

THE ROLE OF THE CASH RECEIPT AND EXPENDITURE ACCOUNTING SYSTEM IN SUPPORTING INTERNAL CONTROL AT SAVINGS AND LOAN COOPERATIVES

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ABSTRACT

Qualitative descriptive research is used in this study. to understand the function of the accounting system in internal control and the accounting system for cash receipts and disbursements. The type of data used is secondary data from books, company documents, transaction evidence, research journals, and other literature sources which form the basis of the theory of accounting information systems, cash receipts and disbursements cycles, as well as primary data from interviews with direct observation or observation in the field. The results of this study show: 1) The cash receipt accounting system shows that KSP Karya Samaturu Baubau Branch is successful in attracting and managing funds from various sources, and that the strategies applied in sales and fundraising are effective. To ensure the cooperative continues to be on track in meeting its operational and financial objectives, this performance review is essential. 2) The cash expenditure accounting system at Karya Samaturu Saving and Loan Cooperative (KSP) Baubau Branch is classified as good. The cash expenditure accounting system at KSP Karya Samaturu Baubau Branch is designed to support effective financial management by covering various types of operational and administrative costs. 3) The accounting system for cash receipts and disbursements at KSP Karya Samaturu Baubau Branch has a very important role in supporting internal control and maintaining the financial integrity of the cooperative. With accurate records, regular supervision, access control, and clear policies, cooperatives can minimize the risk of fraud and ensure that all transactions are carried out with transparency and accountability. The implementation of an integrated accounting system and good internal controls will improve the efficiency of cash management and support the success of KSP operations.

INTRODUCTION

In today's era of globalization, businesses must be more effective, efficient, and economical in accounting for their operational costs, as this is an important aspect in surviving amidst increasingly fierce competition with other businesses. Accounting systems are important to a business because they can help in planning, controlling, and involving stakeholders in decision-making (Ariani, 2020). One type of company that plays an important role in improving the Indonesian economy is a cooperative. Because cooperatives are run from, by, and for their members, improving welfare on the basis of equal rights and obligations is a top priority for cooperative members. Cooperatives have been seen as an economic pillar that plays an important role in the growth and development of the people's economy (Dewi, 2022).

To facilitate cooperative activities, competent staff and good business management are essential for optimal performance. A cooperative is a business founded on family values that works to improve the welfare of members by encouraging cooperation and active involvement. Membership, money, and the basic ideals of a cooperative are some of the key components of the cooperative system (Mahfod, 2023). Starting with the identification, measurement, and reporting of data regarding the position of financial statements from one period to the next, accounting is a service activity. The purpose of Accounting Standard No. 27, which regulates cooperative accounting, is to form a more sophisticated and expert cooperative. It is expected that cooperatives can operate more effectively with a degree of uniformity in terms of accounting treatment by following cooperative accounting standards in terms of financial reporting and conducting their operations. As stated in its explanation, PSAK No. 27 regulates the financial statements of cooperatives as well as their equity, liabilities, assets, income, and expenses (Liza arianita, 2016).

An approach and process to collect, categorize, condense, and report data about the company's finances and operations is an accounting system. The implementation of accounting systems in cooperatives can minimize operational costs and simplify the number of employees owned. Cooperatives use various accounting systems, including cash receipts and disbursements systems. Cash receipt and disbursement transactions that often occur in cooperatives are managed by this method. Since cash is a free and always available form of payment, it is very important for cooperatives to establish a cash receipts and disbursements system because cash is a volatile asset compared to other assets (Praditya and Utomo, 2022).

One of the most important elements in ensuring business continuity is cash. Cash is also a highly liquid asset that can easily be stolen without much evidence, so its existence and management is very important. To ensure that this asset continues to exist, oversight of cash must be done through an appropriate internal control system. The accounting system for cash receipts and disbursements is a system that deals with cash (Dewi, 2022). A cash receipts accounting system is a document designed to simplify the process of collecting money from cash sales and receivables that are available for use in daily business operations (Maharani et al, 2022). Good practices that comply with established management policies are required for cash receipts and disbursements systems. Misuse, theft, and embezzlement of cash can occur if cash receipts and disbursements are made outside of established protocols. We can conclude that the amount of cash accounts listed in the company's financial statements will be more reliable if the cash receipts and disbursements procedures run by the organization are getting better. In addition, it will be easier to track potential fraud and cash embezzlement when good cash management practices are implemented (Ariani, 2020). Internal control is a supervisory technique that involves general monitoring of the cooperative's operations with respect to the organization, systems, or procedures used to manage the business, as well as the instruments the business uses. An effective accounting system shows the processes that link the many tasks a business performs, ensuring that the control function operates smoothly on its own. While effective control does not guarantee that errors and fraud will never occur in the organization, it will at least keep such incidents within reasonable limits, so that they can be detected and resolved quickly when they occur (Ariani, 2020).

Karya Samaturu Saving and Loan Cooperative of Baubau City was established as a management of cash selling services to the community with additional collateral / collateral authorized on October 5, 1992 through a Decree issued by the Minister of Cooperatives, Small and Medium Enterprises No. 19/KPTS/KWK.21/4.1/X/92 with Legal Entity Number 936/BH/XX. At the beginning of the establishment of the Karya Samaturu Saving and Loan Cooperative center previously had a head office in Kendari city and had more than 100 branches in Southeast Sulawesi. The Karya Samaturu Saving and Loan Cooperative office has 2 units, namely the weekly unit savings and loan cooperative and the monthly unit savings and loan cooperative, the activity in the savings and loan cooperative is to carry out money lending credit transactions and make reports on cash receipts and disbursements that occur in the savings and loan cooperative financial statements. Karya Samaturu Saving and Loan Cooperative is run by the administration department, namely recap as a file checker and completes the file before giving it to the cashier (treasurer) as an intermediary for withdrawing cash transactions in accordance with what is agreed upon. The files used by Karya Samaturu Savings and Loan Cooperative are collateral guarantee forms, customer data, transaction receipts, and receipts. Cash receipt procedures at Karya Samaturu Savings and Loan Cooperative are carried out through cash receipts from credit system billing.

The following are the provisions of the Baubau City Karya Samaturu Saving and Loan Cooperative accounting system for cash receipts and disbursements.

Table 1.Provisions of the Cash Receipt and Expenditure Accounting System

No.	Accounting system aspects	Applicable Conditions
1.	Recording cash receipts	Every receipt must be recorded completely and accurately on the same day the transaction occurs.
2.	Cash expenditure recording	Cash expenditures may only be made with the approval of the authorized management and must be recorded in full
3.	Transaction supporting	All cash receipts and disbursements must be

	documents	supported by valid supporting documents such as receipts, invoices, or proof of transfer.
4.	Document storage	Supporting documents for cash transactions must be properly stored for a minimum of five years in accordance with statutory provisions.

Source: Karya Samaturu Saving and Loan Cooperative (2023)

The provisions in table 1 are part of the accounting system practices designed to ensure that the accounting system runs efficiently and transparently. Accurate recording, appropriate approvals, use of authorized supporting documents, and adequate document retention are key elements in maintaining the integrity and reliability of financial statements. The implementation of these provisions also helps to comply with applicable regulations and minimize the risk of errors and fraud in cash management.

Problems that sometimes occur at Karya Samaturu Savings and Loan Cooperative in Baubau City are the absence of a clear separation of duties between cash recorders, managers, and supervisors causing one person or one department to have full control or the process of recording and managing cash. In addition, internal audits are not routinely conducted and are often only conducted when major problems occur, indicating a lack of a sustainable supervisory system.

The Cash Receipt Accounting Information System in Cash Internal Control is not effective or functioning properly, in accordance with research conducted by Mukaromah (2021) to the Cash Receipt Information System at Ras Mandiri Savings and Loan Cooperative in Blitar, East Java. This is evidenced by the existence of cashiers who perform double duties in the bookkeeping section, deposit slips are not duplicated, numbered sequentially, or used based on officer accountability. Cash receipts - both on credit and in cash - will be more difficult to misuse if internal cash controls and accounting information systems are running well.

Findings from a study by Ingriani (2021) about the Cash Receipt Accounting System at KJKS BMT Mandiri Sejahtera Karangcangkring Gresik East Java shows that Sharia systems and patterns are used by KJKS BMT to operate and serve its banking business. (Simoan Pinjam). Overall, the cash receipt control in place has been efficient and effective as there is no duplication of work. The accounting records and supporting documentation are also successful as they are supported by computer software that prevents errors that could be fatal. If there are adequate internal controls, separation of functions is implemented, and records and documents are maintained in accordance with the protocols of each function, this can prevent irregularities. based on the above context, researchers are eager to conduct a study called "The Role of the Cash Receipt and Expenditure Accounting System in Supporting Internal Control at Savings and Loan Cooperatives".

METHODOLOGY

This research uses a descriptive method with a qualitative research approach, which is research used to investigate, find, describe, and explain the quality or features of social influences that cannot be explained, measured, and described through a qualitative approach. (Liza arianita 2016). Purposive sampling was used in this study to select informants. Sugiyono (2018) states that sampling is the process of selecting the number of samples to be studied by paying attention to certain factors that match the desired criteria. Key informants and auxiliary informants are the two categories of informants used in this study. In this research, the key informants are the manager of KSP Karya Samaturu Baubau Branch and the Treasurer of KSP Karya Samaturu Baubau Branch. Supporting informants in this research are unit supervisor, post supervisor, unit recap, post recap, and PDL of KSP Karya Samaturu Baubau Branch. Data collection techniques in this study include interviews, observations, and documentation; data analysis techniques include interactive analysis models with the process of data collection, data reduction, data presentation, and conclusion drawing; and data sources include primary data which is the result of direct interviews and observations; and secondary data which is data obtained from books, company documents, transaction evidence, research journals, and other literature sources used as a theoretical basis related to accounting information systems, cash receipts and disbursements cycles.

RESULTS & DISCUSSION

Cash Receipt Accounting System

Accounting System for Cash Receipts from Cash Sales

Based on the results of research on cash receipts at the Baubau Branch of Karya Samaturu Savings and Loan Cooperative (KSP), funds received through the cash receipt accounting system function to support cooperative operations and serve the needs of its members. This system includes the receipt of cash and securities that can be used immediately, reflecting activities and transactions that support the smooth running of cooperative activities. This research evaluates the cash receipt accounting system at Karya Samaturu Saving and Loan Cooperative (KSP) Baubau Branch, focusing on three types of deposits received from members: mandatory deposits, principal deposits, and voluntary deposits. Based on an interview with Mrs. Ayu, as the Recap Unit of KSP Karya Samaturu Baubau Branch, there are three types of deposits, among others: Compulsory Deposits: Mandatory deposits are contributions that every new member must pay at the time they join the cooperative. It is a one-time lifetime payment and serves as a condition of membership. The concept of mandatory savings is important as it ensures that each member contributes to the cooperative's authorized capital, which can be used to support the cooperative's future operations and development.

Principal Deposits: Principal Deposits are deposits payable monthly by members at a fixed amount of Rp 50,000. This regular payment demonstrates the ongoing commitment of the members and provides financial stability for the cooperative. It also serves as a source of regular income for the cooperative that can be used for operational activities or business capital.

Voluntary Deposits: Voluntary deposits are additional deposits that members make if they wish to increase their funds in the cooperative. This process involves filling out a form and, in the case of cooperative employees, deduction through salary receipts. Voluntary deposits provide flexibility for members to increase their deposits as needed and desired, and provide an option for the cooperative to obtain additional funds without a fixed obligation from members.

Accounting System for Cash Receipts from Receivables

In the cash receipt system at KSP Karya Samaturu Baubau Branch, the main flow of funds comes from loans submitted by members. The procedures implemented for loan applications ensure that only eligible members can apply for loans. As a member of the cooperative, one must first fill out a loan application form that has been provided. This is then checked and approved by the recap unit before being submitted to the cooperative manager for final approval. Once approval is received, the loan can be collected at the cash section the following month after the cut off date.

These procedures are designed to ensure that the loan process runs smoothly and efficiently. Each step, from filling out the forms to final approval, plays an important role in maintaining accountability and transparency. By seeking approval from the recap unit and the cooperative manager, KSP Karya Samaturu Baubau Branch can ensure that all approved loans meet the established conditions and policies. It also helps in minimizing risks and potential misuse of funds. The implementation of this procedure illustrates the cooperative's efforts to facilitate members in accessing credit while maintaining sound financial management. With a layered approval mechanism in place, KSP Karya Samaturu Baubau Branch is able to manage risk and ensure that loans are granted for the benefit of deserving and eligible members. This structured process supports the financial stability of the cooperative and contributes to long-term operational success.

Based on the research results, the accounting system for cash receipts from receivables at KSP Karya Samaturu Baubau Branch has shown effectiveness through clear submission procedures, transparent recording, and good monitoring, which helps in minimizing bad debts and ensuring member satisfaction. However, there is still room for improvement, especially through technology upgrades, staff training, and strengthening the collection system, so that it is expected to further improve the efficiency and sustainability of the cooperative in the future. Based on cash receipt data for 2023, total receipts reached Rp 3,805,545,000. The monthly data shows a consistent upward trend, with cash receipts increasing every month. The largest increase occurred between August and September, with a difference of IDR 34,320,000, while the smallest increase occurred between January and February, amounting to IDR 2,800,000. These increases indicate continued growth in the cooperative's cash receipts.

The increase in cash receipts from month to month indicates a steady growth in the cooperative's activities. This increase can be attributed to several factors, such as an increase in the number of members, an increase in economic activity, or the result of more effective marketing and sales strategies. Consistent increases from month to month indicate effective management and

responsiveness to member and market needs. Consistent increases in cash receipts support the cooperative's operations and investment plans. The incoming funds can be used to finance various operational activities, pay liabilities, and make strategic investments such as purchasing fixed assets or developing new services. This allows the cooperative to expand its services and improve member satisfaction. An analysis of the largest and smallest increases in cash receipts shows significant variations in the flow of funds. The largest increases between August and September reflect large transactions, such as the settlement of large receivables or new capital deposits. In contrast, the smallest increase between January and February indicates normal fluctuations in cash flow that may be influenced by seasonal factors or changes in activity patterns.

Accounting Information System theory supports the effective management of cash receipts by providing tools for financial recording, reporting, planning, and evaluation. The increase in cash receipts in this study provides an opportunity for performance evaluation and strategic decision-making. With consistent cash receipts, the cooperative has an information system that can accurately process and report this financial data. The Financial Information System ensures that information about the amount of incoming funds is recorded correctly, so that the cooperative can utilize these funds for operational and investment activities.

Implementation of the Cash Receipt and Expenditure Accounting System at PT Jakarta Industrial Estate Pulogadung conducted research in line with this study. The findings of his research show that, overall, the accounting system for cash receipts and disbursements at PT Jakarta Industrial Estate Pulogadung is very good. Payments are verified by submitting payment documents, and before approving the transaction, verification is repeated; if corrections are found, the transaction is returned to the cashier for processing. The increase in cash receipts at KSP Karya Samaturu Baubau Branch consistently reflects good performance in financial management and cooperative activities. This shows that KSP Karya Samaturu Baubau Branch is successful in attracting and managing funds from various sources, and that the strategies applied in sales and fundraising are effective. To ensure the cooperative continues to be on track in meeting its operational and financial objectives, this performance review is essential.

Cash Expenditure Accounting System

The cash expenditure accounting system at KSP Karya Samaturu Baubau Branch is designed to support effective financial management by covering various types of operational and administrative costs. Cash expenditures include the costs of salaries, rent, utilities, stationery, and maintenance and repairs, as well as administrative costs, taxes, and others. For these expenses to be managed properly, the accounting system requires accurate recording and proper reporting. This aims to ensure transparency and accountability in the use of funds, as well as maintaining efficiency in the financial management of the cooperative.

The cash disbursement procedure begins with the submission of a request by an authorized party, where this request must be accompanied by supporting documents such as invoices or receipts. This process is important to ensure that every expenditure is supported by valid evidence and in accordance with the established budget. Once the request is received, the administrative officer conducts checks to ensure the completeness and appropriateness of the documents before proceeding to the approval stage by the finance manager. This process helps prevent errors and misuse of funds. Once the request is approved, cash expenditure is made according to the approved amount and recorded in real-time in the accounting system. Proof of expenditure is then kept on file for reference and for future audit purposes. By following this structured procedure, KSP Karya Samaturu Baubau Branch can ensure that cash expenditure is managed efficiently, and all transactions are recorded correctly, supporting transparency and integrity in the cooperative's financial management.

Cash expenditure data for 2023 shows total expenditure of Rp 1,850,660,000. This expenditure is divided equally throughout the year with different fluctuations each month. December has the highest expenditure of IDR 180,200,000, while January has the lowest expenditure of IDR 110,000,000. The consistent increase in expenditure each month shows a stable pattern in cash expenditure. Data analysis shows that cash expenditure increases consistently every month. The largest increase occurred between March and April, with an increase of Rp 29,000,000. This could reflect the need for significant additional costs in those months, such as annual salary payments or higher maintenance costs. Meanwhile, the smallest increase occurred between May and June, with a difference of only IDR 2,090,000, indicating smaller fluctuations in expenditure and possibly related to stable routine costs.

The pattern of increased cash expenditure can be influenced by several factors, including inflation, increased utility rates, or increased operational costs. For example, an increase in rental fees or salary wages adjusted for new policies could be a major factor affecting monthly expenses. Also, unexpected maintenance and upkeep costs can cause a spike in spending in a given month. Proper recording and reporting in the cash expenditure accounting system is essential to maintain transparency and accountability. Every expense should be recorded in detail to ensure that funds are used efficiently and within budget. Accurate reporting helps in financial evaluation and ensures that every expenditure can be accounted for. A consistent increase in expenses may signal a need to evaluate cost efficiency. The cooperative needs to evaluate whether all expenses are in line with the set budget and whether there is potential for savings. Strict cost control can help reduce wastage and ensure that funds are optimally allocated.

The Theory of Accounting Information Systems (AIS) is a framework that integrates various components and processes to collect, store, and process accounting data, as well as generate useful information for decision-making. The SIA theory emphasizes the importance of accurate transaction recording, cash flow monitoring, and financial data analysis to support internal control and financial transparency. The relationship between the theory of Accounting Information Systems and the research results on cash receipts at KSP Karya Samaturu shows how an effective accounting system contributes to good financial management. With accurate record-keeping, regular monitoring, and in-depth analysis, SIA helps cooperatives manage cash flow efficiently and make data-driven decisions. Variations in cash receipts, whether significant or minor, can be effectively managed and analyzed through the application of solid SIA principles.

A related study conducted by (Hasmi and Andriyani 2024) on "Cash Receipt and Expenditure Accounting System at PT. Prima Unggul Global." The findings indicate that although the accounting system at PT Prima Unggul Global for cash receipts and expenditures is generally good, there are still some areas that are considered inadequate. Based on the discussion regarding the cash receipt and cash expenditure accounting system at the Koperasi Simpan Pinjam (KSP) Karya Samaturu Baubau Branch, as can be seen, the cash receipt and cash expenditure accounting system at KSP Karya Samaturu Baubau Branch is considered good.

The Role of the Cash Receipts and Disbursements Accounting System in Supporting Internal Control

The cash receipt and disbursement accounting system at the Koperasi Simpan Pinjam (KSP) Karya Samaturu Baubau Branch plays a vital role in the cooperative's financial management. This system not only ensures accurate recording of all cash transactions but also supports efficient internal control. The implementation of a good accounting system allows cooperatives to minimize the risk of fraud and errors that can harm the organization. With clear and structured procedures, the accounting system helps maintain financial integrity and ensures that all transactions are recorded accurately.

The results of the interview with Mr. Alfiani, S.M., the Treasurer of KSP Karya Samaturu, emphasized that systematic recording of every transaction, both member deposit receipts and operational expenditures, is the foundation of effective internal control. With a good accounting system, the cooperative can ensure that all transaction data is accurate. This allows for early identification of potential errors or fraud, which can harm the cooperative's finances. The statement made by Mr. Djoko Purnomo A, as the Supervisor of the KSP Karya Samaturu Unit Baubau Branch, further emphasizes the importance of the cash receipt and expenditure accounting system in monitoring cash flow. Accurate recording facilitates the supervision of each transaction and helps in detecting discrepancies. Strict monitoring not only prevents mistakes but also increases transparency, which in turn strengthens members' trust in the cooperative management. Mr. La Ode Hardjiana, S.Pd, as the Supervisor of the KSP Karya Samaturu Post, also added that a good accounting system allows for real-time monitoring of income and expenses. This not only reduces the risk of errors but also speeds up the decision-making process. With effective monitoring, the cooperative can quickly respond to emerging financial issues and maintain financial stability. Recording cash transactions is one of the key elements in an effective accounting system. At KSP Karya Samaturu, member deposit receipts are recorded in the cash book, while operational expenditures are recorded in the expenditure journal. This practice ensures that every transaction, both receipts and expenditures, is recorded accurately and completely. With a good recording system, the cooperative can present clear and reliable financial reports.

Cash supervision is a crucial step to detect discrepancies and prevent fraud. At KSP Karya Samaturu, supervision is conducted through monthly cash reconciliations and periodic cash audits. Periodic audits ensure that all transactions are carried out in accordance with relevant policies and procedures, while cash reconciliations between the cash book and bank balance help identify and resolve potential discrepancies. These steps are important to maintain transparency and accuracy in cash management. To reduce the risk of theft or misuse, the cash disbursement accounting system implements strict access controls. Only the treasurer has access to manage the cash, and users of the accounting system must have the appropriate access rights. This access control ensures that only authorized individuals can conduct financial transactions or access sensitive data, thereby minimizing the potential for misuse.

Every financial transaction requires appropriate authorization before being processed. At KSP Karya Samaturu, withdrawal transactions must be approved by the cooperative management, and the acceptance of deposits must comply with the established regulations. This authorization aims to ensure that all transactions are legitimate and accurate, and to prevent expenditures that do not align with the cooperative's budget or policies. Neat recording and documentation are integral parts of a good accounting system. KSP Karya Samaturu stores invoices, expenditure receipts, and proof of deposit and loan receipts well. Complete documentation supports accountability and facilitates the audit process. By keeping all transaction evidence, the cooperative can easily verify the accuracy of financial records and demonstrate compliance with accounting policies.

Bank reconciliation is an important process to ensure the alignment between internal cash records and bank statements. At KSP Karya Samaturu, reconciliation is carried out by comparing the bank statement with the monthly cash book. This process helps in identifying errors or discrepancies in cash records and ensures that all transactions are recorded correctly. Resolving discrepancies found during reconciliation is also important to maintain the integrity of financial data. The preparation of periodic financial statements is an important part of an effective accounting system. KSP Karya Samaturu prepares monthly profit and loss statements and balance sheets, as well as cash reports for board meetings. This financial report provides a clear picture of the cooperative's financial health and aids in performance assessment. With timely and accurate reports, management can make better financial decisions.

Internal supervision ensures that all accounting procedures are carried out correctly and effectively. At KSP Karya Samaturu, routine internal audits and procedure reviews are conducted to examine compliance with accounting policies and procedures. This supervision helps identify and address any issues or discrepancies that may arise, as well as ensure that the accounting system functions properly. Clear policies and procedures regarding cash management are the foundation of a good accounting system. KSP Karya Samaturu formulates and implements policies and procedures related to cash receipts and disbursements. These procedures must be followed by all members to ensure compliance and good control. With clear policies in place, the cooperative can ensure that all transactions are managed in a consistent and controlled manner.

In the research results on KSP Karya Samaturu Branch Baubau, the cash receipt and expenditure accounting system not only functions as a recording tool but also as a vital internal control mechanism. Accurate record-keeping and regular monitoring are key strategies to minimize the risk of errors and fraud, as well as to build member trust. Thus, the cooperative can operate more efficiently and transparently, which ultimately supports the common goal of improving the welfare of its members. The theory of accounting information systems explains how an effective and integrated information system can support financial management and internal control within an organization. The research findings on the role of the cash receipt and expenditure accounting system at KSP Karya Samaturu Baubau Branch can be linked to the theory of accounting information systems through aspects of accurate recording, routine supervision, access control, clear policies and procedures, cash management efficiency, accounting system integrity, and internal control.

Research conducted in parallel by Ariani (2020) mengenai "PDAM Tirtanadi Medan Kota Branch, North Sumatra: The Role of the Cash Receipt and Disbursement Accounting System in Supporting Internal Cash Control." Research findings indicate that although the cash receipt and disbursement accounting system at PDAM Tirtanadi Medan Kota Branch is considered good, there are still issues within the system, namely the overlap of functions between cash and accounting functions. This will reduce the accuracy of record-keeping and create the potential for financial theft that will harm the company. In addition, this will make the supporting internal controls less effective.

The cash receipt and expenditure accounting system at KSP Karya Samaturu Baubau Branch plays a very important role in supporting internal control and maintaining the financial integrity of the cooperative. With accurate record-keeping, routine supervision, access control, and clear policies, cooperatives can minimize the risk of fraud and ensure that all transactions are conducted with transparency and accountability. The implementation of an integrated accounting system and good internal controls will enhance cash management efficiency and support the operational success of KSP.

CONCLUSION

Researchers can draw conclusions based on the overall debate and research findings: 1) The cash receipt accounting system shows that KSP Karya Samaturu Baubau Branch has been successful in attracting and managing funds from various sources, and that the strategies implemented in sales and fundraising are effective. To ensure that the cooperative remains on the right track in achieving its operational and financial goals, this performance review is very important; 2) The cash disbursement accounting system at the Koperasi Simpan Pinjam (KSP) Karya Samaturu Baubau Branch is already classified as good. The cash disbursement accounting system at the KSP Karya Samaturu Baubau Branch is designed to support effective financial management by covering various types of operational and administrative costs. Cash disbursements include salary costs, rent, utilities, office supplies, as well as maintenance and repairs, and administrative costs, taxes, and others. In order for these expenditures to be managed well, the accounting system requires accurate recording and precise reporting; 3) The cash receipt and expenditure accounting system at KSP Karya Samaturu Baubau Branch plays a very important role in supporting internal control and maintaining the financial integrity of the cooperative. With accurate record-keeping, routine supervision, access control, and clear policies, cooperatives can minimize the risk of fraud and ensure that all transactions are conducted with transparency and accountability. The implementation of an integrated accounting system and good internal controls will enhance cash management efficiency and support the operational success of KSP. Based on the research findings and data analysis, the following are the limitations of the study: 1) This study is limited by the availability of relevant and complete data regarding the cash receipt and disbursement accounting system; 2) The interpretation of data from interviews or responses given by respondents is considered socially more acceptable than it actually is.

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