MUSYTARI
ISSN : 3025-9495

Neraca Manajemen, Ekonomi
Vol. 24 No. 12 Tahun 2025
Prefix DOI : 10.8734/mnmae.v1i2.359

DESCRIPTIVE STUDY ON BUDGETING THE EFFICIENCY OF CLOUD KITCHEN MSMES IN FACING SYSTEMIC RISKS

Sintya[1], Aini Ramadhani[2], Ernawaty Usman[3], Abdul Pattawe[4], Sugianto[5]

Program Studi S1 Akuntansi, Fakultas Ekonomi dan Bisnis, Universitas Tadulako

Jl. Soekarno Hatta, KM 09, Keluarahan Tondo, Kota Palu, Sulawesi Tengah

Email: laparisintya@gmail.com[1], ainiramadhani9587@gmail.com[2], ernawatyusman02@yahoo.co.id[3], abdulpattawe@gmail.com[4], Sugianto@untad.ac.id[5]

Abstrack

This study aims to describe the budgeting practices implemented by micro, small, and medium enterprises (MSMEs) adopting the cloud kitchen model in response to efficiency demands and the systemic risks arising from dependence on digital platforms. Using a descriptive qualitative approach focused on the MSME Sekotak Dapur Bu Saharan, the study reveals that budgeting activities are oriented toward core operational needs, including raw materials, packaging, platform service fees, and digital promotion. The use of social media and collaboration with influencers emerges as an important strategy for increasing visibility, although these activities generate additional costs that require careful consideration. Dependence on digital platforms also introduces systemic risks, such as server disruptions, algorithm changes, rating fluctuations, and uncertainties in delivery systems. To address these risks, Sekotak adopts budget flexibility, diversifies sales channels, and employs low-cost yet effective promotional strategies. These findings highlight that budgeting in cloud-kitchen-based MSMEs functions not only as a cost allocation tool but also as an adaptive mechanism for maintaining business sustainability amid the uncertainties of the digital ecosystem.

Keywords: MSME Budgeting, Cloud Kitchen, Cost Efficiency, Systemic Risk, Digital Platforms.

Article history
Received: November 2025
Reviewed: November 2025
Published: November 2025

Plagirism checker no 1449
Doi : prefix doi : 10.8734/musytari.v1i2.359
Copyright : author
Publish by : musytari



This work is licensed under a creative commons attribution-noncommercial 4.0 international license

PENDAHULUAN

The cloud kitchen model is developing as one of the strategic alternatives for Micro, Small, and Medium Enterprises (MSMEs) in the culinary sector in facing the demands of cost efficiency and changes in consumer behavior that are increasingly oriented towards digital services. By eliminating the need for a physical dining room, businesses have the opportunity to reduce some operational costs, reduce labor needs, and utilize online platforms to expand market reach. This operational pattern makes cloud kitchens a relatively adaptive business option for MSMEs that seek to minimize the initial investment burden, although their effectiveness is still greatly influenced by the platform's cost structure, market characteristics, and digital capabilities of each business.

Efficiency in the cloud kitchen model is reflected in the lighter cost structure. There are no expenses for restaurant decorations, dining room rentals, or on-site customer service. Business actors only need to manage production kitchens and take advantage of delivery services such as GoFood, GrabFood, and ShopeeFood. This condition makes the budgeting process more flexible and the main focus shifts to kitchen needs, raw materials, packaging, and digital promotion costs. Efficient budgeting is an important factor for business

MUSYTARI
ISSN : 3025-9495
Neraca Manajemen, Ekonomi
Vol. 24 No. 12 Tahun 2025
Prefix DOI : 10.8734/mnmae.v1i2.359

sustainability, as a well-planned cost structure allows businesses to maintain profit margins amid increasingly fierce competition on online platforms.

The COVID-19 pandemic has further accelerated this transformation. Fridayani et al. (2021) show that cloud kitchens are an effective survival strategy for culinary MSMEs during the period of social restrictions, because they are able to adapt to sharply increasing digital consumption patterns. Efficiency that seems profitable on the operational side turns out to have hidden risks. Sugiarto et al. (2023) identified that cloud kitchen players face thin margin pressure, limitations in building branding, and difficulty obtaining direct feedback from consumers. Efficiency pursued through digitalization has the potential to cause structural vulnerabilities when MSME actors rely too much on third-party platforms.

Rahadian (2023) emphasized that the use of cloud-based technology by MSMEs can indeed increase competitiveness, but also pose systemic risks, namely risks that not only affect one entity, but the entire interconnected digital business ecosystem. Minor disruptions to payment systems, platform servers, or distribution algorithms can have a wide impact on a business actor's revenue stream. In budgeting, MSMEs are required to not only focus on short-term efficiency, but also build budgets that are adaptive to external uncertainties.

This phenomenon can be seen in culinary MSMEs *Sekotak Dapur Bu Sahran*, which since 2019 has been operating with a cloud kitchen model without a physical dining room and relying on an online ordering system. The budgeting pattern in this business is a real representation of how MSMEs balance efficiency with financial resilience in the midst of a fragile digital ecosystem that is highly dependent on third parties.

Based on this background, the main question of this research is: how are budgeting practices applied by cloud kitchen MSME actors in responding to the efficiency pressures and systemic risks inherent in digital business models? This study aims to understand the budgeting strategies carried out by MSME actors in the context of cloud kitchen, focusing on the empirical experience of *Sekotak Dapur Bu Sahran*. The results are expected to contribute in the form of a contextual understanding of efficiency and risk-based budgeting, as well as offer practical recommendations for other MSMEs facing similar challenges in the digital economy era.

THEORETICAL FRAMEWORK

The Concept of Budgeting in MSMEs

Budgeting is a systematic process of planning, allocating, and controlling an organization's financial resources in achieving certain goals. According to Hansen and Mowen (2017) in Cost Management: Accounting and Control, budgeting functions as a tool for planning, coordinating, and controlling activities, as well as being the basis for evaluating management performance. Budgeting is crucial for MSMEs because limited capital and resources make business actors need to design financial plans that are organized, efficient, and realistically executed.

The National Survey on Financial Literacy and Inclusion (OJK, 2022) shows that the financial literacy level of the Indonesian people has only reached 49.68 percent, so the OJK has set MSMEs as one of the priority targets for increasing financial literacy in 2023. This condition shows that MSME actors' understanding of financial management still needs to be improved, especially in the aspects of business planning and budgeting. Budget preparation is often carried out without adequate cost and revenue analysis support.

Kurniawan (2024) argues in Fibonacci: Journal of Economics and Management, the implementation of a good budgeting system can increase the effectiveness of management control, help MSMEs allocate resources efficiently, and strengthen business resilience through more measurable cash flow supervision and performance evaluation.

MUSYTARI
ISSN : 3025-9495
Neraca Manajemen, Ekonomi
Vol. 24 No. 12 Tahun 2025
Prefix DOI : 10.8734/mnmae.v1i2.359

Digital transformation then introduced a new paradigm in budgeting practices. The use of online accounting applications, e-payment platforms, and digital recording systems helps MSMEs manage cash in real time and reduce transaction and administrative costs. Based on the GoodStats (2023) report citing the ASEAN Study (2019), the digitalization of MSMEs can reduce production costs by up to 44% through the efficiency of production, marketing, and distribution processes. Digitalization makes the budgeting process not only function as an administrative activity, but also as an adaptive strategy that integrates cost efficiency, managerial control, and data-driven decision-making.

Cloud kitchen Business Model

Cloud kitchen or ghost kitchen is a culinary business model that focuses on food ordering and delivery services without a physical dining room. All interactions with consumers are carried out through digital platforms such as GoFood, GrabFood, or ShopeeFood. According to Osterwalder and Pigneur (2010) in Business Model Generation, the success of a digital business model is determined by the extent to which key elements such as value proposition, cost structure, and revenue streams can be integrated efficiently through technology-based innovation.

The concept of efficiency in the cloud kitchen is in line with Porter's (1985) idea in Competitive Advantage, which states that the reduction of fixed costs and optimization of the production process can create a sustainable competitive advantage. For culinary MSMEs, this efficiency is realized in reducing the cost of renting a place, restaurant equipment, and labor, so that the budget can be focused on raw materials, technology, and digital promotion.

These efficiency aspects still need to be balanced with the ability to build long-term relationships with customers. Kotler and Keller (2016) in Marketing Management explain that repurchase intent behavior is greatly influenced by the perception of quality, satisfaction, and brand image. In line with this, the findings of Sugiarto et al. (2023) in the Journal of Digital Business show that brand reputation, application assessment, and product packaging are the main factors driving the success of cloud kitchens in Indonesia. This condition shows that cost efficiency needs to be accompanied by a budgeting strategy that also considers quality and brand image.

Systemic Risk

Systemic risk refers to potential disruptions within a single component of a system that have a broad impact on the entire economic network. Kaufman and Scott (2003) in their article What Is Systemic Risk, and Do Bank Regulators Retard or Contribute to It? explains that systemic risk is collective in nature if one entity fails, the failure can be transmitted to other entities through existing connectivity. Server disruptions, payment system failures, and changes in algorithm policies on online platforms can be a source of risk to the digital economy.

For cloud kitchen MSMEs, reliance on digital platforms such as GoFood or GrabFood creates exposure to systemic risks. Fauziah (2025) revealed that although technology allows customers from different regions to access services and place orders, this can be a problem when there is a disruption to the system, such as an error in the application or an error in the order, which can make customers feel frustrated. Food delivery systems that focus on speed often present their own challenges. Delivery that is not done carefully can lead to a decrease in product quality, for example food that is spilled or no longer warm when it reaches the consumer. This situation has the potential to reduce customer satisfaction and harm the company's reputation.

MUSYTARI
ISSN : 3025-9495
Neraca Manajemen, Ekonomi
Vol. 24 No. 12 Tahun 2025
Prefix DOI : 10.8734/mnmae.v1i2.359

Synthesis Teoretis

The three concepts above show the close relationship between budgeting efficiency, digital business model innovation, and systemic risk mitigation. Cloud kitchen MSME budgeting serves as a strategic tool to manage limited resources while maintaining sustainability amid dependence on the digital ecosystem.

This research is based on the view that budgeting is an adaptive mechanism that bridges cost efficiency and business resilience. This study aims to reveal how MSME actors balance operational efficiency with the ability to deal with systemic risks inherent in technology-based business models through an analysis of budgeting practices in *Sekotak Dapur Bu Sahran*.

RESEARCH METHODS

This study uses a descriptive qualitative approach to explore in depth how cloud kitchen MSME actors develop and implement budgeting strategies in the face of efficiency challenges and systemic risks. The focus of the research is directed at the direct experience of business actors in managing finances, responding to digital disruptions, and adjusting the cost structure to the dynamics of online platforms.

RESULTS AND DISCUSSION

Budgeting Pattern of a Box of Kitchen Mrs. Sahran

a. Core Operational Budgeting

Sekotak Dapur Bu Sahran budgeting pattern focuses on core operational needs that directly support the production and digital marketing process. As a cloud kitchen business that does not provide a physical dining room, the cost allocation is directed to needs that really support kitchen activities. The main product is in the form of meatballs with various chili sauces and complementary toppings, making raw materials the largest budget component. In daily practice, MSMEs are able to produce 5 kilograms of fish balls in one day, while the amount of production adjustment is carried out based on the variation of orders that come in through GrabFood and GoFood. This pattern makes the procurement of raw materials flexible to maintain product freshness and minimize the potential for waste. Kitchen operational costs ranging from the use of cooking utensils, supporting materials, to other daily necessities are important components that function to replace the cost of renting space or decoration that usually appears in conventional restaurants.

a. Penganggaran Kemasan Produk

Packaging is one of the components of a considerable cost in budgeting for *Sekotak Dapur Bu Sahran*. *Sekotak Dapur Bu Sahran* uses strong , neat, and safe food-grade packaging because this business relies heavily on courier services, so that the quality of food is maintained during the delivery process. The selection of the right packaging is *Sekotak Dapur Bu Sahran* strategy to maintain consumer ratings and satisfaction, especially since the entire purchasing process is done online without face-to-face interaction.

b. Digital Platform Fees

The use of digital platforms such as GrabFood and GoFood is also part of the budgeting structure. The amount of commission is not explained in detail in this study, but the dependence on both platforms makes commission costs an expense that must be taken into account on a regular basis. The platform not only serves as a distribution channel, but also as the primary medium for consumers to find stores, so the cost of the platform can be categorized as part of digital marketing.

MUSYTARI
ISSN : 3025-9495
Neraca Manajemen, Ekonomi
Vol. 24 No. 12 Tahun 2025
Prefix DOI : 10.8734/mnmae.v1i2.359

c. Digital Promotion Budgeting

Sekotak Dapur Bu Sahran is active in utilizing social media such as Instagram and Facebook as a means of communication and marketing. The production of digital content ranging from product photos, menu catalogs, hamper designs, to reels requires a certain budget allocation because it involves the use of tools, time, and sometimes designer labor. The visual consistency in each upload shows that digital branding is the main strategy of *Sekotak Dapur Bu Sahran* in attracting consumer attention and maintaining competitiveness.

d. External and Collaborative Promotion

Sekotak Dapur Bu Sahran allocates costs for external promotion through partnerships with local influencers such as Ichal Kate, which has been proven to increase the visibility of products on social media. National figures such as Sandiaga Uno also provide additional exposure for the *Sekotak Dapur Bu Sahran* brand through his support. Periodic promotional programs such as *"Jumat Berkah Bersama Sekotak"*, buy 3 get 1 packages, and chili sauce bonuses for loyal customers also contribute to increased sales even though this strategy has an impact on production costs and operating margins.

e. Customer Service Budgeting

The customer service aspect is an important part of budgeting, considering that personal communication through WhatsApp, Instagram DMs, and Facebook Messenger is one of *Sekotak Dapur Bu Sahran* main strengths. Fast and friendly service requires communication costs and admin time that need to be calculated in business expenses. The refund policy or product replacement is carried out if there is a mistake from the kitchen that requires special reserve funds. This kind of service strategy shows that the budgeting of *Sekotak Dapur Bu Sahran* is not only directed at production and promotion, but also at efforts to maintain customer trust and loyalty through responsive and responsible services.

Digital Dependency and Systemic Risk

The cloud kitchen model provides operational efficiency, but at the same time creates a high reliance on digital platforms. This condition puts *Sekotak Dapur Bu Sahran* in a vulnerable position to various systemic risks that come from external factors, not from within the business.

a. Risk Platform Dependency

Sekotak Dapur Sahran relies on GrabFood, GoFood, and social media as its main sales and marketing channels. This heavy reliance means that any disruption to the platform, such as a sudden server down, an error in the payment process, an algorithm update, or a decrease in store visibility, can immediately reduce daily revenue. All forms of disruption are beyond the owner's control, so these risks are completely external and systemic.

b. Rating Risk and Consumer Feedback

Sekotak Dapur Bu Sahran also faces risks from the rating system used by digital platforms. A declining rating due to courier errors, delivery delays, or technical glitches in the app will affect the store's position in search results. This situation includes systemic risks because *Sekotak Dapur Bu Sahran* cannot control the quality of courier services, but still has to bear the financial and reputational impact of the rating downgrade.

MUSYTARI
ISSN : 3025-9495
Neraca Manajemen, Ekonomi
Vol. 24 No. 12 Tahun 2025
Prefix DOI : 10.8734/mnmae.v1i2.359

c. Digital Competition Risks

Sekotak Dapur Bu Sahran is in a very tight digital competition environment. This competition requires businesses to continue to innovate in visual content such as product photos, reels, or hamper designs to stay relevant on social media. The cost of content creation can also go up, as content trends shift or visual standards increase. The dynamics of the platform and the development of these global trends create systemic risks that cannot be affected by the owners.

d. Risks of Promotion Technologies and Algorithms

Sekotak Dapur Bu Sahran relies on Instagram's algorithm to gain reach and engagement. Algorithm changes can make engagement with uploads decrease, so owners may be forced to increase their promotional budgets to keep content visible to consumers. These risks arise from platform technology and internal decisions of social media companies that businesses cannot control.

e. The Risk of Influencer Dependence

Sekotak Dapur Bu Sahran leverages influencers like Ichal Kate to expand the reach of promotions. The owner said that the selection of influencers must be done carefully because the inaccuracy of choosing a less relevant figure can make the endorsement cost ineffective. This dependence on external parties poses additional risks because the results of the promotion are greatly influenced by the character and engagement of the influencer.

All of these conditions show that *Sekotak Dapur Bu Sahran* operates in a digital ecosystem that is very vulnerable to disruption from third parties. These risks come from platforms, algorithms, rating systems, content dynamics, and other external parties that are completely beyond the control of business owners.

Budget Flexibility in the Face of Uncertainty

Sekotak Dapur Bu Sahran manages the budget simply without using an orderly or documented budgeting system. Cost management is carried out directly according to daily needs and evolving conditions on digital platforms. Owners rely more on intuition, experience, and observation of order patterns and social media activity to decide when to increase, reduce, or hold back. This kind of management pattern makes the budget of *Sekotak Dapur Bu Sahran* flexible so that businesses can still adapt to changes in demand and operational dynamics that occur rapidly in the digital environment.

a. Diversification of Sales Channels

Sekotak Dapur Bu Sahran markets its products through various channels such as Instagram, Facebook, WhatsApp, GrabFood, and GoFood. This diversification reduces reliance on one platform so that businesses can still receive orders when one of the channels experiences an outage. Sales to multiple platform channels are able to maintain revenue stability while expanding consumer reach in various digital spaces.

b. Budget Adjustments Based on Trends

Sekotak Dapur Bu Sahran adjusts the promotion budget allocation based on engagement conditions on Instagram. When the interaction on the content is high, the owner can lower the intensity of the promotion because organic content is already working effectively. When the reach decreases due to algorithm changes or visual trends, *Sekotak Dapur Bu Sahran* increases promotional activities to keep it visible to consumers. This adjustment shows that marketing budgets are dynamically managed following changes in user behavior on social media.

c. Low-Cost but High-Impact Promotion Strategies

Sekotak Dapur Bu Sahran implements efficient promotional strategies such as providing chili sauce bonuses, maintaining quick responses to customer messages, and building personal

relationships through WhatsApp and social media. This approach drives customer loyalty without adding to the huge budget burden. Simple actions such as friendly communication and prompt service have been proven to have a positive impact on customer satisfaction and maintaining long-term relationships.

CONCLUSION

This study shows that budgeting for cloud kitchen MSMEs, especially *Sekotak Dapur Bu Sahran*, is carried out with a flexible approach and oriented towards core operational needs. Budgeting is directed at the cost components that most affect the digital production and marketing process, namely raw materials, packaging, platform costs, and digital promotion. This business still faces challenges in the form of high dependence on digital platforms, even though the cost structure is more efficient than conventional restaurants.

This dependence poses systemic risks that business owners cannot control, such as server disruptions, algorithm changes, fluctuations in consumer ratings, and challenges in the delivery system. These risks can have a direct impact on daily income and business reputation. Facing these dynamics, *Sekotak Dapur Bu Sahran* implements an adaptive budget, utilizes diversification of sales channels, and develops low-cost promotional strategies that remain effective in maintaining customer loyalty.

This research as a whole confirms that budgeting in cloud kitchen MSMEs is not just a cost allocation process, but is a strategic mechanism to balance operational efficiency with the ability to deal with external risks inherent in the digital ecosystem.

SUGGESTION

Based on the results of the research, *Sekotak Dapur Bu Sahran* needs to start implementing a more structured budgeting system so that every expense can be recorded clearly and managed more effectively. Documented budgeting will help business owners understand cost patterns, prioritize needs, and make more informed decisions when facing changing demand on digital platforms. It is important for businesses to prepare operational reserve funds as an anticipatory step against various unexpected risks, such as application disruptions, delivery errors, and the need for refunds. The existence of this reserve fund will maintain financial stability and ensure that the business can continue to operate properly despite disruptions beyond the owner's control.

DAFTAR PUSTAKA

Business Model Generation-The Emperor's New Clothes? (2013). www.tbkconsult.com

Competitive advantage - creating and sustaining superior -- Michael E. Porter -- (WeLib.org) (1). (n.d.).

Dian, H., ∗1, F., Iqbal, M., & Atmojo, M. E. (2021). Cloud Kitchen: Strategy for Indonesian Culinary Business (SMEs) Growth During and Post Pandemic Era. In *Management Research and Behavior Journal* (Vol. 1, Issue 2).

Fauziah, H. P., & Destania, S. N. (2025). MEMBEDAH PENGARUH PLATFORM GOFOOD TERHADAP UMKM DI KOTA BANDUNG. *JAMBURA*, *8*(1). http://ejurnal.ung.ac.id/index.php/JIMB

Hansen, D. R. ., & Mowen, M. M. . (2006). *Cost management : accounting and control, 5e*. Thomson/South-Western.

Kaufman, ------✦ ------George G, & Scott, K. E. (2003). What Is Systemic Risk, and Do Bank Regulators Retard or Contribute to It? In *The Independent Review*.

Kurniawan, D. (n.d.). *Peran Anggaran dan Efektivitasnya Dalam Pengendalian Manajemen Pada UMKM* (Vol. 1, Issue 2). https://creativecommons.org/licenses/by/4.0/

Kusumawati, E. D. (2021). SISTEM PENCATATAN, PELAPORAN, PENGANGGARAN DAN PENGENDALIAN DALAM PENGELOAAN KEUANGAN BISNIS UMKM KECAMATAN KARTOSURO. *Media Akuntansi*, *33*(01), 09–27. https://doi.org/10.47202/mak.v33i01.107

Rasya Rahadian, D., Yoss Mahendra, V., Dwi Yuliyanto, R., & Abdullah Sholihin, M. (n.d.). *Manajemen Resiko Cloud Computing Pada UMKM*.

SP - SURVEI NASIONAL LITERASI DAN INKLUSI KEUANGAN TAHUN 2022. (n.d.).

Sugiarto, C. R., Lastiawan, J. P., & Yunus, E. N. (2023). Faktor Keberhasilan Kritis Usaha Kuliner Berbasis Cloud Kitchen Dari Perspektif Pelaku Usaha dan Konsumen. *Jurnal Aplikasi Bisnis Dan Manajemen*, *9*(1), 273. https://doi.org/10.17358/jabm.9.1.273