

DESAIN *TEMPLATE MONITORING* UTANG DAN PIUTANG USAHA BERBASIS *SPREADSHEET*

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ABSTRAK

Pengelolaan utang dan piutang masih menjadi kendala bagi banyak UMKM karena pencatatan transaksi kredit umumnya dilakukan secara manual sehingga menyulitkan proses pemantauan tagihan dan meningkatkan risiko kesalahan pencatatan. Tugas akhir ini bertujuan merancang PayTrack, yaitu *template monitoring* utang dan piutang berbasis *Google Spreadsheet* yang dapat membantu UMKM dalam mencatat, memantau, dan mengelola transaksi kredit secara lebih terstruktur. Perancangan dilakukan melalui identifikasi kebutuhan pengguna, pengembangan *dashboard* otomatis berbasis formula *spreadsheet*, serta pengujian menggunakan data transaksi UMKM TB Makmur. Prototipe yang dihasilkan dilengkapi fitur pencatatan transaksi, *monitoring* jatuh tempo, perhitungan otomatis saldo tagihan, rekap utang dan piutang, serta *dashboard* informasi keuangan. Hasil pengujian menunjukkan bahwa PayTrack mampu menyajikan informasi utang dan piutang secara akurat, terintegrasi, dan mudah dipahami sehingga dapat mendukung pengelolaan keuangan UMKM secara lebih efektif.

Kata Kunci: Utang Usaha, Piutang Usaha, UMKM, *Monitoring* Keuangan

DESIGN OF A SPREADSHEET-BASED ACCOUNTS PAYABLE AND RECEIVABLE MONITORING TEMPLATE

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ABSTRACT

Accounts payable and accounts receivable management remains a challenge for many Micro, Small, and Medium Enterprises (MSMEs) due to the use of manual recording methods, which often make transaction monitoring less effective and increase the risk of recording errors. This final project aims to design PayTrack, a Google Spreadsheet-based template for monitoring accounts payable and receivable to support MSMEs in recording, monitoring, and managing credit transactions more systematically. The prototype was developed through user needs identification, spreadsheet-based feature development, and testing using transaction data from TB Makmur. The resulting prototype includes transaction recording, due date monitoring, automatic outstanding balance calculation, accounts payable and receivable recapitulation, and a financial dashboard. The testing results indicate that PayTrack is capable of providing accurate, integrated, and user-friendly information on accounts payable and receivable, thereby supporting more effective financial management for MSMEs.

Keywords: *accounts payable, accounts receivable, MSMEs, Financial Monitoring*