



Enhancement Strategy for Improving Cash Flow at Maju Mart Gas Store

Fajarwati¹, Bambang Santoso²

¹ Student of Business Administration Study Program, Faculty of Law, Social Science, and Political Science (FHSIP) Open University

² Lecturer of Business Administration Study Program, Krakatau Polytechnic

Correspondence: dawnwti57@gmail.com

Article Info

Article history:

Received May 22th, 2025

Revised May 27th, 2025

Accepted Jul 02th, 2025

Keyword:

Enhancement strategy; cash flow; gas store; improving cash; payment

ABSTRACT

This paper explores strategic methods to enhance cash flow at Maju Mart Gas Store. Cash flow is a critical component of financial health, especially for small to medium-sized enterprises (SMEs) such as retail gas stores. Effective cash flow management ensures the business can meet its obligations, reinvest in operations, and maintain financial stability. This paper aims to identify these issues and present enhancement strategies, including optimizing inventory turnover, negotiating supplier terms, improving sales forecasting, and adopting digital payment systems. The descriptive method is used to analyze the current financial condition and to suggest practical improvements based on observed data and trends. Data collection methods include: Analysis of financial documents, namely a review of monthly sales reports, expense sheets, and cash flow statements from July to December 2024. The findings show that by analyzing the current financial and operational practices of Maju Mart Gas Store through descriptive methods, this study provides data-driven strategies to improve cash flow. Implementing better inventory control, offering modern payment options, and adopting digital financial tools can significantly improve the store's liquidity and profitability.



© 2025 The Authors. Published by Buana Pustaka International Publishers. This is an open access article under the CC BY license (<https://creativecommons.org/licenses/by/4.0/>)

INTRODUCTION

In the age of technology moment this, no can denied and seen real that has experience the enhancer competition business in every place field. Competition business experience high increase not only experienced by the perpetrators business scale big but also experienced by the perpetrators business scale small like home. That perpetrators business scale small in various field need prepare certain strategies in order to be able to compete with perpetrators business scale big to have equal opportunity improve and stabilize income especially cash inflow (Barnabas & Oloyede, 2024; Mensah et al., 2025). One of the important strategies is a promotional strategy that can increase Power pull customer for do transaction sell buy. Upgrade transaction sell and buy this in a way no direct can stabilize go out entry stock goods so that can minimize accumulation stock goods and expiration date goods so that the loss can overcome. When to do analysis for get information and data on the Gas store Maju Mart basic necessities were found threatening problem sustainability business said (Santoso & Kasih, 2024; Santoso et al., 2025). That must quick overcome with the solution that has been found (Santoso, 2025).

As perpetrator Gas store Maju Mart business is very confused for overcome the problem the problem is that is low interest customer or consumer for shopping in store necessities his. The customers more interested in shopping in store more self-service big. Because of that That result in rapid decline to cash inflow (Razen et al., 2017 ; Oriekhova & Golovko, 2022). Decrease cash inflow this also resulted in absence stability flow go out entry stock goods (Razen et al., 2017). Stocks of goods that pile up and are too old often expire. so that no can used or for sale return result in loss on the Gas store Maju Mart basic necessities. As perpetrator business scale small very hopeful existence A solutions that can to arouse return his business is under threat closed (Santoso at al., 2023).

From the analysis and observations carried out so got it several of the solution that answers problem shop basic necessities the: system promotion, increase service, attractive arrangement, completeness goods, and giving piece price or coupon.

For more analyze problems and solutions for increase success solution obtained from problems that exist in the Gas store Maju Mart's basic necessities are low interest customer for shop so that result in the descent cash inflow and disruption stability go out entry stock goods so that lots goods that have expired (Razen et al., 2017; Mensah et al., 2025). Information is classified data that has been processed or interpreted to provide meaning and benefits for use in decision-making processes (Handayani, 2018). Similarly (Gani et al., 2016) states that information is data that has been processed and presented in a form that is easily understood by the recipient and is useful for making decisions, either in the present or in the future. From this, it can be concluded that the source of information is raw or unprocessed data, which on its own cannot convey a clear message or provide meaningful insight. Therefore, data must be further processed to become valuable information (Gani et al., 2016).

Information quality has its own characteristic features (Firdaus & Widyasastrena, 2017), which include the following: (a) Accuracy, Information must reflect the actual or true situation. (b) Timeliness, Information must be available at the time it is needed. (c) Relevanc, Information must be appropriate and aligned with the user's needs. (d) Completeness, Information must be provided in a comprehensive and thorough manner. From the opinions above, it can be concluded that the characteristics of quality information include reflecting the actual situation, being available when needed, being relevant to the user's needs, and being complete.

The system information is a system that provides reports required by the parties outside certain in organization that brings together need processing transaction daily support function operation organization nature arrange all something with Correct in the form of strategic activities of organization (Handayani, Wijianto, & Anggoro, 2018). Whereas according to Ladjamuddin information system is a system that is created to achieve a goal by humans consisting of components in an organization to presenting information (Destiningrum & Adrian, 2017). From the statement on can concluded that system information is the system created for objective certain for serve the information needed.

Payment is a form of value that is pursued and upheld within institutions (Mulyanto & Khasanah, 2018). There are two types of payment systems: direct and indirect. A direct payment system involves interaction between the payer and the payee during the transaction. In contrast, an indirect payment system allows the buyer or payee to make a payment without direct interaction or visibility with the other party typically conducted online (Rumondang et al., 2019). From the statement above can concluded that payment is a process of how for pay give money or values which is paid using a direct payment system or an indirect payment system for turn on institution.

Money is a form of wealth that can be used by its owner to pay off debts in specific amounts and within a certain time frame (Kristianto & Nurcahyo, 2020). Meanwhile, Thomas defined money as anything that is available and generally accepted by the public for making payments in the purchase of goods, services, and the settlement of debts (Kristianto & Nurcahyo, 2020). From the statement above can concluded that money is tools that are generally accepted public for do transactions and a wealth that can utilized the owner is one of them for purchase goods.

The system is a gathering or set from parts or interrelated variables related, mutual organized, mutual interact and interact with each other depends One each other for reach same goals (Darwati, 2018). Whereas English to put forward that, the system is gathering from interacting elements One each other for reach objective certain that describe a true event happened in a form object real, such as real people, places and things happened and there is (Gani et al., 2016). From the opinion above can concluded that system is a mutually exclusive set relate, interact and work the same for reach objective certain.

In a way general model of a system is the input, process, and output which are draft a very simple system because a system can have several input and output (Dalis, 2017; Ayu & Permatasari, 2018). Meanwhile system is a series mutually exclusive procedures relate for reach objective certain that have some characteristics (Destiningrum & Adrian, 2017) as following: (a) Boundary for describe element or which elements are included inside and outside system. (b) Environment (Environment) all that is outside system, constraints, inputs and assumptions to acquired system from environment. (c) Input (input) source power that includes data, materials raw materials, equipment and energy from an environment manipulated by a system. (d) Output (Output) source Power or products (information, reports, documents, displays screen computer, goods so) provided for environment system by activity in a system. From the opinion above can concluded that system have characteristics like limitations, environment, input and output procedures interconnected for reach objective certain.

Promotion is activity most importantly, which plays a role active in introducing, informing and reminding the benefits products to encourage consumer for buy promoted product said. For stage promotion, every perpetrator business must determine with appropriate tool promotion which one to use to get it closer? success sales (Saleh & Said, 2019). Promotion in various activities carried out perpetrator business for to communicate kindness its products and persuade customers and consumers target for buy product So that can conclude about promotion that is base activity promotion is communication perpetrator business with consumer for push creation sales. So that activity promotion moment this felt the more important and needed.

In the dictionary term accountancy explained that cash is every tool exchange that has certain nominal value and can accepted by the bank for stored. Paper money, coins, checks, money orders and money stored in banks (deposits) deposits which are assets when just can disbursed) is example from the company's cash (Barnabas & Oloyede, 2024; Faradhilah & Santoso, 2025).

A tool swap payment in the form of cash at any time can used for to finance various activities (Santoso at al., 2023; Asnada, 2024) carried out by companies, institutions and agency is a misunderstanding from cash (Barnabas & Oloyede, 2024). Cash is treasure or assets. Various transactions that occur in a company is cash receipts and disbursements (Faradhilah & Santoso, 2025). So that cash disbursements and receipts are can with easy managed, then must recorded in the book called cash book. Cash is money that is ready cashed at the bank or in foundation and not is inventory account receivables (which are owed), as well as treasure wealth. Cash can change or disbursed into cash every moment for pay suppliers, pay rent, and pay wages employee (Faradhilah & Santoso, 2025).

Difference between profit and cash. Profit is expected amount of money can obtained from all overpaying customers appropriate time. One of the things that must be owned for maintain door business still open is cash. Even benefits gained company only is matter small no accompanied by net cash flow (Oriekhova & Golovko, 2022; Barnabas & Oloyede, 2024).

RESEARCH METHODS

This study uses a descriptive research method, which aims to describe and analyze the current condition of the store's financial practices. Data collection methods include: Analysis of financial documents, namely a review of monthly sales reports, expense sheets, and cash flow statements from July to December 2024. In addition, employee interviews were conducted with 5 staff members including the store manager and cashier to understand operational challenges. A customer survey was also conducted with 30 regular customers to understand payment preferences and shopping habits.

The observation method is a data collection technique conducted by directly observing the object of study and drawing conclusions from all observed activities (Sugiyono, 2022; Dalis, 2017; Santoso et al., 2024). This includes real-time monitoring of processes such as data entry, the creation of graphs and reports, and other related procedures (Santoso et al., 2024). Therefore, it can be concluded that the observation method involves systematically observing all processes relevant to the study in this case, particularly during the data processing stage and deriving insights from these observations.

In this study, the researcher applied the observation method by directly taking part as a cashier at the Maju Mart Gas Store. This hands-on approach allowed the researcher to observe firsthand the store's cash inflow activities and assess customer purchasing behaviors. Through this direct involvement, more accurate and practical data were gathered to support the analysis of the store's cash flow conditions.

The interview method is a data collection technique conducted through direct interaction with specific individuals to obtain relevant information (Dalis, 2017). According to Santoso et al., (2024), interviews are held with related parties to gather accurate and reliable data. Based on these definitions, it can be concluded that the interview method involves face-to-face communication with individuals who are directly involved in or knowledgeable about the issue being studied. This method allows the researcher to explore the problem more deeply and obtain detailed, firsthand information from the appropriate sources.

The library study method is a data collection technique that involves reading and understanding literature, books, articles, and other academic materials related to the problem being studied (Dalis, 2017). According to Santoso (2019), this method also includes the analysis of relevant documents related to the system under investigation, such as product inventory lists, weekly reports, monthly reports, annual financial statements (Santoso at al., 2020), and other supporting records. Based on these

explanations, it can be concluded that the library study method involves gathering information from various written sources to support the research. This method allows researchers to build a theoretical foundation, compare findings, and validate the research focus with existing knowledge.

In this study, the researcher collected literature from journals, textbooks, and credible internet sources related to cash inflow management and promotional systems. These references were used to support the analysis and formulation of strategies for improving financial performance at Maju Mart Gas Store.

RESULTS AND DISCUSSION

Maju Mart Gas store starts operating precisely in the year 2017 month may ago, located on KH Abdurahman Wahid street. The Maju Mart Gas store is located in the area crowded settlement because of it has great potential for developing. At the beginning operating shop Maju Mart's basic necessities are very crowded so that cash inflow very much tall so that get huge profit also has an impact on stock go out enter stable goods so that not yet until expired goods the already sold. In the year of first and second high cash inflow income business the more developing and potential for more forward and zoom effort. Considering not yet the amount supermarkets that are operating. Because lack of awareness owner effort and get big profit make lulled for no make innovation and new strategies.

The system is classified as still manual and what existence make the more to worsen state. System the still not yet updated until moment this and still apply manual system. The absence of updates system promotion, also arrangement missing items interesting as well as aggravated circumstances with often out of stock the goods to be purchased by customers result in slow later customer no again shopping at the store Maju Mart Gas Store and choose shopping at the supermarket. The decline cash income is also not can avoided.

Therefore, to stabilize the current situation, it is essential for the owner of Maju Mart Gas Store to make timely and strategic decisions. Any decisions made to improve and develop the store will have a significant impact in both the short term and the long term. At present, the responsibility lies entirely with the business owner whether they have the courage to introduce new innovations that will allow Maju Mart Gas Store to compete with modern self-service shops offering basic necessities. To help the business owner make an informed decision and understand what is required to maintain strategic stability in both the short and long term, this is clearly in Figure 1 below:

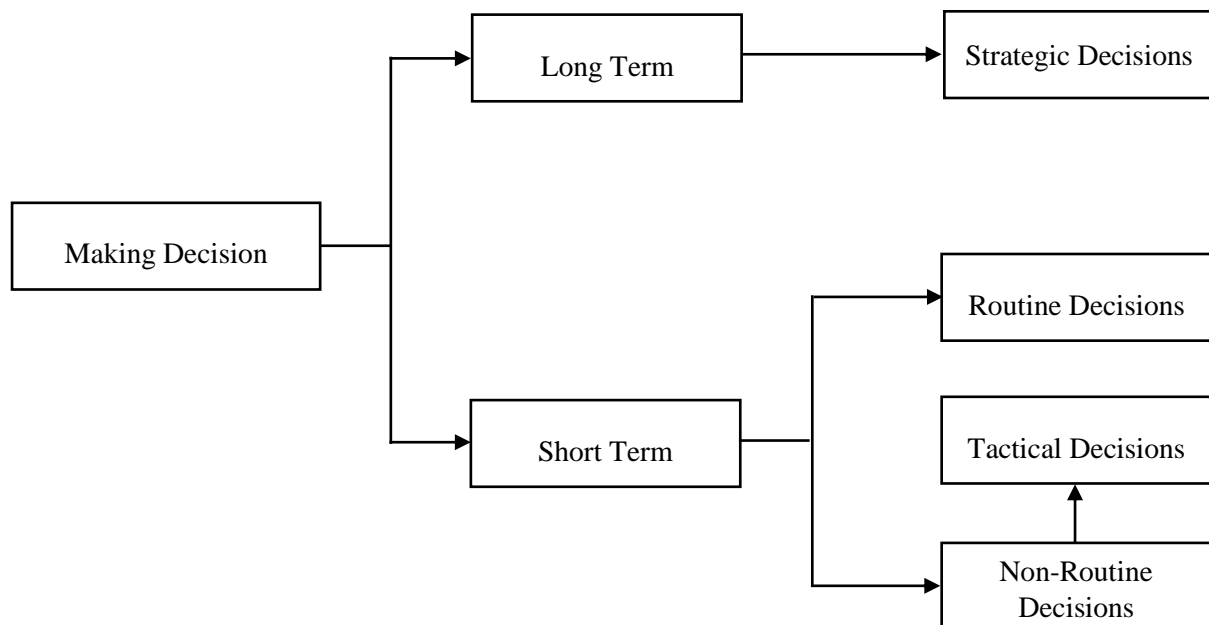


Figure 1. Types of Decisions

Maju Mart Gas Store has implemented a series of key strategic and operational decisions aimed at enhancing overall business performance and ensuring long-term sustainability. These initiatives span

several critical areas, including sales growth, customer retention, inventory management, payment system modernization, delivery service expansion, and cost efficiency improvements.

Maju Mart Gas Store has undertaken a series of strategic and operational initiatives aimed at improving business performance and supporting long-term sustainability (Santoso & Kasih, 2024). These decisions have targeted several key areas critical to retail success. In terms of sales growth, the store introduced loyalty programs, bundle offers, and diversified its product offerings to attract a wider customer base. Customer retention was strengthened through personalized communication and reward-based engagement strategies. Operational efficiency was enhanced by implementing inventory management systems to reduce stockouts and missed sales opportunities. Modernizing the payment infrastructure through mobile money and QR code options increased convenience and improved cash flow cycles.

The introduction of a local delivery service further expanded the store’s market reach, particularly among underserved segments such as elderly and busy households. Finally, cost-saving measures such as switching to energy-efficient lighting and training staff in energy use contributed to significant reductions in operating expenses. Collectively, these efforts demonstrate a proactive approach to adapting to market demands and positioning Maju Mart Gas Store for continued growth and competitiveness.

Table 2. Types of Decisions and Their Impact at Maju Mart Gas Store

Area of Focus	Actions Taken	Expected/Observed Result
Sales Revenue	Introduced loyalty programs, gas bundle offers, and new product lines (e.g., beverages, prepaid services)	Daily cash sales increased by 10–20% within the first month
Customer Retention	Launched stamp cards and personalized SMS reminders	Over 60% of customers returned within two weeks
Inventory Management	Implemented basic stock tracking and reorder alerts	Reduced stockouts by 80%, leading to fewer missed sales
Payment Flexibility	Introduced mobile money and QR payments	30% of transactions shifted to digital, speeding up cash flow cycles
Delivery Service	Launched local gas delivery (with a small fee)	Captured a new market segment (elderly, busy households) and added 5–10% in extra revenue
Cost Efficiency	Switched to LED lights, trained staff on energy use	Reduced monthly utility bills by 10–15%

The table above highlights several key decisions made by Maju Mart Gas Store to improve both operational performance and long-term business sustainability. Each action addresses a specific area of the business, from sales and customer retention to inventory, payment systems, and cost management.

Strategic initiatives such as loyalty programs, bundle offers, and new product lines led to a measurable increase in daily sales. Customer retention efforts, including personalized SMS reminders and stamp card systems, successfully encouraged repeat visits. Operational improvements in inventory tracking drastically reduced stockouts, while introducing mobile and QR code payments enhanced customer convenience and improved cash flow.

Additionally, the launch of a delivery service allowed the store to tap into new customer segments, and energy-saving measures contributed to significant cost reductions. Together, these decisions demonstrate how a combination of innovative, customer-focused, and efficiency-driven strategies can deliver tangible short-term benefits and support long-term business growth.

After implementing a strategic improvement plan focused on customer engagement, operational efficiency, and product diversification, Maju Mart Gas Store is expected to experience the

following results: By adopting simple digital tools like mobile payment apps and inventory trackers, Maju Mart improved the clarity of its daily and weekly cash position. This allowed for better decision-making regarding stock purchases and expense control, directly contributing to healthier cash inflow management.

The implementation of loyalty and referral programs created repeat business and increased the average purchase per customer. Since retaining an existing customer is 5x cheaper than acquiring a new one, this strategy significantly improved profitability without raising marketing costs. Relying solely on LPG or fuel sales makes the business vulnerable to price fluctuations or supply issues. Introducing snacks, drinks, mobile top-ups, and prepaid gas cards allowed Maju Mart to generate more stable and diversified income streams (Putri & Santoso, 2024).

By offering delivery services and extending payment options, Maju Mart tapped into a convenience-driven consumer segment. These services not only brought in new customers but also allowed the store to charge small fees that improved the margin per transaction. Simple operational changes, such as reducing electricity waste and using cost-effective lighting, resulted in measurable savings. These savings, when reinvested into marketing or inventory (Lestari & Santoso, 2024), further fueled business growth.

CONCLUSION

Based on the results of the analysis that has been carried out, it can be concluded that transformational leadership has a very good influence on improving employee performance in the tourism sector of the Gunung Kidul area. A leadership style that includes motivational inspiration, intellectual stimulation, ideal influence, and individual attention has been proven to be able to raise work enthusiasm, increase loyalty, and encourage employee productivity in providing optimal tourism services. Leaders who are able to inspire a shared vision, provide examples of positive behavior, and pay attention to the development of individual employees contribute to forming a collaborative and inspiring work culture.

In conclusion, the strategic and operational decisions implemented by Maju Mart Gas Store have proven effective in addressing both immediate business challenges and long-term growth objectives. Through targeted actions such as introducing loyalty programs, improving inventory management, expanding payment options, launching delivery services, and reducing operational costs, the store has enhanced its overall performance and competitiveness. These initiatives not only led to measurable improvements in sales, customer retention, and efficiency but also positioned the business to better respond to market demands and evolving customer expectations. Moving forward, maintaining this momentum will require continued innovation, data-driven decision-making, and a commitment to customer-focused service. By building on its current achievements, Maju Mart Gas Store is well-equipped to sustain long-term success in an increasingly competitive retail environment.

REFERENCES

- Asnada, R. T. (2024). *The effect of corporate social responsibility disclosure, firm size, and financial factors on profitability of telecommunication companies listed on Indonesia stock exchange 2016-2021* (Doctoral dissertation, Sekolah Tinggi Manajemen IPMI).
- Ayu, F., & Permatasari, N. (2018). Perancangan Sistem Informasi Pengolahan Data PKL (Praktek Kerja Lapangan) Di Devisi Humas Pada Pt Pegadaian: AMIK Mahaputra Riau. *Journal Intra Tech*, 2(2), 12-26.
- Cash Management And Assessment Strategy In The Company. *Вестник Хан Рк*, (5), 311-321.
- Dalis, S. (2017). Rancang Bangun Sistem Informasi Lembaga Penelitian Dan Pengabdian Masyarakat Berbasis Web. *Paradigma*, 19(1), 1-8.
- Darwati, I. (2018). Metode Waterfall Dalam Perancangan Program Pembelian Pada Toko Furniture. *Jurnal Evolusi*, 6(1), 101-106.
- Destiningrum, M., & Adrian, Q. J. (2017). Sistem informasi penjadwalan dokter berbasis web dengan menggunakan framework codeigniter (studi kasus: rumah sakit yukum medical centre). *Jurnal teknoinfo*, 11(2), 30. <https://doi.org/10.33365/jti.v11i2.24>

- Faradhilah, N., & Santoso, B. (2025). The Implementation of Information Technology to Enhance Operational Efficiency-A Case Study at Energy Companies in North Jakarta. *International Journals of Energy Economics and Financial Analysis (IJEEFA)*, 1(1), 11-19.
- Firdaus, D. W., & Widyasastrena, D. (2017). Perancangan Sistem Informasi Akuntansi Koperasi dan UMKM Berbasis Technopreneur. *Jurnal Riset Akuntansi dan Keuangan*, 5(2), 1423-1440.
- Gani, M. F. A., Wowor, H. F., & Kambey, F. D. (2016). Sistem informasi manajemen pemantauan pembayaran pajak bumi dan bangunan di Kota Tidore Berbasis Web. *Jurnal Teknik Informatika*, 8(1). <https://doi.org/10.35793/jti.8.1.2016.13172>
- Handayani, V. R., Wijianto, R., & Anggoro, A. (2018). Sistem Informasi Pendaftaran Seleksi Kerja Berbasis Web pada BKK (Bursa Kerja Khusus) Tunas Insan Karya SMK Negeri 2 Banyumas. *Jurnal Evolusi*, 6(1), 76-84.
- Islam, A., Mansoor, A., Rahman, M., & Abd Wahab, S. (2020). Adjusting a strategic Cash-Flow model for Bangladeshi small and medium enterprises: the art of surviving COVID-19 emergency. *Business Excellence and Management*, 10(5), 194-213.
- Kristianto, A. H., & Nurcahyo, A. C. (2020). *Potret Kondisi Perekonomian Indonesian Preferensi Likuiditas Sebelum dan Sesudah Krisis Moneter 1998 Indonesia*. Medan: CV Amerta Media.
- Lestari & Santoso, B. (2024). Peranan Usaha Mikro Kecil Menengah (UMKM) dalam Penyerapan Tenaga Kerja di Kabupaten Seluma, Provinsi Bengkulu. *Jurnal Bisnis Dan Manajemen (JURBISMAN)*, 2(2), 357-368.
- Mensah, L., Arhinful, R., & Owusu-Sarfo, J. S. (2025). Enhancing cash flow management in Ghanaian financial institutions through effective corporate governance practices. *Corporate Governance: The International Journal of Business in Society*, 25(4), 707-734.
- Moleong, L. J. (2021). *Qualitative Research Methodology*. Teenage Workshop.
- Mulyanto, J. D., & Khasanah, U. (2018). Aplikasi Pembayaran DSP dan SPP Sekolah pada SMK TI Bintara Purwokerto. *Jurnal Evolusi*, 6(1), 49-60.
- Putri, G. T. M., & Santoso, B. (2024). Sistem Investasi di Indonesia. *TOMAN: Jurnal Topik Manajemen*, 1(2), 303-316.
- Razen, M., Huber, J., & Kirchler, M. (2017). Cash inflow and trading horizon in asset markets. *European Economic Review*, 92(1), 359-384.
- Rumondang, A., Sudirman, A., Effendy, F., Simamata, J., & Agustin, T. (2019). *Fintech: Inovasi Sistem Keuangan di Era Digital*. Yayasan Kita Menulis.
- Saleh, M. Y., & Said, M. (2019). *Konsep dan Strategi Pemasaran*. Makassar: CV. SAH MEDIA.
- Santoso, B. (2025). Faktor-faktor yang Mempengaruhi Efisiensi dan Kinerja Bank Umum Syariah Indonesia: Two-Stage Method. *Journal of Economic, Business and Engineering (JEBE)*, 6(2), 288-297.
- Santoso, B., & Kasih, T. P. (2024). Green Lean Concept for Measurement of Sustainable Performance Mediated by Organizational Culture in Oil & Gas and Petrochemical Industry. *International Review of Management and Marketing*, 14(5), 88-100. <https://doi.org/10.32479/irmm.16621>
- Santoso, B., Dewi, F.M., Yusmaniarti, Wanget, S.A.W., Nirawati, R. dan Utomo, B. (2024). *Metode Penelitian*. Bengkulu: CV. Qianzy Sains Indonesia.
- Santoso, B., Fithri, P., Nurmalawati, Andriani, M., Sembiring, A.C., & Tampubolon (2025). *Pengantar Sistem Informasi: Konsep, Teori, dan Aplikasi*. Bengkulu: CV. Qianzy Sains Indonesia.
- Santoso, B., Luqman Hakim, L., & Yuli Zain, Y. Z. (2023). JURNAL INTERNATIONAL BEREPUTASI: VALUATION OF EFFICIENCY VALUE AND ITS IMPLICATIONS ON

RETURN ON ASSETS OF SHARIA COMMERCIAL BANKS IN INDONESIA. *Seybold Report*, 18(9), 778-798.

Santoso, B., Sidharta, E. A., & Wardini, A. K. (2020). The impact of fundamental factors on stock return of the engineering and construction services company. *Jurnal Organisasi Dan Manajemen*, 16(2), 158-170.

Santoso, B., Susanti, M., & Purnawan, R. (2024). *Analisis Data Kualitatif dengan NVivo: Panduan Teori dan Praktik*. Bengkulu: CV. Qianzy Sains Indonesia

Sugiyono. (2022). *Metode Penelitian Kuantitatif, Kualitatif, dan R & D*. Alfabeta.