



ANALYSIS OF THE APPLICATION OF ACCOUNTING INFORMATION SYSTEMS FOR CASH RECEIPTS AND DISBURSEMENTS AT PT PEGADAIAN SUNGGAL FIELD BRANCH

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ARTICLE INFO	ABSTRACT
Date received : 28 Oct 2022 Revision date : 19 Nov 2022 Date received : 25 Nov 2022	<i>This study entitled "Analysis of the Application of Accounting Information Systems to Cash Receipts and Expenditures at PT. Pegadaian Medan Sunggal Branch. This study aims to analyze the application of the cash receipts and disbursements accounting information system by PT. Pegadaian Medan Sunggal Branch and prove whether the accounting information system for cash receipts and disbursements is free from human error. The research on the application of the cash receipts and disbursements accounting information system was carried out using descriptive research methods. Data collection techniques in this study were in the form of observation, interviews, and documentation, the data used were primary data and secondary data. The results of the research that has been done that the application of the accounting information system at the company is quite good in recording cash receipts and disbursements transactions, where this recording system has been carried out systematically on a computer. However, this accounting information system is not free from human error. It is recommended that the application of the accounting information system in the company is carried out better so that it is free from human error.</i>
Keywords: <i>Accounting Information Systems, Cash Receipts and Disbursements, Human Error</i>	

INTRODUCTION

Currently, economic growth and advances in the world of information technology in the era of globalization are now growing so rapidly and continuing to increase. This situation can be applied by every company in Indonesia to carry out company activities. So that companies in Indonesia can compete in implementing good accounting information system rules and can achieve company goals. Companies need information to determine the strategy to be used in the company.

The level of importance of information in the company is very important, of course, to improve the company's system in line with the times and technology. The information needed by the company must be correct, thorough and of quality that can help company management when making conclusions, especially regarding the company's financial statements. In implementing an accounting information system in each company, it can provide protection to the company regarding the presentation and reporting of financial statement information.

Accounting information system is a system used to collect, process and report data related to financial transactions (Mulyadi, 2016). In the process of accounting information systems, it must collect, enter, process, store, and report data and information of interest from an accounting point of view, which is indispensable in making decisions that become input for company managers, namely the accounting information system implemented must be in line with the company's internal control structure.

The process of cash receipts and disbursements is part of several accounting information systems. In the accounting information system, cash receipts and disbursements design policies in cash management. The cash receipts accounting system is a cash flow process that occurs in the company continuously as long



as the company operates. The cash flow consists of cash inflows and cash outflows. The cash receipts accounting system is a record that is made to carry out activities to receive money and cash sales or from receivables that are ready and free to use for general company activities.

PT Pegadaian is a company engaged in pawn credit services. This company provides loan services to the public on the condition that the customer can provide collateral for the customer's loan with a low capital rental. Because there are many customers who make transactions at PT Pegadaian, the company has a high service income and causes errors and mistakes in financial recording including in terms of cash receipts and disbursements by employees of PT Pegadaian Medan Sunggal Branch.

The accounting information system of PT Pegadaian Medan Sunggal Branch has been running well and optimally. The system implemented is also neater, faster, and more accurate, because the system directly processes all business and transaction data, including cash receipts and disbursements. However, in implementing this system there are still several problems that occur at PT Pegadaian Medan Sunggal Branch, namely the unintentional human error of its human resources. Human error is a person's failure to do a job that does not meet the ultimate goal achieved.

The error occurred due to a lack of understanding and ability in the use of accounting information systems, this can be seen because there are still frequent cash differences between the company's cash receipts and disbursements. This cash difference is due to cashier errors in inputting nominal transactions in the Pegadaian system such as inputting the number of nominal fractions of large and small money at the time of closing the cashier's cash and an error when giving large and small nominal change when making transactions with customers. If this cash difference continues to occur, it can result in a decrease in the effectiveness of transactions in Pegadaians. Based on the theory used, the actions and understanding of information technology users (Rangkuty, et.al., 2020) will affect attitudes, beliefs, desires, and user behavior relationships in the acceptance of information technology.

The use of accounting information systems at PT Pegadaian is called PASSION (Pegadaian Applications Support System Integrated Online) This system is one of the online application software that can support all processes and all kinds of business activity transactions at PT Pegadaian. This PASSION application began to be implemented in 2014 simultaneously in Indonesia. The PASSION (Pegadaian Applications Support System Integrated Online) system is used for the use of IT (Information Technology) applications in Pegadaian business activities this will make the process in it easy.

The PASSION (Pegadaian Application Support System Integrated Online) application can also make it easier for each employee to take appropriate action based on the belief that individual behavior and understanding determine individual attitudes and behavior so that there are no mistakes in doing work. The company can also implement an internal control system to control employee tasks, especially those related to transactions with customers or consumers. The implementation of this internal control system must be in line with the implementation of the company's accounting information system so that the company's objectives can be achieved. Thus a procedure that runs effectively and efficiently will be created.

METHOD

The research method used in this research is descriptive research method with a qualitative approach, which contains information that already exists and there is a relationship between the events being studied at PT Pegadaian Medan Sunggal Branch. The research was conducted at the Medan Sunggal Branch Pegadaian Office Jalan. Kasuari No.51, Sei Sikambing B, Medan Sunggal, North Sumatra, Postal Code 20128. This research began in September 2021 until completion.

The type of data used in this research is qualitative data. Qualitative data for this research is the result of direct interviews conducted with branch leaders, employees of the company's collateral section and the cashier section at PT Pegadaian Medan Sunggal Branch regarding the procedures and policies of PT Pegadaian Medan Sunggal Branch.

This research uses primary data sources obtained by conducting documentation and interviews with employees who work at PT Pegadaian Medan Sunggal Branch, as well as secondary data derived from the object of research information sources in the form of financial reports on the cash inflow and cash outflow cycle, journal references, books, previous research and so on.

In accordance with the research method, the data analysis technique used in this research is to use qualitative descriptive analysis techniques that process the research data by triangulation. According to (L. J. Moleong., 2012) Data triangulation is a data validity checking technique that utilizes something else from outside the data for the purpose of checking or comparing the data.

The triangulation techniques used in this research are method triangulation and source triangulation. Triangulation of methods in this study is to observe the research site, conduct interviews with branch leaders, cashier employees and company collateral managers, and conduct documentation by collecting



data on the accounting information system for cash receipts and disbursements at PT Pegadaian Medan Sunggal Branch. Meanwhile, source triangulation is by looking for the truth of data from more than one person in checking the truth of the data or information obtained.

RESULT AND DISCUSSION

Based on the results of observations of the accounting information system for cash receipts and disbursements at PT Pegadaian Medan Sunggal Branch using the PASSION application (Pegadaian Application Support System Integrated Online). This application is usually used in conducting transaction activities with customers and recording all cash receipts and disbursements of PT Pegadaian Medan Sunggal Branch.

The accounting information system implemented at PT Pegadaian Medan Sunggal Branch is well reliable. The performance of this system is also optimal. This can be seen from the company's daily activities in serving and conducting transactions with customers. This accounting information system only has obstacles when there is a maintenance network disruption (offline) on the system so that it can delay work and can interfere with transaction activities with customers.

This accounting information system already has a reliable system but the system is not free from human error which still often occurs at PT Pegadaian Medan Sunggal Branch and other companies. Every company human error that occurs is different and is done both intentionally and unintentionally which is triggered by several factors. The following human error that occurred at PT Pegadaian Medan Sunggal Branch was an error in entering the nominal transaction on the PASSION system (Pegadaian Application Support System Integrated Online).

Errors in inputting transaction amounts in the PASSION (Pegadaian Application Support System Integrated Online) system, this of course must be a concern for the company in improving employee performance in implementing and running the company's accounting information system in accordance with the SOP (Company Operational Standards) set by the company.

Based on the results of observations, the accounting information system implemented at PT Pegadaian Medan Sunggal Branch can be relied upon properly. This can be seen from the company's daily activities in serving and conducting transactions with customers. This accounting information system only has obstacles when there is a maintenance network disruption (offline) on the system so that it can delay work and can interfere with transaction activities with customers.

This accounting information system already has a reliable system but the system is not free from human error which still often occurs at PT Pegadaian Medan Sunggal Branch and other companies. Every company human error that occurs is different and is done both intentionally and unintentionally which is triggered by several factors. The following human error that occurred at PT Pegadaian Medan Sunggal Branch was an error in entering the nominal transaction on the PASSION system (Pegadaian Application Support System Integrated Online).

Errors in inputting transaction amounts in the PASSION (Pegadaian Application Support System Integrated Online) system, this is certainly a concern for the company in improving employee performance in implementing and running the company's accounting information system in accordance with the SOP (Company Operational Standards) set by the company.

The performance of the accounting information system for cash receipts and disbursements at PT Pegadaian Medan Sunggal Branch has been implemented properly and the system used has been running optimally in the company's daily activities, especially in terms of serving transactions with customers. The performance of the system in recording accounting information systems for cash receipts and disbursements has also been computerized or systemized which is directly connected to the North Sumatra Pegadaian regional office and the Pegadaian head office in Jakarta.

Based on the results of the study, it is known that the accounting information system for cash receipts and disbursements implemented in PT Pegadaian Medan Sunggal Branch is the PASSION system (Pegadaian Application Support System Integrated Online). This system already has a good and optimal accounting information system performance. This system can detect errors made by users in recording, presenting and reporting financial transactions. This PASSION system can be relied on and used by companies in business activities and daily financial transactions.

According to research (Sari, 2014) the better the performance of the accounting information system in cash receipts and disbursements carried out by the company, the more reliable the amount of cash accounts reported in the company's financial statements in addition, the level of cash fraud and embezzlement will be easily traced. Moreover, the problem of cash receipts and disbursements, where cash is the most vulnerable problem and the highest risk of loss.



This is the same as what happened at PT Pegadaian Medan Sunggal Branch, the occurrence of human error in cash differences caused by employees making mistakes when making transactions with customers. This error occurs due to lack of focus and lack of understanding in calculating rupiah bills when inputting the total nominal money transactions per day on the system. So that the performance of the accounting information system can detect errors that occur.

The accounting information system for cash receipts and disbursements at PT Pegadaian Medan Sunggal Branch has been implemented properly and the system used can be relied on in the company's daily activities, especially in terms of serving transactions with customers. The accounting recording of the accounting information system for cash receipts and disbursements has been carried out in a computerized / system that is directly connected to the North Sumatra Pegadaian regional office and the Pegadaian head office in Jakarta.

Based on the results of the study, it is known that the accounting information system for cash receipts and disbursements of PT Pegadaian Medan Sunggal Branch is not free from human error. This can be seen that at PT Pegadaian Medan Sunggal Branch there are still frequent cash discrepancies when making transactions with customers. Cash discrepancies that occur due to cashier errors in inputting the number of bills in the system at the time of closing the cashier and errors in giving large and small nominal change when customers make credit installment payments or other transactions. The mistakes made do not escape the understanding and ability of cashiers to use current information technology. This cash difference occurs within an uncertain period of time, it can be a week three times or a month four times. The difference in cash that occurs is usually between the difference in cash in and cash out. This cash difference causes human error at PT Pegadaian Medan Sunggal Branch.

However, human errors that occur do not harm the company can still be overcome personally. This human error often occurs in every company in carrying out the company's daily business activities depending on the level of error and the procedure for dealing with it. Human errors can occur in companies can be triggered by several factors, including lack of focus in running the company system, lack of understanding and ability to operate the company system.

This is certainly a concern for companies in improving internal control in each of their companies. Good and optimal system performance can improve the quality of the company's resource performance. According to Mc's research. Cormick human error is a decision or action that reduces the potential, effectiveness, and safety or performance of a system.

This is the same as what happened at PT Pegadaian Medan Sunggal Branch human error often occurs due to employees making mistakes when making transactions with customers. This human error can make losses for themselves, especially the cashier. Because if an error occurs it becomes the responsibility of the cashier and the cashier can overcome the error that occurred itself.

CONCLUSION

Based on the data collected and the results of tests conducted with panel data analysis with multiple regression methods, the researchers concluded as follows:

1. The performance of the accounting information system for cash receipts and disbursements of PT Pegadaian Medan Sunggal Branch has been running well and has been optimal in carrying out business activities and company transactions every day. This can be seen from the information technology infrastructure and software at PT. Pegadaian Medan Sunggal Branch which is adequate, such as computer systems, printers, and accounting systems for processing data. So that it can produce good and reliable system performance and produce information that is relevant, complete, accurate, and can be used in decision making.
2. The accounting information system for cash receipts and disbursements of PT Pegadaian Medan Sunggal Branch is not free from human error. Human error that occurs due to cashier errors when inputting nominal transactions in serving customers, and errors in inputting money fraction data on the system during daily cash closing. The quality of human resources has a positive and significant effect on the quality of financial statements. Based on the results of this study, it can be concluded that qualified human resources affect the process of preparing financial reports so that they will be able to produce quality and reliable financial reports.
3. The independent variables of the internal control system, the application of government accounting standards, the utilization of information technology, the quality of human resources jointly or simultaneously have a positive and significant effect on the quality of financial statements. Based on the results of this study, it is concluded that having a good internal control system, then implementing a financial system that is in accordance with government accounting standards, and being able to utilize adequate information technology to improve effective and efficient financial performance, and



having qualified human resources in managing finances will affect the quality of financial reports produced by an agency.

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