to show changes in the amount of owner's equity during a specific period. These changes can occur due to business profits or losses, additional capital, or withdrawals by the owner for personal use. The balance sheet is a report that shows the company's financial condition at the end of the period. This report contains information about the company's assets, liabilities to be settled, and owner's equity. Through the balance sheet, a company can obtain a comprehensive overview of its financial position. The cash flow statement presents information about the

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company's cash receipts and disbursements during a specific period. In its preparation, cash flow is divided into three main activities: operating activities, investing activities, and financing activities. Operating activities relate to the company's primary activities, investing activities show transactions related to assets, while financing activities relate to the addition or reduction of funds from capital and loans. This report helps companies determine the amount of cash available and how it is used to support business activities. Through the cash flow statement, companies can assess whether cash management has been carried out effectively.

The notes to the financial statements contain additional explanations that complement the financial statements. This section is used to clarify information not yet clearly visible in the income statement, statement of changes in equity, statement of financial position, or statement of cash flows. It can explain account details, accounting policies, and other important information that helps readers understand the financial statements more clearly. For example, the statement of financial position only lists inventory amounts, while the notes to the financial statements can explain the details of that inventory, such as raw materials, work-in-progress, and so on. Furthermore, these notes can also include information about asset depreciation methods, details of accounts payable, details of accounts receivable, or other accounting policies used by the company. With the notes to the financial statements, the figures presented in the main statements are not simply presented as nominal amounts but also have supporting information and are easily traceable.

Based on the interview results, the company needed a simple and easy-to-use recording system. The company wanted a less time-consuming recording process, where a single transaction input could be directly linked to all necessary reports. Considering limited human resources, the need for a more efficient work process, and efforts to minimize errors in financial recording and reporting, the author utilized spreadsheet formulas to assist the company's financial data management process. These formulas were designed to facilitate transaction data input, automatic calculations, and direct use in financial reporting.

IFERROR Used to prevent error messages from appearing in spreadsheets when a formula fails to calculate data correctly. This formula can replace error results with zeros, hyphens, or blank cells, keeping the display clean and easy to read. The general form of the IFERROR formula is:

```
=IFERROR(A2/B2, 0)
```

A2 is used as an example of data or formulas that will be checked and their values

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calculated, while B2 functions as a replacement value that will be displayed if an error occurs in the calculation results.

VLOOKUP is a spreadsheet formula used to automatically retrieve data from another table. This formula works by searching for a specific value and then displaying the corresponding information from a predetermined column. This formula's functionality can help accounting staff expedite data entry for financial records and financial reports. The general form of the VLOOKUP formula is as follows:

```
=VLOOKUP(A2,Sheet00!A:B,2,FALSE)
```

A2 is used as an example of data or a formula to be checked and calculated. Spreadsheet will search for data based on the value in cell A2 in the table on the target sheet, namely in the range Sheet00!A. If the searched data is found in the first column of the range, the formula will display the corresponding value from the second column. The use of 'false' at the end of the formula indicates that the searched data must have an exact match.

IF Used to automatically make decisions based on certain conditions. If the condition is met, the spreadsheet will display the first result. If not, it will display another result. This formula is very helpful for writers in grouping data, determining status, or providing information based on calculation results. The general form of the IF formula is:

```
=IF(condition/requirement, result if true, result if false)
```

If the search value meets the specified conditions, the result will be true. Conversely, if the value of the condition does not meet the specified conditions, the result will be false.

AND Can be used when you want to check more than one condition, or multiple conditions simultaneously. This formula will return true if all tested conditions are met, and conversely, if even one condition is not met, the result will be false. Therefore, this formula is very suitable for use when a decision must meet several conditions simultaneously. The AND formula format is:

```
=AND(condition 1, condition 2,....).
```

The SUM formula is used when you want to add up multiple numbers, whether in a single column, a single row, or across multiple data sets. This formula is very helpful

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for writers in automatically calculating total values, making the calculation process faster, more practical, and reducing the possibility of manual calculation errors. The SUM formula format is as follows:

=SUM(data range)

Data range is a collection of cells containing numbers to be added.

FILTER, This formula is used to filter data based on specific conditions. With this formula, authors can display data that meets the desired criteria without having to manually search for each data. Only data that meets the filter conditions is displayed; data that does not meet the filter conditions will be omitted or blank. The FILTER formula is as follows:

=FILTER(data range; filter

The data range is the area of data you want to display after filtering using the FILTER formula. The filter condition is the requirement used to determine which data to display.

The process of filling in, recording and reporting finances at Nifira Garment Industries using*Spreadsheet*The system is structured in stages. This arrangement aims to make the recording system easier to understand and use, and to assist relevant parties in managing financial data more efficiently. The initial stage in this process begins with the recording of each transaction in the general journal by accounting staff. The general journal serves as the primary place to record all financial transactions occurring in the company's operational activities. All data entered into the general journal, such as transaction date, account code, account name, description, debit, and credit, will form the basis for the preparation of subsequent financial reports. With a spreadsheet-based system, data recorded in the general journal can be automatically linked to other sections of the report. This system speeds up the preparation of financial reports because accounting staff do not have to manually copy data from one section to another. In addition, the use of spreadsheets helps minimize errors in recording, streamlines data processing, and makes the company's financial information easier to understand and immediately usable for decision-making. As stated in an interview with the founder of Nifira Garment Industries, Mr. A., he said:

*"I wanted a simple, uncomplicated system that would allow me to monitor the company's finances accurately and in a structured manner. This would allow me to better understand how the company's finances are running." (*Mr. A*., Founder).*

After implementing a spreadsheet-based financial recording and reporting system,

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Nifira Garment Industries experienced significant changes in its financial management. Previously manual and sometimes inconsistent recording is now more organized, systematic, and easily traceable. Every financial transaction, both receipts and disbursements, is recorded through a single flow, thus minimizing the risk of errors or discrepancies due to negligence in recording. The implementation of a spreadsheet-based financial recording and reporting system also brought significant changes in the availability of real-time financial information. Company owners no longer need to wait for manual recapitulations at the end of the period to determine their cash position, as balances can be directly monitored through data available in Google Sheets. This provides a clearer financial picture and serves as an accurate basis for evaluating expenses and planning short- and long-term funding needs. In an interview, Mr. A. said:

*"This system may still be very simple, but with it, I now have at least a glimpse into how the company's financial recording and reporting works. The system we've built is very useful for the company and perfectly meets its needs. I may one day develop it further to improve it." (*Mr. A*., Founder)*

The implementation of a spreadsheet-based financial recording and reporting system has significantly improved the company's financial management process. This system makes transaction recording more structured because all financial data is entered into a standardized format. The use of spreadsheets also encourages a more disciplined and systematic work pattern. Each division is required to follow the same data entry procedures, resulting in a more orderly and controlled financial management process.

Implementation results indicate that the financial recording and reporting system is still in the early stages of adoption. Several adjustments are still needed, particularly regarding staff familiarization with the system and simplifying the formatting to ensure smoother and less disruptive data input. The company owner emphasized that the system's success depends heavily on ease of use and the active participation of staff responsible for the company's financial management.

Overall, the implementation of a spreadsheet-based financial recording and reporting system has had a positive impact on Nifira Garment Industries, particularly in terms of transparency, orderliness, and ease of access to financial information. Although this system is not yet fully perfect, its implementation has provided a strong initial foundation for building better financial governance. These findings indicate that implementing a simple digital system, tailored to the company's capacity and needs, can be an effective strategic step to improve the efficiency of financial recording and reporting management. Furthermore, this system also supports data-driven managerial decision-making.

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CONCLUSION

The results of the study indicate that the financial recording and reporting system previously used by Nifira Garment Industries (NGI) was still manual, not well-structured, and faced various obstacles such as limited human resources, a high risk of recording errors, and slow financial reporting processes. To address these issues, this study designed and implemented a Google Spreadsheet-based financial recording and reporting system tailored to the company's operational needs. The implementation of this system was able to improve the regularity of transaction recording, accelerate the process of preparing financial reports, facilitate real-time financial monitoring, and provide more accurate information to support managerial decision-making. These findings indicate that the use of spreadsheets can be a practical, flexible, and low-cost solution for companies with limited resources in managing accounting systems.

However, this study still has limitations because it was conducted in only one garment manufacturing company, so the results cannot be generalized to all business sectors. Furthermore, the system implementation is still in its early stages, so its long-term effectiveness and user acceptance cannot be fully evaluated. Therefore, further research is recommended to test the implementation of a similar system in various types of businesses with a longer implementation period and add quantitative measurements related to work efficiency, financial report quality, and organizational performance. Practically, this study provides implications that small and medium-sized companies can utilize Google Sheets as a simple yet effective alternative accounting information system to improve the transparency, accuracy, and efficiency of corporate financial management.

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