

Implementation of The Cash and Carry Method Towards Direct Household Economic Improvement in Bricks Sales in Bontobiraeng Village, Gowa Regency, Indonesia

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ABSTRACT

This study aims to analyze the application of the cash-and-carry method to directly improve household economic performance in brick sales in Bontobiraeng Village, Gowa Regency. The research method used was a descriptive, quantitative approach, with data collected through observation, interviews, and questionnaires distributed to 82 brick entrepreneurs and producers. The results indicate that implementing the cash-and-carry sales system has a positive and significant impact on increased income, faster capital turnover, and household economic stability for entrepreneurs and brick producers. The cash-and-direct-delivery payment system significantly helps entrepreneurs minimize bad debts, optimize working capital, and sustainably meet household needs. Thus, the cash-and-carry method has proven effective for entrepreneurs and brick producers in Bontobiraeng Village.

Keywords: Cash and Carry, Household Economic Improvement, Brick Sales, Bontobiraeng.

I. Introduction

The small and medium enterprise (SME) sector, including brick sales, is a crucial pillar in boosting the rural economy. Bontobiraeng Village in Gowa Regency has significant potential for brick production and sales. This business activity not only serves as a primary source of income for most residents but also directly contributes to household economic growth. In product sales, the transaction method is a key determinant of business success. One widely used method for small businesses is the Cash and Carry method, a sales system in which buyers pay in cash and take the purchased goods home immediately. This method is considered effective in reducing receivable risk, increasing capital turnover, accelerating cash flow, and strengthening the stability of business revenues. In the brick business, implementing the Cash and Carry method plays a very strategic role. Many brick-and-mortar businesses previously used installment or debt-based payment systems, which often led to late payments and even bad debts. This slowed capital turnover and reduced production capacity. By implementing the Cash and Carry method, sellers can obtain capital directly, allowing production to proceed smoothly. Furthermore, this method helps brick-producing households meet their daily needs because income is received immediately upon transaction. However, some businesses in Bontobiraeng Village

have not yet fully implemented the Cash and Carry method. Transaction habits, consumer demands, and a lack of understanding of the importance of sound financial management influence this situation. Therefore, research is needed to determine the extent to which implementing the Cash and Carry method directly improves household incomes in brick sales businesses in Bontobiraeng Village. This research is important because the successful implementation of this method can provide a clearer picture of effective sales strategies for small businesses, particularly in increasing the income and well-being of brick-producing households.

Based on the background above, the research questions are formulated as follows: (1) How is the Cash and Carry method applied to brick sales in Bontobiraeng Village? (2) To what extent does the Cash and Carry method directly impact household economic growth? (3) What factors support and hinder the implementation of the Cash and Carry method in brick sales?. Besides that, the objectives of this research are (1) to determine how the Cash and Carry method is applied to brick sales in Bontobiraeng Village. (2) To analyze the impact of the Cash and Carry method on direct household economic growth. (3) To identify supporting and inhibiting factors in the implementation of the Cash and Carry method. This research is expected to contribute to the development of economics, especially marketing management and transaction systems in small and medium enterprises. It provides an overview of the effectiveness of the Cash and Carry method in accelerating capital turnover and increasing income. For Local Government, it can be used to support the community's economy and to prepare business assistance programs in Bontobiraeng Village. For Further Researchers, it serves as a reference in developing research on sales strategies, household economics, and small business management. The brick-making business is a significant economic sector for the people of Bontobiraeng Village, Gowa Regency. This activity not only provides a primary source of income but also contributes to household economic growth. However, the often credit-based sales system presents a challenge in maintaining stable cash flow and business capital. The cash-and-carry method, or direct cash payments, is an alternative solution to reduce receivables risk, increase capital turnover, and expedite the sales process. By implementing this cash-and-carry system, business owners have a greater opportunity to increase income while improving household economic conditions. This study was conducted to determine the extent to which the cash-and-carry method can impact household economic growth in brick-making businesses in Bontobiraeng Village, Gowa Regency.

II. Literature Review and Hypothesis Development

The cash-and-carry concept refers to a sales mechanism in which transactions are completed with immediate cash payment, and customers take possession of the purchased goods. This system minimizes the risk of uncollectible receivables and significantly accelerates cash inflows, thereby improving working capital efficiency and financial liquidity for small and medium-sized enterprises (Mulyadi, 2018). Compared to credit-based sales systems, cash-and-carry enables business owners to maintain tighter financial control, reduce administrative costs associated with debt collection, and ensure continuous capital circulation to support daily operations. These financial advantages are particularly critical for businesses operating in sectors with limited access to external financing.

Stable and predictable business income generated through effective cash management practices plays a vital role in strengthening household economic conditions. Household economics focuses on families' ability to sustainably meet basic needs, including food, education, healthcare, housing, and other essential expenditures. When business revenues are consistent, households experience greater financial security, enabling better long-term planning and improved overall well-being (Hasan, 2019). Conversely, unstable cash flows can expose households to economic vulnerability, especially in small family-owned enterprises where business income constitutes the primary source of livelihood. In the brick sales industry, these financial dynamics become increasingly significant. The brick business is a labor-intensive sector that relies heavily on local labor for production, transportation, and distribution processes. As such, uninterrupted cash availability is essential to cover wages, raw material procurement, and operational costs. Stable capital directly influences

production efficiency, capacity utilization, and firms' ability to respond to fluctuations in market demand (Suryani, 2020). The adoption of a cash-and-carry system can therefore enhance operational sustainability by ensuring immediate revenue realization, supporting continuous production cycles, and facilitating sales volume growth.

Previous empirical studies have consistently shown that the cash-and-carry system positively affects business liquidity, revenue growth, and financial resilience, particularly among small-scale enterprises (Ismail, 2021; Nurjannah, 2022). Despite these findings, research specifically examining the implementation and impact of cash-and-carry practices in the brick industry remains limited. This gap in the literature underscores the importance of the present study, as it seeks to provide industry-specific insights into how cash-based transaction systems influence business performance and household economic outcomes. By focusing on the brick sector, this study aims to extend existing knowledge and offer practical implications for business owners and policymakers concerned with sustainable local economic development.

III. Research Method

This study employed a descriptive quantitative research design to examine the effect of implementing the cash-and-carry system on household economic conditions. The research was conducted in Bonto Biraeng Village, Gowa Regency, over four months from August to November 2025. The population of this study comprised all brick makers operating in the village, totaling 470 individuals, from whom a purposive sample of 82 respondents was selected to ensure inclusion of participants who met the predetermined research criteria. Data were collected through multiple techniques to enhance the validity of the findings, including direct observation of brick-selling activities, the distribution of structured questionnaires to measure the implementation of the cash-and-carry system and household economic conditions, in-depth interviews with business owners, and documentation of income and sales records. The collected data were analyzed using quantitative descriptive methods, involving percentage analysis, data tabulation, and systematic interpretation of the relationships between the observed variables.

IV. Results and Discussion

4.1. Result

The findings of this study provide a comprehensive overview of the characteristics of brick business actors, the extent to which the cash-and-carry system has been implemented, and its subsequent effects on business income and household economic conditions. The majority of brick entrepreneurs involved in this research are heads of households who have accumulated between five and ten years of experience in managing their businesses. This level of experience suggests that most respondents are not novice entrepreneurs but rather individuals who have developed operational routines, market familiarity, and production strategies through prolonged engagement in the brick industry. The reliance on personal and family-owned capital further underscores the sector's informal, self-financed nature, where access to formal credit institutions remains limited. Such capital structures are common in small-scale, labor-intensive industries, where trust-based family financing often substitutes for external funding mechanisms. While this financing model allows entrepreneurs to retain complete control over their businesses, it also exposes them to liquidity risks, particularly when delayed payments or uncollectible receivables disrupt cash flows.

In this context, the adoption of the cash-and-carry method emerges as a strategic response to the long-standing financial challenges faced by brick producers. The questionnaire results reveal that 86% of respondents have fully implemented a cash-based transaction system in their sales activities. Only a relatively small proportion of businesses, approximately 14%, continue to offer credit sales, and even then, such arrangements are restricted to specific customers who are considered trustworthy based on prior transactions and long-term relationships. This selective approach to credit reflects a cautious balance between maintaining

customer loyalty and minimizing financial risk. The dominance of the cash-and-carry system indicates a collective shift in business practices, primarily driven by practical considerations rather than formal financial training or regulatory requirements.

The primary motivations for adopting the cash-and-carry system are closely linked to fundamental principles of financial sustainability. Respondents consistently identified avoiding bad debts as a key reason for abandoning credit-based transactions. In small-scale enterprises with thin profit margins and limited capital reserves, unpaid receivables can quickly undermine operational stability. By requiring immediate payment, business owners reduce exposure to default risk and eliminate the administrative burden associated with debt collection. In addition to mitigating financial risk, the cash-and-carry system significantly accelerates capital turnover. Immediate cash inflows enable entrepreneurs to reinvest revenues directly into the procurement of raw materials, payment of labor wages, and maintenance of production equipment, thereby sustaining uninterrupted production cycles. Furthermore, predictable cash availability facilitates more accurate production planning, allowing business owners to align output levels with market demand without relying on uncertain future payments.

The impact of these changes in transaction practices is evident in the observed improvements in business income. Respondents reported an average increase in revenue of 20% to 30% over the past six months following the implementation of the cash-and-carry system. This increase is primarily attributed to the elimination of payment delays that previously constrained working capital flows. Under credit-based systems, delayed payments often forced business owners to reduce production, postpone wage payments, or seek informal loans at unfavorable terms. The transition to cash-based transactions has alleviated these constraints by ensuring that revenues are immediately available for operational use. As a result, businesses are better positioned to maintain consistent production levels, respond to demand fluctuations, and capitalize on market opportunities. These findings align with broader financial management theories that emphasize the importance of liquidity and cash flow stability in enhancing business performance, particularly in small and medium-sized enterprises. Beyond its effects on business income, the implementation of the cash-and-carry system has led to significant improvements in household economic conditions among respondents. Given that most brick businesses are family-owned and operated, business income constitutes the primary source of household livelihood. Improvements in revenue, therefore, translate directly into enhanced household welfare. The majority of respondents reported greater ability to meet daily household needs, including food and routine living expenses, without experiencing financial strain. This improvement reflects not only higher income levels but also greater predictability in cash availability, which enables households to manage expenditures more effectively.

Increased household savings emerged as another notable outcome of the cash-and-carry system. With more stable and timely income, families are better able to set aside funds for future needs, emergencies, or investment purposes. This capacity for saving represents an important indicator of financial resilience, as it reduces vulnerability to economic shocks and unexpected expenses. Moreover, respondents reported greater stability in expenditures related to education and healthcare, two critical components of long-term household well-being. Stable income allows families to plan educational expenses more confidently and seek appropriate healthcare services without resorting to borrowing or delaying treatment.

One of the most significant findings of this study is the reduced reliance on daily debt among households that have adopted the cash-and-carry system. Prior to its implementation, many business owners relied on short-term borrowing to bridge gaps caused by delayed customer payments. Such borrowing often involved informal lenders and carried high implicit costs, further eroding household income. The transition to cash-based transactions has diminished the need for such debt, thereby easing financial pressure on households and improving overall economic security. This reduction in debt dependence not only enhances household welfare but also contributes to psychological well-being by alleviating financial stress associated with debt obligations.

From a broader perspective, this study's findings highlight the interconnectedness among business transaction systems, enterprise performance, and household economic outcomes. The cash-and-carry system functions not merely as a sales mechanism but also as a financial management strategy that reinforces liquidity, operational continuity, and income stability. In labor-intensive industries such as brick production, where businesses operate with limited capital buffers and high reliance on daily cash flows, such strategies play a crucial role in sustaining both enterprise viability and household welfare. The empirical evidence presented in this study underscores the importance of aligning transaction practices with the financial realities of small-scale enterprises, particularly in rural and semi-rural contexts.

Despite its positive outcomes, it is important to acknowledge that the cash-and-carry system may also entail trade-offs. Restricting credit sales could potentially limit market reach or exclude customers who lack immediate cash. However, the findings suggest that, for most respondents, the benefits of improved liquidity and reduced financial risk outweigh these potential drawbacks. The selective provision of credit to trusted customers further demonstrates that business owners can adapt the system flexibly to accommodate market conditions while preserving financial stability. The results of this study demonstrate that implementing the cash-and-carry system has had a substantial and multifaceted impact on brick business actors and their households. By enhancing cash flow efficiency, increasing business income, and reducing financial uncertainty, the system improves household economic conditions and enhances financial resilience. These findings offer valuable insights for policymakers, development practitioners, and small business owners seeking to promote sustainable economic practices in labor-intensive industries. Future research could build upon these results by examining the long-term effects of cash-based transaction systems across different sectors or by integrating comparative analyses with credit-based models to further elucidate their relative advantages and limitations.

4.2. Discussion

4.2.1. Implementation of the Cash and Carry Method as a Transformation of the Sales System

The implementation of the Cash and Carry method for brick sales in Bontobiraeng Village is a strategic step to address the primary problem producers face: their heavy reliance on credit transactions. Prior to implementing this method, most buyers made payments indirectly or over a 6–8-month repayment period. This situation disrupted producers' cash flow, as the payments received were significantly less than the value of the goods delivered to the buyer. The implementation of Cash and Carry shifted the transaction pattern to direct upfront payment, eliminating the risk of late or defaulted payments for sellers. This system change has become the foundation for improving producers' household economies, as income is generated immediately with each transaction.

4.2.2. Impact on Cash Flow and Liquidity of Producers

The research results showed that after the Cash and Carry method was implemented in August–October 2025, cash payments increased by up to 85%. Previously, producers only received around IDR 3–5 million in cash every two weeks. After implementing Cash and Carry, cash income increased to IDR 6.5 million in September and reached IDR 9.25 million in October. This increase in cash receipts directly improves producer liquidity because:

- Production Capital Can Be Turned Over More Quickly,
- Operational Costs Can Be Covered Without the Need for Loans,
- Producers No Longer Have To Wait For Lengthy Credit Payments.

With increased liquidity, producers are better prepared to meet consumer demand and maintain business stability.

4.2.3. Reduction in Receivables and Risk of Bad Debts

One of the key findings of this study was a significant decrease in loan volume following the implementation of the Cash and Carry method. Data shows that loan amounts, which initially ranged from IDR 5.2–8.2 million per transaction, decreased to just IDR 950,000 in October. This decrease in loans had positive impacts, including:

- Reduced Risk Of Bad Debt,
- Reduced Collection Burden,
- Reduced Indirect Transaction Costs,
- More Stable And Predictable Producer Income.

This shows that the Cash and Carry system is safer and more profitable for brick manufacturers than the traditional credit system.

4.2.4. Economic Impact on Producer Households

Increased cash income directly affects the economic well-being of brick-producing households. With faster and greater income, producers can:

- Meet Basic Needs Regularly,
- Increase Spending On Education And Health,
- Reduce Dependence On Loans Or Debt Systems,
- Build Savings Or An Emergency Fund,
- Improve Overall Family Welfare.

Previously, producer households experienced income uncertainty due to delays in receiving credit payments, which were often late or unpaid. After implementing the Cash and Carry method, income streams became more stable and measurable, significantly improving their standard of living.

4.2.5. Operational Efficiency and Increasing Producer Competitiveness

In addition to increasing cash revenue, implementing Cash and Carry also improves operational efficiency for brick manufacturers. With faster production capital turnover, manufacturers can:

- Increase Production Volume,
- Maintain Product Quality,
- Meet Customer Demand More Quickly,
- Reduce Additional Costs Due To Production Delays.

On the other hand, a direct payment system gives producers a competitive advantage over other sellers who still rely on credit. Buyers also benefit because this system is usually accompanied by lower cash prices, increasing the appeal of cash transactions.

4.2.6. The Relevance of the Cash and Carry Method in the Local Economic Context

Bontobiraeng Village is an area where most residents work as brick makers or laborers. In a local economy heavily reliant on manual production, a cash-based sales system is crucial for maintaining business continuity. The implementation of Cash and Carry helps:

- Strengthening microeconomic resilience,
- Improving family income structures,
- Reducing long-term credit practices that harm producers,
- Increasing money circulation at the local level.

This proves that the Cash and Carry method not only affects business cash flow but also broader economic conditions. The results of this study provide several important implications:

- The Cash and Carry method is suitable as a standard sales model for small and medium-scale brick businesses.
- This system can significantly increase producers' cash income while reducing credit and receivables levels.
- Increased business liquidity has a direct impact on household economic growth.
- This method can be replicated in other villages or regions with similar business characteristics.

V. Conclusion

Based on the research on the application of the Cash and Carry method to improve the household economy of brick producers in Bontobiraeng Village, Gowa Regency, it can be concluded that this payment system has a significant positive impact on business performance and household welfare. The implementation of the Cash and Carry method during the August–October 2025 period resulted in an 85% increase in cash income, rising from an average of IDR 5,000,000 to IDR 9,250,000 per two-week period. This increase demonstrates that direct cash payments significantly improve cash flow and liquidity for brick producers. In addition to increasing cash income, the Cash and Carry method has effectively reduced the level of credit transactions. Previously, outstanding credit ranged from IDR 5,200,000 to IDR 8,200,000 per transaction, but by October 2025, it had declined sharply to only IDR 950,000. This reduction lowers the risk of bad debts and strengthens producers' financial stability, allowing them to operate with greater certainty and reduced financial pressure.

Improved cash flow has also had a direct impact on household economic conditions. With more stable income, brick producers are better able to meet basic household needs, increase savings, reduce dependence on debt, and improve overall family well-being. At the business level, faster capital turnover enables more efficient production management, prevents production delays, and allows producers to respond more effectively to market demand. These improvements indicate that the Cash and Carry method enhances both business efficiency and household economic resilience. Based on these findings, brick producers are strongly encouraged to adopt the Cash and Carry method as their primary payment system to maintain income stability and minimize the risk of unpaid receivables. Village governments and related institutions are advised to provide financial management assistance and training to help producers better manage increased cash income. Establishing standardized cash pricing and offering cash discounts can further encourage buyers to shift from credit-based transactions to direct payments. Producers should also strengthen transaction recording and financial reporting systems to ensure continuous monitoring and evaluation of financial performance. For buyers who continue to use the credit system, strict limitations should be applied, including clear payment terms and deadlines, to prevent recurring accounts receivable burdens. Finally, further research is recommended to examine better the integration of the Cash and Carry method

within the broader supply chain and to measure its impact on sales growth and distribution efficiency. Overall, the findings support previous studies that emphasize the effectiveness of the cash-and-carry system in increasing income and welfare, particularly in businesses where working capital depends heavily on the speed of product sales.

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