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Microenterprise Owners' Perceptions of Fixed and Variable Cost Management

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Abstract

This study examined microenterprise owners' perceptions of fixed and variable cost management, focusing on accounting knowledge, expenditure classification, recording practices, and managerial decision-making. A qualitative literature review was conducted using secondary sources obtained from scholarly journal articles, academic books, and relevant publications accessed through Google Scholar and academic journal websites. Data were analyzed descriptively through thematic organization, comparison, and synthesis of existing findings. The analysis addressed owners' understanding of cost behavior, perceptions of expenditure management, factors associated with accounting practices, and implications for operational decisions. The findings indicated that understanding fixed and variable costs supported expenditure planning, production cost assessment, pricing evaluation, break-even analysis, and profit estimation. However, accounting awareness did not consistently translate into systematic bookkeeping or effective utilization of financial information. Accounting literacy, recording consistency, managerial resources, organizational characteristics, and perceived usefulness were identified as factors associated with cost management practices. The synthesis emphasized that simplified and consistent accounting procedures could provide accessible support for microenterprise financial management. Nevertheless, cost classification alone could not determine business profitability. As a literature-based investigation, the study did not establish causal relationships or directly measure owners' perceptions. Future empirical research should examine how accounting knowledge and recording practices influence actual managerial decisions.

Keywords: *Accounting literacy, Cost management, Fixed costs, Microenterprises, Variable costs.*

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INTRODUCTION

Microenterprises operate under persistent financial and operational constraints that make cost management central to business continuity, pricing decisions, and profitability assessment. Changes in production volume, input expenditure, operating capacity, and market demand require business owners to distinguish costs that remain relatively stable from those that fluctuate with business activity. Nevertheless, the increasing availability of management accounting techniques has not necessarily produced their systematic adoption among smaller enterprises, particularly where financial decisions remain dependent on informal experience and simplified records. Acintya (2020) identified the continued prevalence of traditional management accounting practices among Indonesian micro, small, and medium enterprises (MSMEs), suggesting that the accessibility of accounting information remains a significant consideration in managerial practice. Evidence concerning bookkeeping literacy indicates that adequate accounting knowledge and favorable attitudes do not automatically translate into consistent financial recording behavior (Nurhidayati & Cahyani, 2022). This discrepancy is particularly consequential for fixed and variable cost management because incomplete expenditure classifications can obscure the relationship between production activity, cost accumulation, and expected financial returns. Research on cost behavior and cost–volume–profit analysis demonstrates the analytical relevance of expenditure classification for pricing, break-even calculations, and production planning (Rahmi et al., 2023; Zalukhu et al., 2025; Manullang et al., 2026). Meanwhile, developments in digital management accounting have expanded the potential for integrating cost information into operational decisions, although implementation remains conditional on

organizational capabilities and managerial readiness (Ratmono et al., 2023; Fähndrich & Pedell, 2025). These developments establish a substantive research problem concerning how microenterprise owners understand fixed and variable costs, assign practical value to their management, and translate accounting knowledge into decisions under limited managerial resources.

Contemporary research on management accounting in smaller enterprises has developed along interconnected lines involving managerial capabilities, costing practices, organizational characteristics, and the utilization of accounting information. Studies examining organizational and managerial determinants indicate that management accounting practices are associated with enterprise characteristics, managerial involvement, and operational requirements, although the relevance of individual practices varies across business settings (Barreto & Bras, 2023; Kaharti, 2023; Pedroso & Gomes, 2024). Research addressing cost measurement has concentrated on the application of full costing, variable costing, activity-based costing, and time-driven activity-based costing to improve the attribution of production expenditure and support pricing decisions (Rostiana & Fitriani, 2023; Handayani et al., 2023; Dipya & Martadinata, 2024; Purba et al., 2024). These approaches differ in analytical complexity and information requirements, indicating that the technical precision of a costing method does not necessarily establish its suitability for enterprises with limited recording capacity. Nurcombe and Akin (2024) and Putuhena and Kamarudin (2024) further position costing-system selection within the broader problem of aligning accounting procedures with organizational needs. At the operational level, evidence from microenterprise settings illustrates how budgeting, expenditure recording, costing, and performance assessment can provide information for managerial control without requiring highly sophisticated accounting infrastructure (Putri & Wafaretta, 2022; Susanto et al., 2024). Studies of production expenditure and discounted-order decisions similarly demonstrate the practical relevance of identifying cost components when evaluating alternative commercial arrangements (Sari & Ramayanti, 2022; Risdayani & Susilawati, 2024). Broader investigations associate management accounting utilization with decision-making effectiveness and financial performance while recognizing that these relationships depend on the circumstances in which accounting information is produced and used (Dahal et al., 2024; Roffia et al., 2025). The resulting state of the art therefore establishes substantial knowledge concerning accounting techniques and their organizational applications, but also indicates that technical cost measurement, managerial acceptance, and routine financial behavior constitute distinct dimensions of microenterprise cost management.

Despite these contributions, the literature reveals a specific conceptual and empirical limitation concerning the relationship between business owners' perceptions of cost categories and the actual utilization of those categories in everyday financial decisions. Research on accounting literacy demonstrates a discrepancy between knowledge, attitudes, and recording behavior, whereas investigations of financial reporting identify limitations in the completeness and consistency of accounting information maintained by smaller enterprises (Nurhidayati & Cahyani, 2022; Syamsul, 2024; Rafael & Biduri, 2025). Such evidence clarifies weaknesses in financial administration but does not independently establish how owners interpret the managerial significance of fixed and variable expenditures or why cost classifications receive different levels of attention. Investigations of costing-system adoption address another dimension of this problem by examining organizational obstacles, managerial receptiveness, and the difficulties experienced by small family businesses when considering more sophisticated accounting methods (Tandiono, 2024; Roffia et al., 2024). These studies indicate that implementation cannot be explained exclusively through the technical characteristics of accounting systems, although their emphasis does not directly resolve the relationship between owners' cost perceptions and simplified expenditure practices. Evidence from systematic reviews further demonstrates the diversity of management accounting research across enterprise characteristics, institutional settings, and methodological approaches, limiting the appropriateness of treating smaller businesses as a homogeneous population (Dlamini, 2024; Indriati et al., 2025). Makino (2024) and Yamaguchi (2024) similarly address the characteristics and continuing issues of management accounting among SMEs, reinforcing the need to distinguish organizational adoption from the specific informational requirements of microenterprise decision-making. The research gap is consequently not an absence of studies on cost accounting, but insufficient integration of three related questions: how microenterprise owners understand fixed and variable costs, how those understandings are reflected in recording and classification practices, and

how the resulting information is utilized when making operational decisions. Addressing this gap requires an analytical distinction between perceived usefulness, practical implementation, and decision-making applications rather than assuming that knowledge of accounting terminology necessarily produces systematic cost management.

The unresolved relationship between accounting perceptions and operational behavior has consequences for both management accounting scholarship and the practical governance of microenterprises. At the theoretical level, treating accounting adoption solely as the implementation of formal techniques risks overlooking how owners interpret cost information before incorporating it into routine managerial activity. Research on contextual determinants of management accounting identifies organizational conditions as relevant to implementation, while investigations of environmental management accounting barriers demonstrate that the availability of accounting frameworks does not eliminate practical constraints affecting their adoption (Fuad et al., 2023; Mukwarami & van der Poll, 2024). From an operational standpoint, incomplete distinction between fixed and variable expenditure may restrict the informational basis for assessing contribution margins, estimating break-even sales, and evaluating changes in production volume. Cost–volume–profit applications demonstrate the practical significance of these calculations, but their usefulness depends on the availability of appropriately classified and sufficiently reliable cost information (Rahmi et al., 2023; Zalukhu et al., 2025). Research on management accounting digitalization also suggests that information systems can support managerial processes, although digital tools cannot be presumed to compensate automatically for weaknesses in accounting knowledge or inconsistent data recording (Ratmono et al., 2023; Santos et al., 2025). The practical urgency therefore extends beyond introducing accounting applications or encouraging the use of advanced costing methods; it concerns whether owners possess an operationally meaningful understanding of expenditure behavior and can maintain records appropriate to their business activities. Studies addressing management accounting utilization and organizational performance provide grounds for considering the potential value of such information, but do not justify assuming that improved cost classifications alone will necessarily increase enterprise profitability (Dahal et al., 2024; Roffia et al., 2025). An integrated assessment of perceptions, recording behavior, and decision-making applications can consequently inform more proportionate accounting assistance for microenterprises while contributing to a clearer explanation of the conditions under which cost information becomes managerially useful.

The present study is positioned at the intersection of microenterprise accounting literacy, cost classification, and the behavioral utilization of management accounting information. Its proposed contribution differs from research primarily concerned with calculating production costs or comparing formal costing techniques, including studies applying activity-based costing and other expenditure allocation methods (Dipya & Martadinata, 2024; Purba et al., 2024). Rather than evaluating whether one costing system produces more accurate financial estimates than another, this study examines the relationship between owners' understanding of fixed and variable costs, their perceptions of expenditure management, and the practical decisions for which cost information is considered relevant. This analytical orientation also differs from investigations that concentrate on the association between management accounting utilization and organizational performance without specifically organizing the analysis around the perceived meaning and everyday treatment of the two cost categories (Kaharti, 2023; Roffia et al., 2025). The study adopts a qualitative literature review, consistent with the capacity of qualitative inquiry to examine meanings and contextual relationships and with literature-based approaches that organize existing findings through thematic comparison and synthesis (Fadli, 2021; Abidin et al., 2023). The proposed novelty resides in integrating four analytical dimensions within a single interpretive framework: conceptual understanding of cost behavior, perceived usefulness of expenditure classification, practical recording and management routines, and implications for business decisions. This framework permits the existing evidence on accounting literacy, managerial adoption, costing practices, and decision-making to be examined as related but analytically distinguishable components rather than separate research concerns. Because the investigation relies on previously published literature, its contribution is conceptual and synthetic rather than the production of new empirical evidence about the perceptions of directly observed business owners. The originality claim is consequently confined to the proposed organization and interpretation of the literature, without asserting that these relationships have never been addressed or that the review establishes causal effects.

This study aims to critically examine microenterprise owners' perceptions of fixed and variable cost management through a qualitative synthesis of existing research on accounting knowledge, expenditure classification, recording practices, and managerial decision-making. Specifically, it seeks to analyze how fixed and variable costs are understood in microenterprise operations, identify how perceived usefulness is reflected in routine cost management practices, examine the organizational and behavioral factors associated with the utilization of cost information, and clarify the implications of these practices for pricing, expenditure planning, production decisions, and profit estimation. The analysis distinguishes conceptual knowledge from actual recording behavior and differentiates the perceived value of cost information from its documented managerial application. Its principal scientific contribution is an integrated conceptual explanation of the relationship between cost perceptions, accounting practices, and decision-making that consolidates previously dispersed findings without extending their evidentiary claims. Methodologically, the study contributes a thematic structure for comparing qualitative and quantitative findings from heterogeneous microenterprise and small-business research, while explicitly recognizing the limitations of secondary evidence. At the practical level, the synthesis is intended to inform the development of accessible cost-recording procedures and proportionate accounting assistance consistent with the operational capacities of microenterprise owners. The resulting interpretation is expected to clarify which dimensions of fixed and variable cost management warrant attention in financial capability development and subsequent empirical investigation. The conclusions will remain limited to relationships supported by the reviewed literature and will not be presented as direct observations, representative estimates, or verified causal relationships across the wider microenterprise population.

RESEARCH METHODS

This study employed a qualitative approach using a literature review design to examine microenterprise owners' perceptions of fixed and variable cost management and their implications for business decision-making. The research relied exclusively on secondary data obtained from scholarly journal articles, academic books, and other relevant written sources addressing management accounting, cost behavior, expenditure classification, financial recordkeeping, and microenterprise operations. Relevant literature was identified through Google Scholar and academic journal websites providing access to scholarly publications. Source selection considered the relevance of each publication to the research objectives, the availability of identifiable bibliographic information, and its contribution to understanding cost management practices in microenterprises. The units of analysis comprised documented research findings, conceptual explanations, and empirical observations concerning owners' understanding of fixed and variable costs, their perceptions of expenditure management, and the application of accounting information in operational decisions. Particular attention was directed toward literature discussing accounting knowledge, bookkeeping practices, cost classification, budgeting, pricing, production planning, and profit estimation. The study did not involve primary interviews, questionnaires, field observations, experimental procedures, or direct measurement of business owners' financial behavior. The available research documentation did not specify a fixed publication search period, a predetermined number of included studies, or a formal systematic screening protocol; consequently, the investigation was treated as a qualitative literature review rather than a systematic review or meta-analysis.

Data analysis was conducted through descriptive qualitative analysis involving the examination, organization, comparison, and synthesis of information reported in the selected literature. Each source was examined to identify findings relevant to the research questions, after which the extracted information was organized into four analytical themes: conceptual understanding of fixed and variable costs, perceptions and practices of expenditure management, factors associated with cost management, and implications for managerial decision-making. Findings within each theme were compared to identify similarities, differences, and relationships among accounting knowledge, financial recording behavior, managerial resources, and the utilization of cost information. The synthesis distinguished owners' conceptual awareness of cost classifications from their documented accounting practices and differentiated perceived managerial benefits from reported operational applications. Studies addressing cost–volume–profit analysis, break-even calculations, contribution margins, and costing methods were examined to clarify the decision-making functions of fixed and variable cost information without independently recalculating financial indicators or introducing

unreported numerical estimates. Interpretations were developed by comparing the findings and limitations of the reviewed publications, while maintaining a distinction between evidence reported by individual studies and broader conclusions derived from their synthesis. Analytical rigor was addressed through source-based interpretation, attention to differences in research settings and methodological approaches, and avoidance of causal generalizations unsupported by the available evidence. Because the original research documentation did not report formal quality-appraisal instruments, independent coding procedures, or intercoder reliability assessments, these procedures were not represented as having been performed. The resulting synthesis was limited to the scope and quality of the available secondary literature and was intended to provide a structured interpretation of microenterprise cost management rather than statistically representative findings concerning the wider population of microenterprise owners.

RESULTS AND DISCUSSION

Microenterprise Owners' Understanding of Fixed and Variable Costs

The literature indicates that microenterprise owners' understanding of fixed and variable costs constitutes an important component of management accounting capability, particularly where financial decisions depend on simplified records and direct operational experience. Fixed costs represent expenditures that remain relatively stable within a relevant range of business activity, whereas variable costs change in relation to production or sales volume, making their distinction essential for interpreting expenditure behavior rather than merely identifying the amount of money spent. Acintya (2020) demonstrated the continuing relevance of conventional management accounting practices among Indonesian MSMEs, suggesting that relatively simple accounting information can retain managerial value when aligned with organizational capacity. However, the usefulness of cost classifications depends on whether owners understand the relationship between expenditure, activity levels, and financial outcomes rather than treating all operating expenses as interchangeable cash outflows. This distinction establishes a conceptual foundation for examining how accounting knowledge is interpreted and translated into microenterprise financial management.

An important analytical distinction emerges between recognizing cost terminology and applying cost classifications to operational decisions. Nurhidayati and Cahyani (2022) identified differences between accounting knowledge, attitudes, and bookkeeping behavior, indicating that favorable perceptions of financial recording do not necessarily correspond to consistent accounting practices. Similar limitations are reflected in research on MSME financial reporting, where incomplete records constrain the availability of organized financial information for managerial evaluation (Syamsul, 2024; Rafael & Biduri, 2025). These findings suggest that understanding fixed and variable costs involves more than identifying examples such as rent, raw materials, or packaging expenses; it also requires recognizing how expenditure behaves under changing business conditions. Conceptual awareness consequently represents a necessary but insufficient condition for the systematic use of cost information in microenterprise management.

The characteristics of microenterprise operations complicate cost classification because expenditure categories are often interpreted through immediate payment obligations rather than their relationship to production activity. Research concerning organizational characteristics and management accounting practices indicates that accounting implementation varies according to enterprise-specific conditions and managerial requirements (Barreto & Bras, 2023). Fuad et al. (2023) similarly examined contingency factors associated with management accounting practices among MSMEs in the food sector, reinforcing the relevance of organizational circumstances when interpreting differences in accounting applications. A payment-based understanding of expenditure may obscure whether a particular cost remains stable across activity levels or changes in proportion to output, even when the amount paid is accurately recorded. Such distinctions are especially relevant when evaluating business expansion, temporary production adjustments, and the financial implications of operating below normal capacity.

The analytical usefulness of distinguishing fixed and variable costs becomes particularly apparent when examining alternative approaches to production costing. Rostiana and Fitriani (2023) discussed full costing and variable costing as methods of determining production costs, illustrating how differences in cost treatment influence the information available for managerial assessment. Studies applying activity-based costing have further emphasized the importance of identifying cost

components and allocating expenditure according to the activities responsible for resource consumption (Handayani et al., 2023; Dipya & Martadinata, 2024). Although these techniques differ in sophistication, they share a requirement for identifiable and appropriately classified expenditure information. For microenterprises with limited administrative resources, the primary analytical challenge may consequently concern the establishment of reliable cost categories before the adoption of more elaborate allocation procedures.

The principal conceptual distinctions identified in the reviewed literature are synthesized in Table 1, which connects expenditure behavior with the managerial interpretation required for routine business decisions.

Table 1. Analytical Classification of Fixed and Variable Costs in Microenterprise Operations

Analytical dimension	Fixed costs	Variable costs	Managerial relevance
Cost behavior	Relatively stable in total within a relevant activity range	Total expenditure changes with activity volume	Supports expenditure forecasting
Illustrative expenses	Premises rent, fixed subscription charges	Raw materials, production packaging	Supports expenditure identification
Relationship to output	Total cost does not directly change with each additional unit within the relevant range	Total cost generally responds to changes in production volume	Supports production planning
Unit-cost implications	Fixed cost per unit changes as activity volume changes	Variable cost per unit may remain stable under proportional cost behavior	Supports unit-cost interpretation
Budgeting implications	Requires provision for recurring financial obligations	Requires estimates based on expected activity	Supports operating budget preparation
Pricing implications	Contributes to total cost recovery requirements	Provides information for contribution-margin assessment	Supports pricing evaluation
Analytical limitations	May change when capacity or the relevant range changes	May exhibit nonlinear or mixed-cost behavior	Prevents oversimplified classifications

Source: Analytical synthesis of Acintya (2020), Rostiana and Fitriani (2023), Nurcombe and Akin (2024), and Zalukhu et al. (2025).

Table 1 illustrates that fixed and variable cost classifications provide different but complementary forms of information for expenditure planning and managerial evaluation. The distinction is particularly relevant because total fixed expenditure and fixed cost per unit behave differently when production volume changes, whereas variable expenditure must be interpreted according to its relationship with business activity. Nurcombe and Akin (2024) examined costing systems in relation to sustainable financial development among smaller enterprises, emphasizing the significance of selecting approaches that correspond to organizational information requirements. The categories presented in the table represent a conceptual synthesis rather than observations from a newly surveyed microenterprise population, and their application remains dependent on the characteristics of individual business activities.

The reviewed studies also indicate that understanding cost behavior requires recognition of the limitations inherent in simplified accounting classifications. Expenditures do not necessarily remain permanently fixed or proportionately variable, because their behavior may depend on production capacity, contractual arrangements, operating periods, and the relevant range of activity. Putuhena and Kamarudin (2024) examined activity-based costing as an approach to identifying and assigning costs, while Purba et al. (2024) considered activity-based and time-driven activity-based costing in relation to selling-price determination. These contributions indicate that cost information may require greater analytical differentiation when resource consumption cannot be adequately represented by elementary

fixed-variable categories. Nevertheless, the complexity of advanced costing techniques should not obscure the importance of developing an initial understanding of expenditure behavior among owners who maintain relatively basic financial records.

The relationship between cost understanding and pricing decisions is particularly significant because selling prices must be evaluated against expenditure requirements and the financial consequences of different sales volumes. Rahmi et al. (2023) examined cost–volume–profit analysis as an instrument for profit planning in a food-sector MSME, demonstrating the application of cost information to contribution margins, break-even calculations, and managerial planning. Zalukhu et al. (2025) similarly addressed cost behavior and cost–volume–profit analysis in a microenterprise producing lemang, illustrating how expenditure classification can support the examination of production and financial conditions. These studies establish the analytical relevance of fixed and variable cost distinctions, although they do not independently establish how consistently microenterprise owners understand or apply those distinctions in routine transactions. Their contribution to the present synthesis lies in demonstrating the managerial functions that accurate cost classification can support, rather than providing direct evidence of uniform accounting competence among business owners.

Variations in the use of cost information also suggest that conceptual understanding must be interpreted alongside managerial capabilities and the organizational conditions affecting accounting adoption. Roffia et al. (2024) examined factors influencing cost accounting implementation among SMEs, while Tandiono (2024) investigated obstacles affecting the acceptance of activity-based costing in small family businesses. These studies indicate that implementing cost accounting procedures involves organizational and behavioral considerations extending beyond technical knowledge of individual costing methods. For microenterprise owners, the perceived complexity of accounting procedures may influence whether expenditure is classified systematically or managed through informal assessments based on accumulated business experience. The resulting distinction between knowledge and implementation provides a basis for interpreting cost management as an interaction between accounting capability, perceived usefulness, and feasible administrative practices.

A critical synthesis of the literature indicates that fixed and variable cost understanding should be assessed through its relationship with expenditure classification, financial recording, and the practical interpretation of cost changes rather than through terminological knowledge alone. Research on management accounting practices and enterprise characteristics has identified differences in organizational adoption, while studies of accounting literacy demonstrate that financial awareness is not necessarily accompanied by consistent recordkeeping behavior (Barreto & Bras, 2023; Nurhidayati & Cahyani, 2022). This combination of evidence supports an analytical distinction between knowing that certain costs exist, understanding how those costs respond to business activity, and using that understanding to evaluate operational alternatives. The literature does not provide a sufficiently uniform empirical basis for estimating the proportion of microenterprise owners capable of applying fixed and variable cost classifications, particularly across different industries and organizational settings. The central finding of this qualitative synthesis is consequently conceptual: the managerial significance of cost understanding depends on its connection to usable accounting information, creating a basis for examining how owners perceive and implement cost management practices.

Microenterprise Owners' Perceptions of Cost Management Practices

Microenterprise owners' perceptions of cost management influence how expenditure information is recognized, recorded, interpreted, and incorporated into routine business activities. The reviewed literature suggests that cost management practices cannot be adequately understood through the availability of accounting techniques alone, because their application also depends on whether owners regard financial information as useful, manageable, and relevant to operational decisions. Putri and Wafaretta (2022) examined management accounting practices among micro-scale handicraft enterprises, identifying budgeting, costing, and performance assessment as relevant elements of business management. Their findings support the interpretation that expenditure management involves the practical utilization of financial information rather than the mechanical recording of transactions. The principal analytical concern is consequently the relationship between perceived accounting

usefulness and the consistency with which owners translate that perception into observable financial management practices.

Perceptions of bookkeeping provide an initial explanation for differences in the implementation of cost management among microenterprises. Nurhidayati and Cahyani (2022) identified a distinction between relatively favorable bookkeeping knowledge and attitudes and less developed recording behavior, indicating that recognizing the value of accounting does not necessarily produce consistent implementation. Evidence from Syamsul (2024) similarly highlights limitations in financial recording and reporting among MSMEs, particularly concerning the preparation of accounting information aligned with established standards. These findings suggest that owners may consider expenditure monitoring beneficial while continuing to rely on informal calculations, incomplete transaction records, or assessments based on immediate cash availability. Such practices restrict the capacity to distinguish recurring financial obligations from expenditures that fluctuate with production or sales activity.

The practical implementation of cost management also depends on how owners interpret the administrative requirements associated with accounting procedures. Rafael and Biduri (2025) examined simplified accounting practices among MSMEs, illustrating that maintaining basic transaction records does not necessarily imply comprehensive financial documentation. Susanto et al. (2024) addressed management accounting practices in a modern coffee shop, demonstrating the relevance of expenditure classification, production control, costing, and operational planning to business management. Considered together, these studies suggest that simplified accounting procedures can support managerial activities, although the completeness of records remains important for determining their informational usefulness. The analytical distinction concerns whether financial recording constitutes an established decision-support practice or remains a limited administrative activity disconnected from broader expenditure evaluation.

Organizational characteristics provide another explanation for variations in owners' perceptions and the adoption of management accounting practices. Barreto and Bras (2023) examined the relationship between SME characteristics and management accounting implementation, while Fuad et al. (2023) investigated contingency factors associated with accounting practices among food-sector MSMEs in Central Java. These studies indicate that cost management procedures should be interpreted in relation to organizational requirements, available managerial resources, and differences in operating activities rather than evaluated exclusively against a uniform accounting model. Microenterprise owners operating with limited administrative capacity may assign greater practical value to procedures that can be integrated into existing transaction routines than to techniques requiring extensive data collection or specialized accounting knowledge. The resulting variation suggests that perceived feasibility constitutes a relevant consideration when examining why formally recognized accounting practices are not adopted consistently across smaller enterprises.

The reviewed evidence supports an analytical classification of cost management practices according to their information requirements, behavioral implications, and potential managerial applications. Table 2 synthesizes these dimensions to distinguish the practical functions of expenditure recording from the conditions that may restrict its effectiveness.

Table 2. Analytical Synthesis of Microenterprise Cost Management Practices and Their Managerial Implications

Cost management practice	Managerial perception or consideration	Practical application	Potential limitation
Daily expenditure recording	Usefulness of maintaining transaction information	Recording operating expenses and payments	Irregular or incomplete documentation
Fixed and variable cost classification	Relevance of understanding expenditure behavior	Separating recurring costs from activity-dependent expenses	Incorrect or inconsistent classification
Operating budget preparation	Value of anticipating financial obligations	Estimating expenditure requirements	Reliance on informal estimates
Production cost	Usefulness of identifying	Calculating production	Omission or

calculation	product-related expenses	costs for pricing	inappropriate allocation of costs
Cost monitoring and evaluation	Importance of reviewing expenditure changes	Comparing recorded costs across operating periods	Limited analytical use of recorded information
Pricing and profitability assessment	Relevance of accounting information to business decisions	Evaluating prices, margins, and expected financial outcomes	Incomplete integration of cost and sales information

Source: Analytical synthesis of Putri and Wafaretta (2022), Fuad et al. (2023), Susanto et al. (2024), and Roffia et al. (2024).

Table 2 differentiates the recognition of managerial benefits from the procedures required to realize those benefits in daily operations. Recording expenditure, preparing budgets, and calculating production costs represent related activities, but their contribution to decision-making depends on the completeness, classification, and interpretation of the underlying information. Roffia et al. (2024) examined factors affecting the implementation of cost accounting practices among SMEs, providing a basis for understanding why accounting procedures may remain underutilized despite their managerial relevance. The table should be interpreted as a conceptual synthesis of practices discussed in the literature rather than a measurement of their prevalence, effectiveness, or frequency among a defined population of microenterprise owners. Its principal contribution is to clarify how perceived usefulness may differ from actual implementation and how such differences affect the informational value of cost management.

The adoption of more sophisticated costing techniques introduces additional considerations concerning owners' willingness and ability to modify established financial routines. Tandiono (2024) investigated difficulties associated with activity-based costing adoption among small family businesses, highlighting the importance of organizational receptiveness when examining accounting implementation. Nurcombe and Akin (2024) evaluated costing systems in relation to the financial development of smaller enterprises, suggesting that the suitability of an accounting approach must be considered alongside its analytical capabilities. These contributions indicate that a technically detailed costing system may offer limited practical advantages when its implementation requirements exceed the administrative resources available to business owners. A more proportionate interpretation of accounting development consequently recognizes simplified, consistently maintained cost records as a potentially useful foundation before the introduction of more demanding allocation procedures.

Recent developments in digital management accounting create opportunities to reconsider the relationship between accounting perceptions and implementation constraints. Ratmono et al. (2023) examined digitalization in management accounting systems among urban SMEs, while Fähndrich and Pedell (2025) investigated digital transformation in management control among smaller enterprises. Their research indicates that technological developments are relevant to how accounting information is generated and utilized, although digitalization should not be interpreted as an independent guarantee of improved financial management. Owners who do not consistently distinguish expenditure categories may reproduce the same classification problems within digital recording systems, regardless of improvements in transaction storage or information accessibility. The practical significance of digital accounting consequently depends on the interaction between technological functionality, users' accounting understanding, and the integration of recorded information into managerial decisions.

The relationship between cost management perceptions and organizational performance requires particular analytical caution because the adoption of accounting practices does not establish a uniform effect on business outcomes. Kaharti (2023) examined management accounting practices and MSME performance, while Dahal et al. (2024) addressed the contribution of management accounting to organizational decision-making and effectiveness. Roffia et al. (2025) further investigated the relationship between management accounting utilization and financial performance among SMEs, situating accounting practices within a broader discussion of managerial information and organizational results. These studies provide grounds for treating expenditure management as a potentially relevant component of business performance, but their findings should not be interpreted as evidence that bookkeeping adoption or cost classification independently determines profitability.

The more defensible interpretation is that accounting practices strengthen the information available for financial assessment, while their effects remain dependent on managerial application and business conditions.

The synthesis identifies cost management perceptions as an important interpretive component linking accounting knowledge with observable financial management practices. Studies of accounting literacy, simplified bookkeeping, organizational characteristics, and costing-system adoption suggest that recognizing the usefulness of financial information does not necessarily result in systematic expenditure classification or consistent application to business decisions (Nurhidayati & Cahyani, 2022; Rafael & Biduri, 2025; Tandiono, 2024). The reviewed evidence supports distinguishing three dimensions of practice: owners' perceived value of cost information, their capacity to maintain appropriately classified records, and their utilization of those records for expenditure planning and managerial evaluation. This distinction provides a more precise explanation of cost management behavior than an assessment based solely on whether accounting records or costing techniques are present. Because the evidence originates from studies with different organizational settings and methodological characteristics, the relationships identified here represent an analytical interpretation of existing literature rather than directly measured perceptions or causal effects within a particular microenterprise population.

Factors Influencing Fixed and Variable Cost Management and Their Implications for Business Decision-Making

The effectiveness of fixed and variable cost management in microenterprises depends on the interaction between accounting knowledge, organizational capabilities, financial recording practices, and the utilization of cost information in managerial decisions. The reviewed literature indicates that these factors should not be interpreted as isolated determinants because their practical significance emerges through relationships between owners' understanding of expenditure behavior and their capacity to apply financial information. Indriati et al. (2025) synthesized management accounting practices across different national settings, emphasizing the diversity of organizational circumstances and approaches influencing accounting implementation among smaller enterprises. Dlamini (2024) similarly examined management accounting research in emerging economies, providing a basis for understanding the contextual characteristics of accounting adoption in small businesses. These contributions suggest that the relationship between expenditure classification and managerial decision-making requires attention to both individual accounting capabilities and the operational conditions under which financial information is produced.

Accounting knowledge represents a foundational factor because the identification of fixed and variable costs requires an understanding of how expenditures respond to changes in business activity. Nurhidayati and Cahyani (2022) documented differences between bookkeeping knowledge, attitudes, and actual recording behavior, illustrating that financial literacy cannot be evaluated exclusively through conceptual awareness. Syamsul (2024) identified limitations in financial recording and reporting practices among MSMEs, reinforcing the distinction between recognizing accounting requirements and implementing them consistently. These findings indicate that owners may understand the importance of monitoring expenses while experiencing difficulties in classifying costs, maintaining complete records, or interpreting financial information for business planning. The resulting limitation is not necessarily an absence of accounting knowledge but an incomplete translation of that knowledge into structured financial management routines.

Managerial resources and organizational characteristics constitute another set of factors affecting the application of cost management information. Barreto and Bras (2023) examined the influence of enterprise characteristics on management accounting practices, while Fuad et al. (2023) investigated contingency factors associated with accounting implementation among food-sector MSMEs in Central Java. Their contributions indicate that accounting practices should be evaluated in relation to the managerial requirements and operating conditions of individual enterprises rather than through assumptions of organizational uniformity. Microenterprise owners frequently occupy multiple operational and managerial roles, making the practical demands of expenditure recording relevant to the feasibility of accounting implementation. Under such conditions, simplified cost classifications may provide an accessible starting point for financial control, although their adequacy depends on the complexity and informational requirements of the business.

The organizational adoption of cost management practices also involves managerial attitudes toward accounting procedures and the perceived relationship between administrative effort and informational benefits. Roffia et al. (2024) examined factors influencing cost accounting implementation among SMEs, demonstrating the relevance of organizational characteristics to the adoption of costing practices. Tandiono (2024) investigated difficulties associated with activity-based costing adoption among small family businesses, emphasizing the importance of managerial receptiveness when evaluating accounting implementation. These studies suggest that advanced costing methods cannot be assumed to achieve effective adoption solely because they offer greater analytical precision. The practical application of expenditure classification requires a degree of procedural compatibility with existing business routines, particularly where administrative capacity and accounting expertise are limited.

The reviewed findings concerning knowledge, organizational resources, accounting adoption, and decision-making applications are synthesized in Table 3. The table distinguishes factors associated with cost management from the managerial functions that these factors may support and the limitations requiring consideration.

Table 3. Factors Associated With Fixed and Variable Cost Management and Their Implications for Microenterprise Decision-Making

Analytical factor	Relationship with cost management	Managerial application	Potential limitation
Accounting knowledge	Supports recognition and classification of expenditure behavior	Identification of fixed and variable costs	Conceptual knowledge may not translate into practice
Bookkeeping consistency	Improves the continuity and organization of expenditure information	Budget monitoring and cost comparison	Incomplete or irregular financial records
Managerial resources	Influences the feasibility of implementing accounting procedures	Selection of manageable cost-control practices	Limited administrative capacity
Organizational characteristics	Shapes accounting information requirements	Adaptation of costing practices to business activities	Differences across enterprise types
Perceived usefulness	Influences managerial receptiveness to accounting practices	Adoption of expenditure planning and evaluation	Recognition of benefits without implementation
Cost classification accuracy	Supports interpretation of expenditure changes	Contribution-margin and break-even analysis	Misclassification and mixed-cost behavior
Digital accounting capability	Facilitates recording and utilization of financial information	Transaction organization and managerial reporting	Technology cannot independently correct inaccurate classifications
Market and operating conditions	Affect the interpretation of cost information	Pricing, production planning, and sales decisions	Cost information alone does not determine business outcomes

Source: Analytical synthesis of Nurhidayati and Cahyani (2022), Fuad et al. (2023), Ratmono et al. (2023), Roffia et al. (2024), Tandiono (2024), and Dahal et al. (2024).

Table 3 illustrates that effective cost management depends on the interaction between informational capabilities and the organizational conditions supporting their practical application. Accounting knowledge and recordkeeping consistency influence the availability of usable financial information, whereas managerial resources and perceived usefulness affect whether this information becomes integrated into operational routines. Makino (2024) examined the characteristics of SMEs addressed in management accounting research, while Yamaguchi (2024) discussed continuing issues associated with management accounting implementation in smaller enterprises. These contributions

support the interpretation that accounting practices cannot be assessed independently of enterprise characteristics and managerial requirements. The relationships presented in the table constitute an analytical organization of previously published findings rather than statistically estimated effects or causal relationships established by the present literature review.

The implications of fixed and variable cost management become particularly evident when business owners evaluate selling prices, production volumes, and expected profitability. Rahmi et al. (2023) examined cost–volume–profit analysis as an instrument for profit planning, demonstrating the relevance of contribution margins, break-even calculations, and the margin of safety to managerial assessment. Zalukhu et al. (2025) similarly investigated cost behavior and cost–volume–profit analysis in a microenterprise, illustrating how expenditure classifications can support the examination of production and financial conditions. These applications require reliable estimates of fixed expenditure, variable cost per unit, selling prices, and expected activity levels before their results can inform operational decisions. Their managerial usefulness depends on the accuracy of the underlying classifications and the appropriateness of analytical assumptions, particularly when input costs or production conditions change.

Cost information also influences decisions involving production expenditure, selling-price determination, and the evaluation of alternative commercial arrangements. Sari and Ramayanti (2022) examined production costs in relation to discount decisions within a catering enterprise, providing an example of how expenditure information can contribute to evaluating the financial implications of special pricing arrangements. Rostiana and Fitriani (2023) addressed full costing and variable costing in production cost determination, while Risdayani and Susilawati (2024) examined break-even point and margin-of-safety calculations in relation to pricing decisions. These studies indicate that cost classification supports different levels of managerial analysis, ranging from identifying production expenditure to estimating the sales necessary to cover operating costs. However, pricing decisions cannot be determined through cost calculations alone because consumer demand, competitive conditions, available capacity, and other operating considerations may influence the feasibility of proposed selling prices.

Technological development introduces additional possibilities for improving the recording, organization, and analytical utilization of cost information in smaller enterprises. Ratmono et al. (2023) examined digitalization in management accounting systems among urban SMEs, while Fähndrich and Pedell (2025) investigated the transformation of management control through digital technologies. Santos et al. (2025) further examined management accounting as a business intelligence system, situating accounting information within broader organizational information-processing capabilities. These contributions suggest that digital tools may facilitate financial monitoring and the accessibility of accounting information, provided that expenditure data are recorded and classified appropriately. Their relevance to microenterprise cost management lies in supporting existing accounting processes rather than establishing that digital adoption independently produces accurate costing or superior managerial outcomes.

The synthesis indicates that the managerial contribution of fixed and variable cost management is conditional on how accounting knowledge, organizational resources, perceived usefulness, and financial recording practices operate together. Studies addressing management accounting utilization and organizational performance suggest that accounting information can support decision-making, although the relationships between accounting practices and financial outcomes remain dependent on enterprise characteristics and managerial application (Dahal et al., 2024; Kaharti, 2023; Roffia et al., 2025). The evidence supports interpreting cost classification as an informational foundation for expenditure planning, pricing evaluation, production decisions, and profit estimation rather than as an independent determinant of business success. For microenterprises, the practical implication is the potential value of accessible recording procedures that distinguish recurring expenditure from activity-dependent costs and allow financial information to be reviewed consistently. Because the present study synthesizes secondary literature, these conclusions establish conceptual and practice-oriented relationships without claiming representative measurements of owners' perceptions, verified improvements in profitability, or causal effects across the wider microenterprise population.

CONCLUSION

This study examined microenterprise owners' perceptions of fixed and variable cost management through a qualitative synthesis of existing research on accounting knowledge, expenditure classification, financial recording practices, and managerial decision-making. The findings indicate that understanding fixed and variable costs provides a conceptual foundation for identifying expenditure behavior, anticipating financial obligations, and evaluating changes in production and sales activity. However, awareness of cost classifications does not necessarily correspond to their systematic application in daily business operations. The reviewed literature identifies a distinction between accounting knowledge, perceived usefulness, and actual recordkeeping behavior, indicating that financial understanding must be supported by consistent documentation and appropriate expenditure classification. The synthesis further identifies accounting literacy, bookkeeping habits, managerial resources, organizational characteristics, and receptiveness to accounting procedures as factors associated with cost management practices. These relationships explain why the availability of accounting techniques alone does not ensure their effective utilization among microenterprises.

The principal contribution of this study is an integrated conceptual explanation connecting owners' understanding of cost behavior, perceptions of accounting usefulness, practical expenditure management, and the application of financial information in business decisions. The findings suggest that distinguishing fixed and variable costs can support budgeting, production planning, selling-price evaluation, break-even analysis, and profit estimation when the underlying records are sufficiently accurate and consistent. From a practical standpoint, simplified cost-recording procedures and accessible accounting assistance represent proportionate approaches for strengthening financial management capabilities without imposing accounting requirements that exceed available organizational resources. The study also establishes that cost classification should be regarded as a decision-support mechanism rather than an independent determinant of profitability, since financial outcomes remain subject to operating capacity, market conditions, and managerial decisions. Its conclusions are limited by the qualitative literature review design, the heterogeneity of the examined studies, and the absence of direct observations or interviews with microenterprise owners. Future empirical research should investigate how owners interpret fixed and variable expenditures in daily operations and assess the relationship between accounting knowledge, recording consistency, and the actual utilization of cost information across different microenterprise settings.

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