

## An Analytical Study of the Cash Receipts Accounting Systems and Internal Control Systems in the “Waroeng Kue” Microenterprise

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### ABSTRACT

**Purpose:** This study aims to thoroughly understand the accounting and internal control practices implemented by Waroeng Kue, a small culinary microenterprise, and to identify the strengths and weaknesses within its cash receipt accounting systems.

**Method:** A qualitative case study approach was employed, involving two weeks of direct observation and in-depth interviews with the owner. Thematic analysis was used to identify patterns in the data, and triangulation between observational and interview data was applied to ensure credibility and validity.

**Findings:** Waroeng Kue, as a Micro, Small, and Medium Enterprise (MSME), performs basic accounting functions such as receiving payments from customers, recording payments, and managing petty cash. Key financial documents used include payment receipts, deposit slips, transfer records, and cash logs. However, certain standard procedures—such as sales invoice authorization, formal inventory recording, and direct bank deposits—are inconsistently applied. There is some overlap in roles, although efforts to segregate duties and maintain internal control are evident. The main challenges faced by this MSME include limited resources and a lack of training in proper financial management.

**Implications:** A simple and well-structured accounting and internal control system can enhance financial transparency, accountability, and decision-making in microenterprises. The study recommends the provision of basic accounting training and user-friendly recording tools to support effective financial management.

**Originality:** This research contributes to the limited literature on financial practices in microenterprises by providing real-world insights based on a live case study. It offers practical recommendations for similar MSMEs and lays the groundwork for further research in this area.

**Keywords:** Accounting Records, Cash Receipts, Financial Documentation, Internal Control System, MSMEs

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## INTRODUCTION

For micro-enterprises to sustain stability and achieve growth in competitive markets, strategic financial management is crucial. Small businesses often operate in dynamic and unpredictable environments where effective financial decision-making plays a vital role in ensuring their survival. Financial management encompasses various aspects, including accurate bookkeeping, cash flow monitoring, budgeting, and internal control mechanisms, all of which contribute to operational efficiency and long-term sustainability. However, many Indonesian microbusinesses struggle to implement these essential practices due to systemic challenges.

Research has consistently shown that inadequate accounting records and weak internal controls hinder financial transparency, resulting in operational inefficiencies and an increased risk of financial mismanagement (Sari & Wibowo, 2021; Gao, 2022). The absence of structured bookkeeping systems prevents businesses from properly tracking income and expenses, making it challenging to assess profitability, identify financial discrepancies, and make informed financial decisions. Additionally, the lack of internal controls exposes businesses to risks such as unauthorized transactions, financial fraud, and unmonitored cash flow, further jeopardizing their economic stability.

Besides internal limitations, external factors also contribute to financial challenges faced by micro-enterprises. Limited access to financial literacy programs, technological constraints, and a shortage of trained personnel make it difficult for small business owners to adopt modern accounting systems and implement best practices (Utami & Nugroho, 2020; Wijaya & Sari, 2022). Many entrepreneurs rely on manual bookkeeping or informal record-keeping methods, which, while accessible, often lack accuracy and reliability. Moreover, financial institutions and government support programs designed to improve financial management in small businesses may not always be readily accessible due to bureaucratic complexities or lack of awareness among business owners (Setiyanti & Cahyadi, 2021; Oktaria et al., 2024).

Recognizing these challenges, it is essential for micro businesses to develop systematic and well-organized financial management strategies that strengthen their accounting practices and internal control mechanisms (Bello et al., 2024). Addressing these financial weaknesses can improve transparency, reduce financial risks, and enhance overall business efficiency, allowing micro-enterprises to better navigate competitive market conditions and sustain long-term growth (Ajala et al., 2023; Duc et al., 2024).

A critical aspect of financial management for microenterprises is tracking daily cash intake and expenditure. Cash-based transactions, which are prevalent in many small businesses, require meticulous recording and monitoring to prevent errors and potential fraud. Without a structured accounting framework and robust internal controls, the likelihood of misstatements, financial discrepancies, and fraudulent activities increases, jeopardizing the long-term sustainability of these enterprises (Fatima, 2024). Waroeng Kue, a micro-business specializing in traditional cakes and snacks, operates predominantly through cash transactions, making it highly susceptible to financial inconsistencies. The absence of formal bookkeeping and internal monitoring systems presents potential risks, including untracked cash flow, misreported revenues, and exposure to unauthorized transactions.

This study aims to conduct an in-depth examination of Waroeng Kue's current accounting practices and internal control measures to identify both existing strengths and areas requiring improvement in its financial management approach. Specifically, the research seeks to answer the following research questions (RQ):

**RQ1:** What accounting systems and internal control mechanisms are currently applied at Waroeng Kue?

**RQ2:** What strengths and weaknesses exist in its cash management system?

**RQ3:** How do existing financial practices impact operational efficiency and business sustainability?

By analyzing these aspects, this investigation intends to provide practical recommendations that enhance financial transparency, mitigate financial risks, and strengthen the overall financial stability of similar micro-enterprises. The findings from this research can serve as a foundation for developing accessible financial management solutions tailored to the needs of small businesses, contributing to their long-term resilience in evolving market conditions.

## LITERATURE REVIEW

### Cash Receipts Accounting System

Cash receipts are all forms of incoming funds in the form of cash, whether derived from cash sales or the settlement of accounts receivable. According to [Mulyadi \(2016: 379\)](#), cash sales are carried out by companies in such a way that buyers must first make payment for goods before the goods are handed over to them. Once the payment is received by the company, the goods can be delivered to the buyer, and the cash sales transaction is then recorded by the company. Meanwhile, cash receipts from receivables occur when the majority of a company's products are sold on credit. In a trading company such as a restaurant, the largest source of cash receipts come from cash sales transactions.

### Internal Control Systems

As stated by [Mulyadi \(2016: 129\)](#), internal control systems is a system that include organization structure, methods and sizes that are coordinated to maintain organization's assets, checking the accuracy and reliability of accounting data, and promoting efficiency and compliance with management policies. Internal control systems can be divided into accounting internal control and administrative internal control.

Internal control is a method of oversight that involves comprehensive monitoring of all operational activities within a company. This includes the organization structure, systems, and operational methods, and the equipment used. An effective system lays out procedures that guide company activities to ensure they run smoothly and in an organized manner.

Internal control systems consist of (1) an organizational structure that separates responsibilities strictly. This refers to a task division system within the company, where each main function-such as operations, custody, and accounting recording-is carried out by different units or departments. The objective is to prevent a single party from controlling the entire transaction process, thereby creating internal checks between functions; (2) a system of authority and recording procedures that provides adequate protection over assets, liabilities, revenues, and expenses. This is an authorization system that regulates transaction approvals by authorized personnel using forms as evidence of authorization and as the basis for accounting records. By supervising the use of these forms, data reliability can be ensured. Supported by accuracy in recording procedures, the information produced regarding assets, liabilities, revenues, and expenses will be more accurate; (3) sound practices in carrying out the duties and functions of each organizational unit. To ensure the authority and recording system operates effectively, the organization needs to implement sound practices, such as using pre-numbered forms, conducting surprise audits, rotating job assignments, and enforcing mandatory leave; (4) employee competence following their responsibilities. Employee quality is the most crucial element in the internal control system. Competent and honest employees can carry out tasks effectively, even with minimal supervision. On the other hand, incompetent or dishonest employees can undermine even a well-designed system. Because humans have weaknesses, supporting systems such as authorization, recording procedures, and sound practices remain necessary ([Mulyadi, 2016: 131-134](#)).

According to [Mulyadi \(2016: 393\)](#), in the cash receipts system from cash sales, the internal control elements include: the sales function must be separated from the cash handling function; the cash handling function must be separated from the accounting function; customer orders must be authorized by the sales function using a cash sales invoice form; the total amount of cash received from cash sales must be fully deposited into the bank on the same day as the cash sales transaction or the next working day.

On the other hand, in the cash receipts system from accounts receivable, the internal control elements include: the accounting function must be separated from the collection and cash receipt functions; the collection function may only collect based on the list of receivables to be collected, which is prepared by the accounting function; the result of the cash count must be recorded in a cash count report and fully deposited into the bank immediately; collectors and cashiers must be insured ([Mulyadi, 2016: 409](#)).

### Implementation of Accounting Systems and Internal Control Systems in Micro, Small, and Medium Enterprises (MSMEs)

MSMEs are characterized by a small business scale, a simple organizational structure, and an informal accounting system. According to [Siregar & Pranoto \(2019\)](#), accounting systems in MSMEs tend to be unstandardized, and financial records are maintained based on practical needs rather than accounting

principles. Nevertheless, implementing a simple internal control system is crucial for a business to prevent fraud and increase trust in its financial data. A realistic first step that can be applied in MSMEs includes the use of a daily cash book, reconciliation between records and actual cash, and the separation of duties (Weli, 2019). This literature indicates that although limited resources are a major obstacle to implementing formal systems, MSMEs can still apply basic control principles. This is consistent with the findings of this study, which presents the case of Waroeng Kue as a real-world example. Waroeng Kue faces similar challenges in financial management but has made efforts to implement manual recordkeeping, basic segregation of duties, and direct oversight by the owner. Therefore, this review serves a crucial foundation for analyzing the strengths and weaknesses of the accounting and internal control practices implemented by Waroeng Kue, as outlined in the abstract.

## RESEARCH METHOD

The research conducted is field research, where the researchers directly visit the location of the subject being studied, namely Waroeng Kue, to gain data and information first hand related to the cash receipts accounting system and internal control system implemented. The research used a qualitative approach method, which involves collecting data in the form of words or images, thus not emphasizing numerical data (Sugiyono, 2020). The qualitative approach is used to study the condition of natural objects, where the researcher acts as the key instrument, data collection techniques are conducted through triangulation (a combination of methods), data analysis is inductive or qualitative, and the research findings emphasize meaning rather than generalization. The data collected will then be analyzed and described in a way that is easy for others to understand.

The data collection techniques used are observation and interview. Observation is the activity of directly observing phenomena or the behavior of the research subject in the field. This technique was carried out to observe first-hand the activities and processes of cash receipts and the implementation of internal control at Waroeng Kue passively (the researchers did not participate directly in the activities). Interviewing is an effort to gather more in-depth information from a source (informant) who has direct experience with the phenomena being studied. In this case, interviews were conducted to gather detailed information about the cash receipts accounting system and the internal control practices implemented.

The selection of informants in this research used the purposive sampling technique, which is a sampling method based on specific considerations. In this case, the main informant chosen was the owner of "Waroeng Kue," as she is considered the person most knowledgeable about the cash receipts system and internal control applied in her business.

## RESULTS AND DISCUSSION

### Cash Receipt Accounting System at Waroeng Kue

#### Functions

The related functions in the cash receipt accounting system from cash sales at Waroeng Kue are quite in line with theoretical concepts, as they involve five main functions: the sales function, the cash function, the warehouse function, the shipping function, and the accounting function. The sales function is responsible for receiving and processing customer orders, although in practice, customers can directly take goods without formal authorization. The cash function receives payments, issues receipts or invoices to customers, and prepares sales recaps to be submitted to the owner. The shipping function is responsible for packaging and delivering goods to customers after orders are received. At Waroeng Kue, this function is especially important for frozen food products that require special handling. Once the products are packaged, they are delivered directly to customers at the store, or to GoFood driver partners for delivery to customers who order online. The accounting function records cash transactions and prepares sales reports. With these functions, Waroeng Kue is able to maintain reliable records, control inventory, and ensure smooth distribution processes, although there are still weaknesses in formal documentation, such as the lack of formal cash sales invoices for all transactions.

In the interview, the owner stated:

*"The staff will take the customer's order and then prepare it. The customer pays at the cashier. Afterward, the staff gives the order to the customer. As for production, we produce*

*daily, and it is stocked for the next few days. Customers who don't want to come in person can order via GoFood. We will prepare the order and hand it over to the courier. Then, the courier delivers the order to the customer. For the recording, I still do it myself. Every night, I recap the daily sales results."* (Owner)

From the interview, it can be concluded that Waroeng Kue has implemented all five functions: the sales function, the cash function, the warehouse function, the shipping function, and the accounting function. Each function contributes to the smooth operation of the business. The sales and cashier roles are clearly defined, and responsibilities are appropriately assigned, indicating a functional division of labor. The use of GoFood for deliveries shows adaptability in modern service delivery. The warehouse function also supports inventory management, especially with perishable and frozen products. Although there is still room for improvement in formal documentation such as requiring official authorization and structured invoicing, the overall application of these five functions shows that Waroeng Kue is operating with a basic but solid functional system. Strengthening these aspects can further enhance operational accountability and internal control.

### **Documents Used**

The documents used in the cash receipt accounting system from cash sales at Waroeng Kue include receipts, bank deposit slips, bank transfer slips, and a daily cash receipts list. Receipts serve as valid proof of payment from customers, while the bank deposit and transfer slips are used to record sales proceeds deposited into the business account. The daily cash receipts list logs all cash inflows from daily sales. Compared to theory, Waroeng Kue does not fully use documents such as formal cash sales invoices, cash register tapes, or credit card sales slips, as transactions are mostly done simply and manually. Additionally, payments are still mostly made in cash or personal bank transfers, and modern non-cash payments like credit cards are not yet accommodated. Nonetheless, the use of deposit slips and daily cash reports indicates a good effort in cash control. However, the absence of standard documents such as cash sales invoices or cost of goods sold summaries may result in a lack of detailed transaction records and product-level profit monitoring.

In the interview, the owner said:

*"For documents, I mostly rely on transfer proofs and notes from the cashier. For now, I haven't used formal invoices because my transactions are still quite simple and can be monitored daily. Maybe I attach receipts or order notes from customers as proof."* (Owner)

From the interview, it can be concluded that while Waroeng Kue has made some efforts to document cash receipts using receipts, transfer proofs, and daily cash reports, the system still lacks standardization and completeness in documentation. The absence of formal cash sales invoices, cash register tapes, and detailed cost-related documents indicates a gap in formal control and audit trail. This could lead to risks in tracking individual product profitability, sales trends, and cash discrepancies.

### **Accounting Records Used**

The accounting records used in the cash receipt system from cash sales at Waroeng Kue are the cash receipts book and the sales recap. The cash receipts book records all money received, both in cash and via QRIS, while the sales recap records daily transactions in detail, including product names, quantities, prices, and total revenue. Compared to theory, Waroeng Kue does not yet fully use sales journals, general journals, inventory cards, or warehouse cards. This means that information such as revenue classification by product is not fully available. The absence of inventory and warehouse cards also reduces control over stock, even though cash recording is already systematic. The lack of product-level sales classification in the sales recap also makes it difficult for management to evaluate the performance of each product. Therefore, while basic recording is already in place, the system can still be improved to support more accurate decision-making.

In the interview, the owner stated:

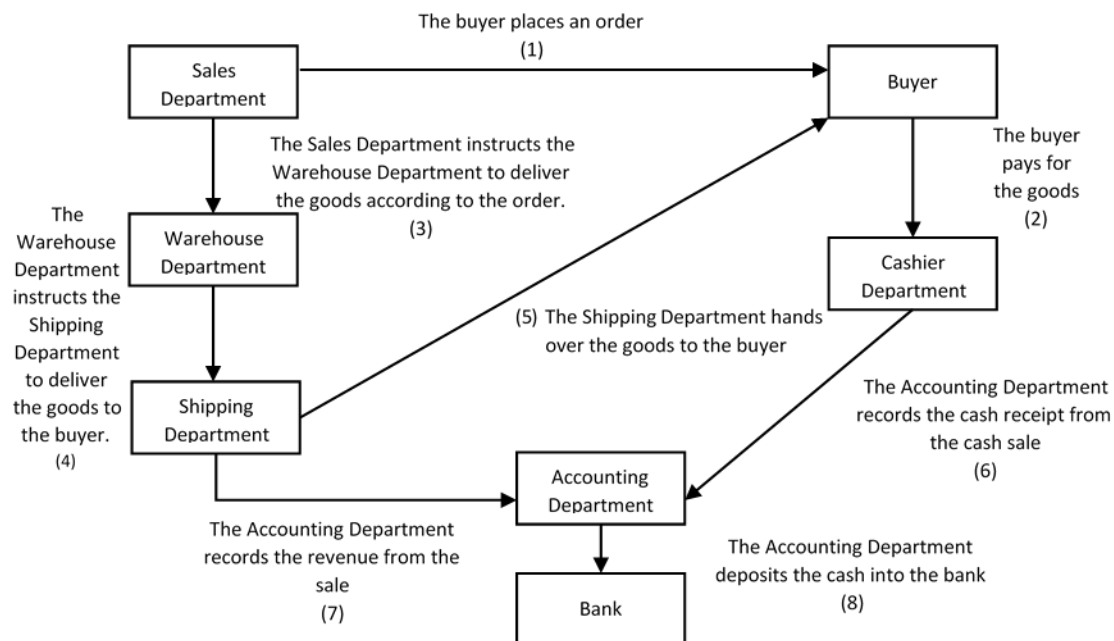
*"Employees in charge of each branch are given a book to record every sale. After working hours, they submit the book to me. Once I've received the cash books from all branches, I summarize the total sales results from each branch."* (Owner)

From the interview, it can be concluded that *Waroeng Kue* has not yet utilized a comprehensive set of accounting records. The business relies mainly on a simple cash book and a manual sales recap, which, although useful, do not provide complete financial insights. There is no clear use of journals (sales or general), inventory records, or product-level financial breakdowns. This makes it difficult for management to evaluate performance per product, manage inventory efficiently, or track cost of goods sold.

### Cash Receipt from Cash Sales (Over-the-Counter Sales)

Based on Figure 1, the cash receipt process from over-the-counter sales illustrates a system involving several key functions in direct sales activities. The process begins with an interaction between the buyer and the Sales Department, where the buyer selects and orders the desired goods. The sales department then forwards the order to the Warehouse Department to check for stock availability. Once the items are available and prepared, they are handed over to the Shipping Department for delivery preparation or directly handed to the buyer (Kurniawati & Rahmawati, 2020; Lubis, 2024)

Before the goods are delivered, the buyer is required to make a payment to the Cashier Department. Payment can be made in cash, via bank transfer, or through non-cash methods such as QRIS. Once the payment is received, the cashier records the transaction and provides the buyer with a proof of payment. This procedure ensures that goods are only handed over after payment has been received, serving as a form of control over both cash and inventory (Cahya, Firdarini, & Wijayanti, 2021).



**Figure 1.** Cash Receipt from Cash Sales (Over-the-Counter)

Source: Mulyadi (2016). *Accounting System (4th Edition)*. Jakarta: Salemba Empat. Processed based on observation and research documentation – 2025.

After receiving the cash, the Cashier Department submits the daily sales report along with the received funds to the Accounting Department, which is responsible for compiling, verifying, and recording the financial data. Subsequently, the cash proceeds from sales are deposited into the Bank. This process reflects a simple yet effective segregation of duties among sales, warehousing, shipping, cashier, accounting, and fund management functions.

Although this process is manually implemented in microenterprises like Waroeng Kue, it adheres to internal control principles, including adequate documentation, proper authorization, and segregation of duties. The owner of Waroeng Kue stated:

*"I always ensure the amount of money received matches the cashier's recap. If the amounts are consistent, I store it in a safe place and deposit it to the bank the next morning. This has become a daily routine to prevent idle cash."* (Owner)



Referring to [Figure 1](#), it can be concluded that the cash receipt system from over-the-counter sales has a logical and structured workflow. Although it is not fully automated, the procedure demonstrates disciplined and accountable cash management, which is essential in maintaining sound financial practices in micro-businesses.

## **Internal Control System**

### **Organization**

From the results of observations, interviews and documentation conducted at UMKM Waroeng Kue, the internal control system implemented has been in accordance with the theoretical concept, especially in terms of the organization of separation of functions and authority explicitly. The sales function has been separated from the cash function, where the waiter is tasked with serving buyers in choosing products and helping with problems faced by buyers, while the cashier is tasked with receiving payments and recording transactions. In addition, the cash function is also separated from the accounting function. The cashier only receives payments and then deposits the funds to the business owner who also handles financial records. Which is supported by the results of interviews with the business owner.

*"I divide the tasks so that there is no overlap. The cashier only handles the money and records daily sales, while I summarize and save the financial reports. So, if there is a difference, I can immediately know from the report they submit." (Owner)*

In addition, the internal control system is also applied in the separation of other functions such as warehouse and shipping functions. The warehouse function is responsible for storing and organizing stock, while the shipping function is carried out by employees who deliver products to customers according to orders.

*"For delivery, I ask my employees to deliver directly or usually use delivery services such as GoFood or GoSend to customers so they are satisfied. But I still monitor the stock directly from the warehouse." (Owner)*

From the interview results, it can be concluded that the organizational structure of the cash receipt system at Waroeng Kue has reflected a good separation of functions and authorities. This is important to avoid fraud and facilitate supervision in financial transactions.

### **Authorization System and Recording Procedures**

In the authorization system and recording procedures at Waroeng Kue, based on the results of interviews, observations and documentation of cash receipt recording has been carried out by authorized employees, namely the cashier and the business owner who also acts as treasurer. The cash function is carried out by the cashier who records transactions directly when payments are made, while the business owner acts as the treasurer who performs the recapitulation and final recording. All transactions are recorded in the daily sales book and manually summarized by the owner at the end of each day. This shows a clear division of responsibilities in the process of recording and authorizing cash receipts ([Permata & Fithri, 2023](#)).

*"Every transaction is recorded directly by the cashier. After the store closes, I ask for a daily report and I match it with the money deposited by the cashier. If there is a difference, I ask immediately. So, everything is monitored." (Owner)*

However, the sales system used is direct and simple. Consumers come, choose products, then pay at the cashier without a cash sales invoice form. As a result, there is no official document that reflects authorization for receiving the order. Proof of transaction given to customers is limited to a payment slip or simple receipt printed from the cash register or written manually, depending on the conditions.

*"We don't use invoices or order forms, because our system is direct payment on the spot. Buyers choose cakes, pay in cash or Qris. If there are many orders or via WhatsApps, proof of transfer is my basis for making reports." (Owner)*

In terms of payment, Waroeng Kue does not use a credit or debit card-based payment system. The payment methods used are only cash, QRIS, and bank transfer. For non-cash payments, the cashier will match and recheck the proof of transfer before the buyer leaves. For orders sent using courier services, there is no stamp or sign "already delivered" on the physical document. Instead, business owners rely on notifications from delivery service applications (such as Gofood, and Gosend) as proof that delivery has been made and received by the customer (Gunawan, Kurniawan, & Muhsin, 2024).

Supporting documents such as notes, receipts, proof of transfer, and daily recaps are used as the basis for accounting records by the owner. This procedure, although simple, has met the basic principles of accounting, namely the existence of transaction evidence, sequential recording, and verification of funds received. Although a formal authorization system in the form of written documents has not been fully implemented, direct supervision by the business owner and active involvement in each process are the main factors in maintaining the accuracy and reliability of financial information.

Thus, it can be concluded that the authorization and recording system at Waroeng Kue has reflected adequate internal control principles for a micro-scale business. However, there are some simplifications in documentation and formal mechanisms (Weli, 2019).

### **Healthy practices**

Based on the results of interviews, documentation and observations conducted, the practice of cash control from cash sales at Waroeng Kue has implemented most of the basic principles of the cash receipt accounting system, although it is not yet fully optimal. One positive aspect found is the use of transaction evidence in the form of notes or receipts with the purchase date written manually by the cashier when the transaction is made. The use of this purchase date is a form of control over transaction evidence, which allows each transaction to be tracked and rechecked if there is an error or difference in recording (Mulyadi, 2016).

However, the creation and issuance of transaction documents are still the full responsibility of the cashier, without the involvement of the sales function or other parties acting as verifiers. This shows that the authorization and documentation functions are not yet fully separated, which can be a gap in the internal control system if not closely monitored.

*"Currently, everything is written manually directly by the cashier, because there is no separate system yet. But I emphasize to them to always record according to the amount of money received and the goods sold. I collect all the notes and match them again with the total money deposited at the end of each shop operation. I will keep all proof of transactions, so they can still be tracked if there is a problem or incorrect recording."* (Owner)

In cash management practices, cash proceeds from sales are not directly deposited into the bank on the same day, but are first stored at the business premises and then deposited the next day. This is done because the store's operating hours end in the afternoon, while the bank is closed. Although this reason is technical, the practice of storing cash overnight poses a security risk, both in terms of physical loss and potential misuse of funds, especially if it is not supported by adequate storage and a strict monitoring system.

*"Usually after the shop closes at 5 pm, the cashier hands over all the money from the sales and I recount it while looking at the recap of the receipt. If it matches, I store it in an iron drawer that only I hold the key to. The next morning, before opening the shop, I go to the bank to deposit. I realize this is not the safest, but for now it is the most practical. I try to stay disciplined so there are no leaks."* (Owner)

The reconciliation procedure between cash received and recorded amount is done every night by the store owner. The cashier hands over the money along with a copy of the transaction receipt, then the owner matches it with the daily report. This check is done consistently every day, and the results are recorded in the daily bookkeeping kept by the owner. This process replaces the function of internal auditors which are generally not available in SMEs.

Although the system is not yet equipped with complex accounting software, the implementation of direct supervision, regular document-based recording, and daily recapitulation show that Waroeng Kue has implemented fairly good cash control practices for a micro-business. This system is in line with the basic principles of internal control, namely documentation, separation of functions, and periodic



supervision by authorized parties (Mulyadi, 2016). Internal control systems are essential because they help organizations maintain operational effectiveness, ensure regulatory compliance, and protect assets from misuse or fraud (Andhaniwati, 2022; Kusnadi & Kirana, 2023; Dirani et al., 2024).

### Comparison of the Element of Cash Receipt Accounting Systems Based on Theory and Waroeng Kue Practices

Good cash management is crucial for MSMEs as it ensures business continuity and financial stability. With efficient cash management, MSMEs can avoid cash shortages that can hamper operations, pay obligations on time, and plan investments for business growth (Khadijah & Purba, 2021). Close cash flow monitoring helps business owners identify spending patterns, improve efficiency, and make strategic decisions with more confidence (Hafizah & Baridwan, 2024). Without good cash management, MSMEs are at risk of experiencing liquidity problems that can impact their ability to grow or even survive.

Table 1 (1) shows a comparison between the cash receipt function system according to theory and practice applied in the "Waroeng Kue" UMKM. Both based on the theory in the textbook and in its implementation in the field, this system includes five main functions, namely sales function, cash function, warehouse function, shipping function, and accounting function. This similarity shows that in terms of division of functions, the practices carried out by Waroeng Kue have been in accordance with the accounting system standards recommended in theory. Therefore, the compliance column states "Yes", indicating that this aspect has been carried out properly and appropriately.

Table 1 (2) shows a comparison of documents used in the cash receipt system according to theory and practice in the field. Based on theory, there are various documents that are ideally used to support the cash receipt accounting system, such as cash sales invoice, cash register tape, credit card sales slip, bill of lading, COD sales invoice, bank deposit slip, and summary of cost of goods sold. However, in practice, documents used in MSMEs, such as Waroeng Kue, are simpler, including receipts, bank deposit slips, bank transfer slips, and daily cash receipt lists. This difference indicates that practice in the field does not fully align with theory, as the use of documents is not as comprehensive as suggested in the literature. Therefore, compliance in this aspect is considered inappropriate (No).

Table 1 (3) shows a comparison of accounting records used in the cash receipt system between theory and practice. According to theory, this system should use various types of journals and cards, such as sales journals, cash receipt journals, general journals, inventory cards, and warehouse cards, to ensure complete and accurate recording. However, in practice in the field, only cash receipts books and sales receipts are used, which means that accounting records are still limited. This indicates that field practice still does not meet the accounting record standards recommended theoretically, so compliance is also considered inappropriate (No).

Table 1 (4) shows a comparison between cash receipt procedures from over-the-counter cash sales according to theory and practice applied in MSME "Waroeng Kue". In theory, the cash receipt procedure includes systematic steps. First, starting from ordering goods by the buyer to the sales department. Second, payment through the cashier using various methods, shipping instructions from the sales department, shipping of goods by the shipping department, to recording by the accounting department in the sales journal and cash receipt journal. Finally, the cashier department deposits cash into the bank. However, in practice in the field, the flow is different. After the buyer makes an order and payment, the sales department immediately instructs the warehouse to prepare the goods. Furthermore, the warehouse forwards the instructions to the shipping department which then hands over the goods to the buyer. After that, the accounting department records cash receipts and income from sales, and only then makes a deposit of funds to the bank. This sequence of steps and division of tasks shows that practices in the field have not fully followed the ideal theoretical procedure, especially in terms of the sequence of recording and depositing cash. Therefore, compliance with this aspect of the procedure is considered inappropriate (No) because there is a deviation from the sequence and documentation system recommended in theory.

Table 1 (5) shows a comparison of the internal control system between theory and practice in the cash receipt system. According to both theory and practice in the field, as applied by the UMKM "Waroeng Kue," the internal control system consists of three crucial elements: a clear organization, an adequate authorization system and recording procedures, and healthy operational practices. The similarity between theory and practice indicates that the internal control aspect has been effectively implemented in operational activities.

**Table 1.** Comparison of Cash Receipt Accounting Systems Based on Theory and Practices

No	Cash Receipts System	System According to Books/Theory	Waroeng Kue System	Compliance (Yes/No)
1	Functions	1) Sales function 2) Cash function 3) Warehouse function 4) Shipping function 5) Accounting function	1) Sales function 2) Cash function 3) Warehouse function 4) Shipping function 5) Accounting function	Yes
2	Documents Used	1) Cash sales invoice 2) Cash register tape 3) Credit card sales slip 4) Bill of Lading 5) COD sales invoice 6) Bank deposit slip 7) Summary of cost of goods sold	1) Receipts 2) Bank deposit slips 3) Bank transfer slips 4) Daily cash receipts list	No
3	Accounting Records Used	1) Sales journal 2) Cash receipt journal 3) General journal 4) Inventory card 5) Warehouse card	1) Cash receipts book 2) The sales receipt	No
4	Procedures for receiving cash from over-the-counter sales	1) The buyer orders goods directly from the salesperson in the sales department 2) The cashier receives payment from the buyer, which can be in the form of cash, personal check, credit card, or debit card 3) The sales department instructs the shipping department to deliver the goods to the buyer 4) The shipping department delivers the goods to the buyer 5) The Cashier Department deposits the cash into the bank 6) The Accounting Department records the sales revenue in the sales journal 7) The Accounting Department records the cash receipts from cash sales in the cash receipts journal	1) The buyer places an order 2) The buyer pays for the goods 3) The Sales Department instructs the Warehouse Department to deliver the goods according to the order 4) The Warehouse Department instructs the Shipping Department to deliver the goods to the buyer 5) The Shipping Department hands over the goods to the buyer 6) The Accounting Department records the cash receipt from the cash sale 7) The Accounting Department records the revenue from the sale 8) The Accounting Department deposits the cash into the bank	No
5	Internal Control System	1) Organization 2) Authorization System and Recording Procedures 3) Healthy practices	1) Organization 2) Authorization System and Recording Procedures 3) Healthy practices	Yes

Source: Mulyadi (2016), *Accounting Information Systems*; Field data from microenterprise "Waroeng Kue" (2025).

Although the system is carried out simply and manually, the basic principles of control, such as separation of functions, transaction authorization, and documentation, are still carried out consistently. Therefore, the compliance column is listed as "Yes," which indicates that the internal control system in practice is in accordance with theoretical standards and can support the security and accountability of cash receipts.

## CONCLUSION

Based on the interview we conducted with the business "Waroeng Kue," it can be concluded that an accounting system for cash receipts and internal control is crucial for any business, even a microenterprise. Why is that? Because cash receipts are a key component of financial operations—they are directly linked to the stability of cash flow and the overall financial health of the business. Managing cash without a clear and structured accounting system can lead to errors in documentation and increases the risk of fraud. That's why internal control plays such an important role: it helps prevent asset loss and ensures that every cash transaction is recorded systematically and responsibly. In reality, however, many micro businesses still lack proper accounting systems and effective internal control mechanisms. Limited resources, both in skilled labor and technology, often present major challenges. Implementing a cash receipt accounting system and strong internal controls is meant to minimize the risk of asset loss, ensure consistent and responsible cash recording, and improve the owner's ability to respond to business challenges and make well-informed decisions based on accurate data.

Based on our research findings at "Waroeng Kue," we recommend that both micro and larger businesses pay more attention to developing a systematic accounting system, particularly when it comes to managing cash receipts. Cash management requires special attention—particularly in its administration—because cash is a current asset and is highly vulnerable to misuse or fraud.

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## Abbreviations

MSMEs: Micro, Small, and Medium Enterprises; UMKM: Usaha Mikro, Kecil, dan Menengah (Indonesian abbreviation for MSMEs); QRIS: Quick Response Code Indonesian Standard

## Authors' contribution

Each author equally contributes to draft articles, conducts observations and interviews, and gathers and analyzes information.

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## Conflict of Interest

The authors declare that there is no conflict of interest in writing this article.

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## Availability of data and materials

Data can be obtained by providing the corresponding author with information on the reasons for needing the data via email.

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