

## ANALYSIS OF THE ACCOUNTING INFORMATION SYSTEM OF CASH RECEIPTS AND EXPENDITURES IN IMPROVING INTERNAL CONTROL AT THE KS PPS BMT NUSA UMMAT SEJAHTERA CILEUNYI BRANCH OFFICE

**<sup>1</sup>Rinda Andayani, <sup>2</sup>Lina Yulianti, <sup>3</sup>Ridwan Effendi**

<sup>1,2,3</sup>*UIN Sunan Gunung Djati Bandung, Indonesia*

Email: [rindaandayani11@gmail.com](mailto:rindaandayani11@gmail.com) [lina.yulianti@uinsgd.ac.id](mailto:lina.yulianti@uinsgd.ac.id) [ridwan.effendi34@gmail.com](mailto:ridwan.effendi34@gmail.com)

### *Abstract*

In the era of digital transformation, Islamic financial institutions are required to have reliable financial management systems to face increasing competition and the complexity of financial transactions. One of the essential elements is the Accounting Information System (AIS), which plays a role in accurately recording, processing, and reporting financial transactions. This study aims to analyze the implementation of AIS in cash management and its contribution to strengthening internal control at KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch. This research employs a descriptive method with a qualitative approach. Data were obtained through interviews, observations, and documentation. The results show that KSPPS BMT has implemented an online-based AIS using IBSS and Branchless software, which includes key components such as hardware, software, brainware, databases, procedures, and communication networks. This system supports accountability and efficiency in financial recording in accordance with Sharia principles. However, the implementation is not yet optimal due to challenges such as system disruptions, limited technology, and continued use of manual records. Internal control is also not fully effective due to a lack of professional staff, an informal organizational structure, and unclear task separation. Nevertheless, the presence of AIS has proven beneficial in monitoring transactions, improving the reliability of financial reports, and supporting audits and decision-making processes. Therefore, strengthening technological infrastructure and enhancing human resource competencies are key to optimizing AIS implementation in the future.

**Keywords:** *Accounting Information System, Cash Receipts and Disbursements, Internal Control, KSPPS BMT*

### **Abstrak**

Di era transformasi digital, lembaga keuangan syariah dituntut memiliki sistem pengelolaan keuangan yang andal untuk menghadapi persaingan dan kompleksitas transaksi keuangan. Salah satu elemen penting adalah Sistem Informasi Akuntansi (SIA), yang berperan dalam mencatat, mengolah, dan melaporkan transaksi keuangan secara akurat. Penelitian ini bertujuan menganalisis penerapan SIA dalam pengelolaan kas serta kontribusinya terhadap penguatan pengendalian internal di KSPPS BMT Nusa Ummat Sejahtera KC Cileunyi. Penelitian ini menggunakan metode deskriptif dengan pendekatan kualitatif. Data diperoleh melalui wawancara, observasi, dan dokumentasi. Hasil penelitian menunjukkan bahwa KSPPS BMT telah menerapkan SIA berbasis online menggunakan software IBSS dan Branchless, dengan mencakup komponen utama seperti perangkat keras, lunak, brainware, basis data, prosedur, serta jaringan komunikasi. Sistem ini mendukung akuntabilitas dan efisiensi pencatatan keuangan sesuai prinsip syariah. Namun, implementasi belum optimal karena masih ada kendala seperti gangguan sistem, keterbatasan teknologi, dan pencatatan manual yang masih digunakan. Pengendalian internal juga belum maksimal akibat kurangnya tenaga profesional, struktur organisasi yang belum formal, serta belum jelasnya pemisahan tugas. Meski demikian, keberadaan SIA terbukti membantu pengawasan transaksi, meningkatkan keandalan laporan keuangan, serta mendukung audit dan pengambilan keputusan. Oleh

karena itu, penguatan infrastruktur teknologi dan peningkatan kompetensi SDM menjadi kunci optimalisasi SIA ke depan.

**Kata Kunci:** Sistem Informasi Akuntansi, Penerimaan dan Pengeluaran Kas, Pengendalian Internal, KSPPS BMT

## INTRODUCTION

In the current era of technological transformation, the world of modern economy and business faces increasingly fierce competition and ever-growing complexity in financial activities. This situation requires every organization, including Islamic financial institutions, to have a reliable financial management system that can meet the challenges of the times. The development of information technology not only accelerates changes but also alters the way organizations manage their financial resources. Processes such as recording, data processing, and analysis of financial transactions are now heavily reliant on information system-based technology. In this context, Accounting Information Systems (AIS) serve as the primary medium for obtaining information, conducting analysis, making decisions, and as a tool for accountability regarding the policies implemented by upper management to middle managers and operational employees (Marina, Wahjono, Sya'ban, & Suarni, 2019).

AIS in institutions such as KSPPS BMT not only supports financial recording and reporting but also must adhere to sharia principles that prioritize justice and transparency (Marina, Wahjono, Sya'ban, & Suarni, 2019). The integration of this system is necessary for efficient business processes and for financial information to be accessed quickly and accurately. Cash management, as a key component of receipts and expenditures, becomes the main focus of financial control (Dita & Haryati, 2021). Effective cash management supports the sustainability of the institution while also enhancing the welfare of community members.

Internal control according to COSO is a process performed by management and staff to ensure the achievement of objectives and risk management (Diana & Setiawati, 2011). An effective control system minimizes the risk of asset loss and fraud through control activities and segregation of duties. Strong internal controls also enhance stakeholder confidence, including management, auditors, and members (Manu, 2023).

Previous studies have shown that the implementation of System of Internal Control in several institutions has not been optimal. (Carolina et al., 2021) found that the cash receipt and expenditure SIA was not perfectly integrated, causing reports to still be processed manually. (Dinda kama Dita, 2021) added that cash internal control remains weak due to a lack of functional segregation and inadequate organizational structure. This condition hampers transparency and the accuracy of financial reporting.

This phenomenon also occurs at KSPPS BMT Nusa Ummat Sejahtera KC Cileunyi, which is facing issues with the use of an accounting information system for cash receipts and disbursements that are not yet integrated, and manual recording using Microsoft Excel. Additionally, weak internal controls due to a lack of functional separation and limited human resources reduce the effectiveness of financial governance. Transparency of information to members and the public is also still lacking. Therefore, improving the AIS and strengthening internal controls are primary needs to enhance financial governance in the KSPPS BMT. A good integration of accounting information systems will help minimize the risk of errors and fraud, as well as strengthen the trust of members and institutional partners. Implementing strict internal

controls ensures that cash receipts and disbursements processes are carried out in accordance with procedures and Sharia principles.

This phenomenon also occurs at KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch Office, which is facing issues with the use of an accounting information system for cash receipts and disbursements that are not yet integrated, and manual recording using Microsoft Excel. Additionally, weak internal controls due to a lack of functional separation and limited human resources reduce the effectiveness of financial governance. Transparency of information to members and the public is also still lacking. Therefore, improving the AIS and strengthening internal controls are primary needs to enhance financial governance in the KSPPS BMT. A good integration of accounting information systems will help minimize the risk of errors and fraud, as well as strengthen the trust of members and institutional partners. Implementing strict internal controls ensures that cash receipts and disbursements processes are carried out in accordance with procedures and Sharia principles.

## **METHODOLOGY**

This research uses descriptive methods with a qualitative approach to analyze the Accounting Information System and internal control at KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch Office. The descriptive method was chosen because it can systematically and factually describe phenomena (Sahir, 2021). Meanwhile, the qualitative approach is used to understand phenomena based on experiences and subjective perspectives of the research (Fiantika, et al., 2022).. Qualitative data refers to data that is in the form of words, not numbers (Agung & Yuesti, 2017). Primary data is collected directly from the main source through interviews with leaders and administrative staff to obtain in-depth information regarding the topic to be researched (Amane, 2020), as well as direct observations at the research location, and secondary data in the form of relevant historical documents (Rahman, et al., 2022). Data collection techniques include participatory observation, in-depth interviews, and documentation that provide useful information for the research process . This enables researchers to obtain contextual and in-depth information related to accounting information system practices in the processes of cash inflow and outflow using the system.

## **RESULT AND DISCUSSION**

### **Analysis of the Implementation of Cash Receipt Accounting Information System at KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch Office**

The cash receipt process has been carried out in a systematic and documented manner through an online-based accounting information system. The cash receipt recording is performed by the admin section using the IBSS (Integrated Islamic Micro-Banking System) application, while the marketing section uses the Branchless application to reach customers in the field. Each receipt transaction, whether from savings deposits, financing installments, or other cash inflows, is recorded in the system in real-time.

KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch Office receives cash income from various sources that can support operations and service development for members. The main sources of cash income include funds from the central office, funds from members, and funds from Wadiah Savings or Deposits, Sharia Deposits, Installment Payments, and Financing from

Members who have received Sharia Loans.

The process of receiving cash through a wadiah contract at the KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch is a deposit entrusted by members to KSPPS BMT Nusa Ummat Sejahtera Cileunyi, where KSPPS BMT Nusa Ummat Sejahtera Cileunyi manages these funds without the obligation to provide returns to the depositors. Additionally, these deposits must be returnable at any time upon request by the members. The process of receiving cash from the wadiah deposit using IBSS software includes several steps, as follows:

1. The admin logs into the IBSS software using username and password.
2. Click on the user menu, select savings-transactions, then choose the branch's own savings account transaction, select the member's account number, enter the deposit amount, and click save.
3. Enter data into the general journal by clicking the user menu, selecting accounting-reports, then typing in the reference section as AO cash settlement (marketing), entering the teller cash account name, entering the deposit amount into the debit column, and entering the AO cash (marketing) amount into the credit column, then click save. The recording in the cash receipt journal for the wadiah is as follows.

TRANSACTION JOURNALPeriod  
 Date xx Month xx to Month xx Year xx

Date	Estimated Name	Debit	credit
XXX	Cash Teller Wadiah Saving	xxx	xxx
TOTAL			

4. After the data is entered into the general journal, the information or data will be immediately available in the ledger. To view it, click the user menu, select accounting-reports, then choose the ledger report. Afterwards, the ledger report will appear. The ledger is as follows.

BIG BOOK

Starting From xx to date xx Year xx

Account Code: xxx

Estimate name: Cash Teller

Date	Description	Debit	Credit
	Initial Balance		
	Mutation	XXX	
Mutation Total		XXX	

Account Code: xxx

Estimate name: Wadiah Saving

Date	Description	Debit	Credit
	Initial Balance		
	Mutation	XXX	
Mutation Total		XXX	

5. Next, a cash flow report is created using Microsoft Excel following the format provided by the head office. The data entered must match what is available in the IBSS software.

6. The completed report is submitted to the head office via email.

With the use of this information system, the process of recording cash receipts through the wadiah agreement will become more systematic, accurate, and in accordance with applicable Islamic accounting principles.

### **Analysis of the Implementation of Accounting Information Systems for Cash Expenditures at KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch Office**

The cash disbursement accounting information system at KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch has been implemented using IBSS software managed by the institution's admin. The cash disbursement procedure is carried out through several stages, starting from the submission by the branch admin, then verification by the central admin before the disbursement transaction is approved and executed. This procedure demonstrates that the system has implemented a strict and tiered internal control mechanism. The application of this system reflects what is described by (Kemba et al., 2024), that the cash disbursement accounting information system is designed to record, manage, and report every cash disbursement transaction.

Cash expenditure at the KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch is used for various purposes to support operational smoothness and maintain the sustainability of financial services for members. Cash expenditure is used for disbursing financing to members based on Sharia principles. Additionally, the funds are also used for operational needs of KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch, such as employee salary payments, electricity costs, internet, and office rent.

Some of the funds are also used for profit-sharing payments to members who have deposits based on mudharabah. In this mudharabah agreement, members who deposit funds act as shahibul maal (capital owner), while KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch Office acts as mudharib (fund manager).

The steps for disbursing cash for murabahah financing at KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch Office are as follows, using the IBSS software:

1. The admin logs into the IBSS software using the username and password.
2. Click on the user menu, select deposit transactions, choose the branch's own account deposit transaction. In the transaction code, select code 200-cash withdrawal from the branch's own account. Select the member's name who will make the disbursement, enter the amount to be disbursed, then click withdraw, and click exit.
3. Log back into the user menu, select accounting-reports, choose the general ledger report. In the transaction code, select 110-Cileunyi Kab.Bandung, then select the cash menu and date, after which the ledger will appear and the disbursement will be recorded in the credit column.

The journal of expenditures will automatically appear in the transaction journal. The journals and reports for murabahah disbursements are as follows.

TRANSACTION JOURNAL  
Period  
Date xx Month xx to Month xx Year xx

Date	Estimated Name	Debit	credit
XXX	Murabahah Financing Cash Teller	xxx	xxx



TOTAL		
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BIG BOOK

Starting From xx to date xx Year xx

Account Code: xxx

Estimate name: Murabahah Financing

Date	Description	Debit	Credit
	Initial Balance		
	Mutation	XXX	
Mutation Total		XXX	

Account Code: xxx

Estimate name: Cash Teller

Date	Description	Debit	Credit
	Initial Balance		
	Mutation	XXX	
Mutation Total		XXX	

With the existence of procedures and the use of this accounting information system, the cash disbursement process for murabahah financing can be well-documented, minimizing recording errors, and ensuring transparency and accountability in accordance with Sharia principles.

### **Analysis of the Implementation of Internal Control at KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch Office**

The Control Environment at KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch Office demonstrates a commitment to honesty, responsibility, and professionalism, especially in transaction recording and member service. However, challenges arise regarding the commitment to human resource competency. Currently, the institution is facing obstacles due to the lack of a reliable accounting staff and a workforce that is mostly comprised of high school/vocational school graduates, who may have limitations in terms of skills and knowledge in the Islamic finance system. In addition, this institution also faces challenges related to the organizational structure that is not officially documented by the branch office.

Control activities, in the separation of tasks, still have overlaps such as administration (admin), where staff assigned as admins also serve as tellers. The marketing team is also experiencing a shortage of manpower. Currently, there are only two people working in marketing, both directly to members and via social media. However, for the verification procedures of KSPPS BMT Nusa Ummat Sejahtera Cileunyi branch, strict verification stages have been implemented; this verification is carried out by the admin and the head office. Before funds can be disbursed, it must go through processes such as checking document completeness, data validation, and approval from the head office.

Risk assessment, in the internal risk evaluation of KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch, conducts internal audits every three months carried out by the central office. The main focus of this audit is to identify potential human errors in financial record-keeping, as

well as to review whether there are any indications of fraud or discrepancies in financial reports. However, the external risk evaluation reveals a lack of digital promotion after one of the marketing personnel left, resulting in inactive promotional activities on social media, which has become an additional obstacle.

In terms of information and communication, there is a reliable information system that has been implemented by KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch Office through an online-based information system using IBSS and Branchless software to support various operational processes. However, the limitation of hardware such as slow laptops has also become an obstacle that makes users face difficulties in running the applications needed for their tasks. Additionally, both internal and external communication have also emerged as major challenges in internal control. Internal communication issues such as miscommunication between the central office and branches often occur, especially in the interpretation of financing policies and cash management. Furthermore, external communication challenges such as obstacles in recruiting new members arise because promotional activities through social media are not carried out due to a lack of manpower in marketing.

Monitoring, in monitoring there is regular monitoring and internal audits. Monitoring by the center is conducted periodically through the IBSS Software, which allows the center to view and correct transactions performed at the branches. Additionally, internal audits are conducted every three months to assess branch compliance with operational procedures and to identify potential risks or errors in financial recording.

### **The Role of Cash Receipts and Expenditures Accounting Information System in Internal Control at KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch Office**

The Accounting Information System plays a crucial role in recording various types of cash receipts sourced from central funds, member deposits, sharia deposits, and financing installments. This receipt process is carried out systematically and documented through IBSS software. Cash expenditures at KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch Office are also processed through IBSS software, particularly for sharia financing processes such as murabahah. Each cash expenditure goes through a strict verification procedure, starting from document collection, system input, to fund disbursement to members' accounts.

Accounting information systems play a crucial role in supporting the smooth process of cash inflow and outflow at KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch Office. This system is responsible for accurately recording transactions, facilitating the verification process, and speeding up the delivery of reports to the head office. Additionally, the system also facilitates the monitoring of internal audits related to internal control. However, challenges such as limited hardware and role overlap continue to be obstacles in maximizing the functionality of the system.

The separation between cash receipts and cash expenditures in the implementation of accounting information systems indicates that both play a significant role in enhancing internal control. Cash receipts emphasize the accuracy of recording and the speed of reporting, while cash expenditures focus on verification, approval, and budget efficiency. However, the use of Microsoft Excel in cash flow reports for receipts and expenditures remains a challenge, considering the potential for recording errors, data manipulation, and human errors that can

occur. To improve overall effectiveness, improvements are needed in human resources aspects, task division, and technological infrastructure.

## CONCLUSION

KSPPS BMT Nusa Ummat Sejahtera Cileunyi Branch Office has implemented an online cash receipt accounting information system using IBSS and Branchless software, which ensures high transparency and accountability in accordance with sharia principles, as well as strengthening oversight and member trust through honest and traceable record-keeping.

The cash expenditure accounting information system is also effectively and efficiently implemented through IBSS software with strict internal controls, tiered verification, and complete documentation, especially in murabaha financing.

Although the internal control is considered quite good, it is not yet optimal due to challenges such as a shortage of competent accounting staff, an unformalized organizational structure, a lack of clear segregation of duties, and miscommunication with the headquarters, in addition to manual reporting whose follow-up still needs to be strengthened.

Overall, the accounting information system for cash receipts and expenditures has played an important role in improving internal control through support from human resources, hardware and software, procedures, databases, and communication networks, although its effectiveness is still hindered by the use of Excel, limitations in technology infrastructure, and task duplication by the admin.

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