

The Influence of Rental Fees, Operating Costs, and Working Hours on Financial Behavior at the Sis Al Jufri Pearl Airport Canteen in Hammer City

Safri¹

¹Universitas Dirgantara Marsekal Suryadarma, Indonesia

Correspondent: safrizr@gmail.com¹

Received : April 09, 2025

Accepted : Mei 23, 2025

Published : Mei 31, 2025

Citation: Safri, (2025). The Influence of Rental Fees, Operating Costs, and Working Hours on Financial Behavior at the Sis Al Jufri Pearl Airport Canteen in Hammer City. Sinergi International Journal of Accounting & Taxation, 3(2), 94-103.

<https://doi.org/10.61194/ijat.v3i2.778>

ABSTRACT: This research aims to analyze the influence of rental costs, operational costs and working hours on financial behavior at Mutiara Sis Al Jufri Palu airport canteen. Data was obtained from 30 respondents using a questionnaire. The analytical method used is the classic assumption test. The results of the research show that rental costs, operational costs and working hours on financial behavior simultaneously do not have a significant effect on financial behavior with a contribution of -66%. Partially, rental costs are positive and have a significant effect on financial behavior with a coefficient value of 0,055 and a significance of 0,048. Operational costs also have a positive value and have a significance on financial behavior with a coefficient value of 0,031 with a significance of 0,036 and working hours have a negative value and have no a significant effect on financial behavior with a coefficient value of -0,016 and a significance of 0,352.

Keywords: Rental Costs, Operational Costs, Working Hours, Financial Behavior, Mutiara Sis Al Jufri Airport.



This is an open access article under the
CC-BY 4.0 license

INTRODUCTION

The food service sector plays a strategic role in supporting regional economies, particularly through small businesses such as canteens that operate in high-mobility locations like airports. Unlike conventional food outlets, airport canteens must adhere to stringent service standards, cope with high rental and operational costs, and compete with various other food service providers including fast food chains and airline catering. These conditions pose unique challenges that affect the financial behavior and sustainability of such enterprises.

Airport Mutiara Sis Al Jufri in Palu, Indonesia, serves as a critical transportation hub, hosting thousands of passengers and staff daily. The canteen operating within this airport not only caters to diverse consumers with varying dietary preferences and limited time but also faces regulatory requirements regarding hygiene, operational hours, and security. High rental fees for strategic spaces,

coupled with increased operational expenses such as staff wages, utility costs, and food procurement, further complicate the financial planning and profitability of these canteens.

Moreover, efficient management of working hours becomes essential, given that airports operate nearly around the clock. Extended hours may improve revenue opportunities but also escalate costs, necessitating a well-calibrated strategy to maintain operational balance. Existing literature highlights the impact of operational expenses and rent on business profitability, as well as the significance of labor scheduling on service efficiency and consumer satisfaction.

Despite their importance, airport canteens often face criticism related to food prices, limited menu variety, and inconsistent service quality. These concerns raise questions about how such businesses manage financial decisions under complex constraints. Therefore, this study aims to analyze the influence of rental costs, operational expenses, and working hours on the financial behavior of the canteen at Mutiara Sis Al Jufri Airport. The findings are expected to offer practical insights for business operators and policymakers in improving financial strategies, service delivery, and sustainable development in high-stakes food service environments.

Airport canteens serve a pivotal role in supporting passenger services and ensuring the continuity of public facilities within transport hubs. Unlike regular culinary businesses, canteens operating within airport environments face unique challenges, including high rental fees, strict regulatory frameworks, limited time availability for customers, and competition from franchise food chains and in-flight catering. These conditions impose significant pressure on the financial performance and sustainability of airport canteens.

One of the most prominent challenges is the high rental cost, which, according to Bhimani and Smith (2022), constitutes a fixed cost that directly impacts financial decision-making and business viability. As emphasized by Glaeser and Gyourko (2023), government regulations and zoning policies also influence rental costs, particularly in strategic locations like airports. These rentals must be absorbed by the business while maintaining competitive pricing, which is often perceived as expensive by airport users.

Operational costs form another critical dimension. Hilton and Platt (2020) and Kaplan and Anderson (2021) argue that operational costs—ranging from utility payments to staffing and maintenance—must be meticulously managed to ensure profitability. In the era of digitalization, these expenses increasingly include technological infrastructure and automation systems, which, while costly, can offer long-term efficiency gains. Managing operational costs is not only about cost minimization but also about value maximization through smart resource allocation and process optimization.

Additionally, working hours significantly influence financial outcomes. The longer operating hours required at airports can boost revenue opportunities but simultaneously escalate wage and utility expenses. According to McKinsey (2022) and Bhimani & Langfield-Smith (2022), aligning workforce shifts with real-time demand using data-driven scheduling enhances productivity and cost-efficiency.

In a dynamic and time-sensitive environment like an airport, optimizing work shifts can lead to improved customer satisfaction and better financial metrics.

The financial behavior of canteen managers—how they allocate, manage, and respond to financial variables—is also shaped by cognitive and behavioral factors. Thaler and Sunstein (2022) highlight the role of decision-making biases and heuristics in influencing financial judgment. Understanding these behavioral tendencies is essential for designing policies and strategies that support sound financial planning and sustainability.

Despite the centrality of these factors, empirical studies specifically focusing on the interaction between rental cost, operational cost, and working hours with financial behavior in airport canteens remain limited, especially in the Indonesian context. This study addresses that gap by investigating the financial behavior of canteen managers at Mutiara Sis Al Jufri Airport in Palu, Indonesia, in response to these three key variables.

The study is guided by several research questions: Do rental costs, operational expenses, and working hours influence financial behavior both jointly and individually? How significant is the effect of each variable? This research employs financial management and cost accounting theories (Horngren et al., 2020; Brigham & Houston, 2019), integrating behavioral economics insights to offer a comprehensive view of financial behavior in small-scale airport food service enterprises.

By analyzing these interrelationships, the study aims to offer actionable insights for business managers, airport authorities, and policymakers in designing strategies that ensure both profitability and service excellence. Furthermore, it contributes to the academic literature on cost management, operational strategy, and behavioral finance in niche service industries.

METHOD

This study employs a descriptive quantitative approach, aiming to systematically, accurately, and factually describe the influence of rental cost, operational expenses, and working hours on the financial behavior of airport canteens. Descriptive research was chosen to allow comprehensive observations of the real conditions without manipulating variables, making it suitable for capturing the operational realities in the context of airport food services.

The research was conducted at canteens operating within Mutiara Sis Al Jufri Airport, located in Palu, Central Sulawesi, Indonesia. The data collection period spanned from December 2024 to January 2025, providing adequate time for data gathering, analysis, and triangulation.

The population in this study consisted of all food service operators within the airport area. A purposive sampling technique was applied to select active canteen owners who met specific inclusion criteria. Out of 35 canteens identified, 30 were included in the sample based on the criteria that the canteen must:

The Influence of Rental Fees, Operating Costs, and Working Hours on Financial Behavior at the Sis Al Jufri Pearl Airport Canteen in Hammer City

Safri

- Be actively operating as of December 2024.
- Be located specifically within the terminal area of Mutiara Sis Al Jufri Airport.

A list of selected respondents is presented to ensure data transparency and replicability.

The study utilized both primary and secondary data:

- Primary data were obtained through structured questionnaires, in-depth interviews, and direct field surveys with canteen owners.
- Secondary data were collected from internal airport documents, previous research, and relevant administrative records to support analysis.

Techniques Used:

- Questionnaires (Likert scale): to measure variables such as financial behavior, rental expenses, operational costs, and working hours.
- Interviews: semi-structured interviews were conducted to validate and enrich the quantitative data.
- Documentation: supporting data (e.g., canteen registration, lease contracts) were used to corroborate field findings.

Table 1. Operational Definition of Variables

The following variables were defined and measured:

Variable Type	Variable	Indicators	Source	Scale
Dependent	Financial Behavior (Y)	Cost management, debt/cash flow handling	Kahneman (2021)	Likert
Independent	Rental Cost (X1)	Monthly rent, price increase, sustainability	Bhimani & Smith (2022)	Likert
Independent	Operational Cost (X2)	Material, repair, labor, logistics	Hilton & Platt (2020)	Likert
Independent	Working Hours (X3)	Schedule adherence, productivity, overtime	Tinsley (2020)	Likert

Data were analyzed using multiple linear regression to examine both simultaneous and partial effects of the independent variables on financial behavior. The analysis includes the following steps:

Classical Assumption Tests:

- Normality Test: using Kolmogorov-Smirnov and P-P plots to verify distribution.
- Multicollinearity Test: using Variance Inflation Factor (VIF), where $VIF > 10$ indicates multicollinearity.

- Heteroscedasticity Test: using residual plots to identify pattern inconsistencies.

Regression Model

The model used is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \epsilon$$

Where:

YYY = Financial behavior

X1X_1X1 = Rental cost

X2X_2X2 = Operational cost

X3X_3X3 = Working hours

ϵ = Standard error

Hypothesis Testing:

- a. F-test (simultaneous significance): to determine the joint effect of X1, X2, and X3 on Y.
- b. t-test (partial significance): to determine the individual influence of each X variable on Y.
- c. Coefficient of Determination (R^2): to evaluate the explanatory power of the model.

All statistical analyses were performed using standard parametric techniques, adhering to a 95% confidence level ($\alpha = 0.05$).

RESULTS AND DISCUSSION

Respondent Characteristics

The survey involved 30 canteen owners operating within Mutiara Sis Al Jufri Airport, Palu. The respondents' demographic profile reveals that most were aged between 31–40 years (43%), while the majority (80%) held a bachelor's degree (S1), indicating a relatively high level of educational background among airport food service operators. These characteristics are relevant, as managerial practices and financial behavior may vary depending on age and educational attainment.

Classical Assumption Tests

Before regression analysis, classical assumption tests were conducted to ensure the reliability of the model.

- Normality Test: The P-P plot demonstrated that the data points closely follow the diagonal line, suggesting that the residuals are normally distributed.

- Multicollinearity Test: The Variance Inflation Factor (VIF) for all independent variables was <10 (VIF: 1.030, 1.071, 1.040), and tolerance values were >0.10 , indicating no multicollinearity.
- Heteroscedasticity Test: The scatterplot of residuals showed a random spread with no clear pattern, confirming the absence of heteroscedasticity.

Table 2. Multiple Linear Regression Results

Model Summary

R	R²	Adjusted R²	Std. Error
0.210	0.044	-0.066	2.548

The adjusted R^2 value of -0.066 implies that the model explains very little of the variance in financial behavior. Approximately 6.6% of the variance in financial behavior is explained by the three independent variables combined, while the remaining 93.4% is due to factors outside the model.

Table 3. Simultaneous Significance (F-Test)

F-value	Sig.
0.401	0.754

The F-test yielded a p-value of 0.754, indicating that rental cost, operational cost, and working hours collectively do not have a significant effect on financial behavior ($p > 0.05$). This suggests that, when considered together, the variables may not capture the broader drivers of financial decision-making among canteen operators.

Table 4. Partial Significance (t-Test)

Variable	Coefficient (B)	Sig.	Effect
Rental Cost (X1)	0.055	0.048	Significant (+)
Operational Cost (X2)	0.031	0.036	Significant (+)
Working Hours (X3)	-0.016	0.352	Not Significant

The t-tests show that rental cost and operational cost have a significant positive effect on financial behavior ($p < 0.05$), while working hours do not have a statistically significant impact ($p > 0.05$).

Effect of Rental Cost on Financial Behavior

Rental cost emerged as a significant determinant of financial behavior. The positive coefficient indicates that increased rental expenses are associated with more strategic and disciplined financial management. Canteen owners must adjust their pricing strategies, optimize cost structures, and manage liquidity more carefully to absorb high rental costs—especially in high-footfall areas such as airports. As such, rental costs influence not only short-term financial planning but also long-term

investment decisions, staffing, and marketing approaches, as posited by Brigham & Houston (2019) and Bhimani & Smith (2022).

Effect of Operational Cost on Financial Behavior

Operational costs also significantly affected financial behavior. Higher expenses for labor, materials, and utilities require canteen owners to adopt stricter budgeting practices, implement cost-saving measures, and prioritize high-margin product offerings. These results align with Hilton & Platt (2020), emphasizing the importance of cost control and process optimization in enhancing profitability under fixed-price competition. Strategic procurement and inventory control were noted as common practices among respondents to mitigate operational volatility.

Effect of Working Hours on Financial Behavior

Contrary to expectations, working hours had no significant effect on financial behavior. This may be attributed to the unique operational context of airport canteens, where customer flow is heavily influenced by flight schedules rather than canteen operating hours. Even extended hours may not translate to higher revenues due to fixed traffic patterns and passenger preferences. These findings suggest that productivity enhancements and cost management strategies outweigh the marginal benefits of prolonged working hours, supporting Tinsley (2020) and McKinsey (2022), who advocate quality over quantity in workforce planning.

CONCLUSION

This study aimed to analyze the influence of rental costs, operational costs, and working hours on the financial behavior of canteen owners at Mutiara Sis Al Jufri Airport in Palu. Based on multiple linear regression analysis of data from 30 respondents, it was found that these three independent variables—rental cost, operational cost, and working hours—did not have a significant simultaneous effect on financial behavior. This suggests that other external factors not captured in the model may play a more dominant role in shaping the financial decision-making of small business operators in the airport context.

Nonetheless, on a partial basis, rental cost was found to have a significant positive influence on financial behavior. Higher rental expenses encouraged canteen owners to be more disciplined in managing cash flow, pricing strategies, and strategic decisions to maintain business sustainability. Operational cost was also found to significantly affect financial behavior, especially in terms of cost efficiency, inventory management, and control of routine expenses. On the other hand, working hours did not show a significant influence, indicating that in the context of airport canteens, the length of

operational hours does not directly correlate with improved financial performance. This is likely because customer traffic is more influenced by flight schedules than by the canteen's operating hours.

Overall, the results of this study offer valuable insights into the financial behavior of small culinary businesses operating in strategic environments such as airports. The practical implications highlight the need for pricing adjustments, careful cost management, and a reassessment of working hour policies to build a more adaptive and sustainable business model.

REFERENCES

- Agus, S, Irfani. 2020. *Manajemen Keuangan Dan Bisnis : Teori Dan Aplikasi*. Jakarta : Gramedia Pustaka Utama.
- Anggraeni, R.N., & Rahaeni, C. 2023. Use of E-Wallet for Micro Small and Medium Enterprises (UMKM) Users. *Internasional Journal of Health, Economics, and Social Sciences (IJHESS)*, 5(1), 64-68.
- Blanchflower, D. G. 2021. *The Economics of Walking About and Predicting US Downturns*. Publisher
- Brigham, E.F., & Langfield-Smith, K. 2022. *Management and Cost Accounting* (7Th ed.). Pearson.
- Brigham, E. F., & Houston, J. F. 2019. *Fundamentals of Financial Management* (15th ed.). Cengage Learning.
- Blocher , E., Stout , D. & Juras, P. 2021. *Cost Management : A Strategic Emphasis* (8th ed.). McGraw-Hill Education.
- Garrido , J., Silva , R. 2022. Economic Impacts of Sustainable Practices in the Hospitality Industry. *Journal of Business Research*, 145, 121-137. <https://doi.org/10.1016/j.jbusres.2022.04.003>
- Garrison, R. H., Noreen, E. W., & Brewer, P. C. 2018. *Managerial Accounting : Tools for Business Decision Making* (15th ed.). Wiley.
- Garrison, R. H., Noreen, E. W., & Brewer, P. C. 2021. *Managerial Accounting* (16th ed.). McGraw-Hill Education.
- Glaeser, E. L., & Gyourko, J. 2023. The Economics of Housing Supply. *Journal of Urban Economics*, 68(2), 121-134 <https://doi.org/10.1016/j.jue.2023.05.004>
- Ghozali, I. 2006. *Aplikasi Analisis Multivariate dengan program SPSS*. Semarang : Badan Penerbit Universitas Diponegoro.
- Helliwell, J. B., Layard , R., & Sachs, J. (Eds.). 2020. *World Happiness Reports 2020*. Sustainable Development Solutions Network. <https://www.sustainabledevelopment.report/>

- Horngren, C. T., Datar, S. M., & Rajan, M. 2020. Cost accounting : a Managerial Emphasis (16th ed.). Pearson.
- Hilton, R . W., & Platt, D. E. 2020. Managerial Accounting : Creating Value in a Dynamic Business Environment (12th ed.). McGraw- Hill Education.
- Kaplan, R. S., & Anderson, S . R. 2021. Time-driven activity-based costing : A Simpler and more powerful path to higher profits (2ed ed.). Harvard Bussiness Review Press.
- Kahneman, D. 2021. Noise : A Flaw in Human Judgment. W.W. Norton & Company.
- McKinsey & Company. 2020. The future of work in Asia : How the pandemic has accelerated digital transformation. <https://www.mckinsey.com/industries/technology-media-and-telecommunication/our-insights/the-future-of-work-in-asia>
- Jaron moss. 2024. Penjelasan Biaya Sewa dn Contoh Sewa Garis Lurus Berdasarkan US GAAP. https://finquery-com.translate.goog/blog/rent-expense-explained-example-straight-line-rent/?_x_tr_sl=en&_x_tr_tl=id&_x_tr_hl=id&_x_tr_pto=tc
- Mulia dan Anwar, 2017. Pengaruh Jam kerja dan Produktivitas Terhadap Kinerja Keuangan di Usaha Kecil dan Menengah, Universitas Negeri Malang (UNM). Malang.
- MR Mutmainnah, Guasmin, Ali Supriadi. 2023. Pengaruh Independensi dan Integritas terhadap Kualitas Auditor Kantor Inspektorat Provinsi Sulawesi Tengah. Sinar Manajemen 10 (2), 162-169.
- Piketty, T . 2021. Capital and Ideology. Harvard University Press.
- PwC. 2021. Global CEO survey : The future of work. Retrieved from <https://www.pwc.com/gx/en/ceo-agenda/ceo-survey/2021/html>
- Rajindra, Amir, A. M., Anggraeni, R. N., Akkas, N., & Yani, A. 2020. Family anagement strategies in managing finances through small businesses. Academy of Strategic Management Journal, 19(3), 1-11.
- Sadikin, A., Misra, I., M.S. 2020. Pengantar Manajemen dan Bisnis.Yogyakarta : K-Media.
- Sekaran, U., & Bougie, R. 2020. Research methods for business : A Skill-building approach (8th ed.). Wiley.
- SE Rahayu, F Farid, B Burhanuddin. 2022. Analisis Pengendalian Kuantitas Produksi dengan Menggunakan Metode Just In Time (JIT) pada Usaha Dagang Mastura di Kota Palu. International Journal of Health, Economics, and Social Science (IJHESS).
- Siyoto, S.,& Sodik, M,A. 2020. Dasar Metodologi Penelitian.Yogyakarta : Literasi Media Publishing

- Sullivan, J. 2022. The impact of technology on modern business practices. *Journal of Business Innovation*, 38(4), 112-126. <https://doi.org/10.1016/j.jbusinov.2022.04.002>
- Suyanto 2018. Pengaruh Biaya Sewa dan Modal Kerja Terhadap keberlanjutan Usaha di Sektor Kuliner. Universitas Kristen Satya Wacana. Salatiga.
- Sutrisno. 2020. Manajemen Keuangan: Teori, Konsep, dan Aplikasi. Yogyakarta : Ekonisia.
- Sugiyono. 2020. Metode Penelitian Kuantitatif, kualitatif dan R&D. Bandung : Alfabeta
- Tirole, J., & Rochet, J.-c. 2021. The economics of platforms : A Strategic approach. Princeton University Press.
- Thaler, R. H., & Sunstein, C. R. 2022. Nudge : improving decisions about health, wealth, and happiness, *Journal of Behavioral Economics*, 85(4), 321-345. <https://doi.org/10.1016/j.jbe.2022.07.004>
- Tinsley, C. L. 2020. "Office Hours : Catherine Tinsley Explains Why Social Distancing is So Hard." McDonough School of Business, Georgetown University.
- Wahyuni dan Pertiwi, 2019, Pengaruh Biaya Operasional dan Manajemen Keuangan terhadap Kinerja Keuangan Usaha Kecil dan Menengah, Universitas Sebelas Maret (UNS), Surakarta.