

Cash Receipt System at MSME Risol Mamadim

Era Rahmadhani Triko, Nella Artika Chintya Putri, Maya Nur Ramadhani, Masarrotul Kholidah, Shafira Azzahra Nanda Juniar, Sekar Daniswara Putri Pravitasari

Accounting Program, Faculty of Economics and Business, Universitas Pembangunan Nasional Veteran Jawa Timur, Jl. Rungkut Madya, Gn. Anyar, Kec. Gn. Anyar, Surabaya, Jawa Timur, Indonesia

DOI: <https://doi.org/10.61656/sbamr.v7i2.282>.

ABSTRACT

Purpose: The purpose of this study is to determine the procedures for improving internal control in analyzing the cash receipt cycle at MSME Risol Mamadim.

Method: The method used in this study is a descriptive qualitative method that includes two main methods of data collection, namely in-depth interviews and direct observation. There is one source interviewed, namely the owner of the MSME Risol Mamadim. This source has access to financial information and the decision-making process in the MSME. Recording income and expenses and managing financial documents are part of the work done to manage the finances of the MSME Risol Mamadim. Data collected from the results of interviews and documentation will be analyzed based on the information obtained.

Findings: The results of this study indicate that MSME Risol Mamadim has not implemented proper cash receipt recording procedures, such as no transaction records are made. In addition, the internal control system has not been implemented adequately by MSME Risol Mamadim. Seen from the absence of separation of functions between the person who records receipts and the person who receives cash.

Implication: According to the research results, the lack of internal control in the cash receipt system of Risol Mamadim MSME can lead to recording errors, misuse of funds, or inaccurate financial reports. The absence of separation of duties between the person who handles cash and the person who records transactions can also allow for misuse of funds. Therefore, Risol Mamadim MSME must immediately implement better internal control procedures.

Originality: This study is unique because it examines the cash recording system of a home-based micro culinary business, investigating manual recording practices and accounting issues for MSMEs in Indonesia. Aspects of internal control of the cash receipt system of MSME Risol Mamadim are analyzed in this study. Basically, MSMEs have a simple accounting system structure, thus providing a different perspective on financial issues in this industry. Unlike previous studies that often focus on larger-scale MSMEs or other sectors, this study reveals the real practice of cash management in a simpler accounting system.

Keywords: Accounting System, Cash Receipt, Culinary Business, Financial recording, MSMEs.

Article info: Received: 25 April 2025; Revised: 15 June 2025; Accepted: 23 June 2025

Correspondence:

*Era Rahmadhani Triko and Email: eratrico@gmail.com

Recommended citation:

Triko, E. R., Putri, N. A. C., Ramadhani, M. N., Kholidah, M., Juniar, S. A. N., & Pravitasari, S. D. P. (2025). Cash Receipt System at MSME Risol Mamadim, *Sustainable Business Accounting and Management Review (SBAMR)*, 7 (2), pp 37-48.

INTRODUCTION

Cash receipt accounting system is one of the systems that are of course used in the accounting system of a company, be it a large company or a small company. Cash receipt accounting system is a system used when a company receives cash obtained from services performed or products sold. A company's cash receipts come from two main sources, namely cash receipts from cash sales and cash receipts from receivables collection. Cash receipts received through cash sales are also further divided into three types, namely over-the-counter sales, cash-on-delivery sales, and credit sales (Mulyadi, 2018).

Micro, Small, and Medium Enterprises (MSMEs) play an important role in encouraging economic growth in a country, especially developing countries. MSMEs have a huge influence on the Indonesian economy. If the MSME sector is disrupted, the national economy will also be disrupted. According to the Central Statistics Agency, MSMEs in Indonesia have recorded as many as 64 million



businesses or 99.9 percent of all types of businesses operating in Indonesia (Permata & Fithri, 2023). MSMEs still face many challenges in carrying out their operations, one of which is the accounting system used in the business (Dirani et al., 2024).

The accounting system needs to be applied to a business so that the financial stability of the business can be guaranteed (Andhaniwati, 2022; Wahida & Suryaningrum, 2023). Lack of knowledge about accounting is one of the causes of the accounting system is not applied to a business, not least SMEs. In terms of research that has been done before, there are still many SMEs that have not implemented the accounting system properly (Kusnadi & Kirana, 2023; Siahaan & Suryaningrum, 2024). Therefore, this research takes one of the accounting systems to be analyzed, namely the cash receipt accounting system. Because MSMEs are small businesses, most MSMEs still record cash receipts received by businesses manually and simply, making it prone to recording errors, recording inaccuracies, and misuse of funds in the business (Manullang, 2024).

According to several studies, an effective cash receipts accounting system requires adequate authorization, complete documentation of proof of transactions, and an understanding of the roles and responsibilities of each relevant organizational function (Rahmadhani, 2024). Due to the importance of a cash receipt accounting system applied in a business, it is also necessary to develop and implement a cash receipt accounting system in accordance with accounting standards so that businesses can survive in tight business competition.

One of the problems with accounting systems in MSMEs is how these businesses implement their cash receipt accounting systems. This problem generally lies in the procedures implemented and internal control systems. The majority of MSMEs still record cash receipts, such as cash from sales, manually, without the support of complete and structured transaction evidence. MSME Risol Mamadim also applies this, so it can be deduced that this MSME also lacks an understanding of the importance of implementing a cash receipt accounting system. The lack of separation of duties in MSME Risol Mamadim between those who receive cash and those who handle it is also a fundamental problem in these small businesses. These issues increase the likelihood of fund misuse and poor financial health. Therefore, the main research question (RQ) is:

RQ: How does MSME Risol Mamadin implement the cash receipt accounting systems?

This research explores the cash recording practices of a home-based micro culinary business, focusing on manual systems and accounting challenges faced by MSMEs in Indonesia. Specifically, it analyzes the cash receipt system of MSME Risol Mamadim to identify areas for improvement. Enhancing this system is essential not only for promoting financial health and business sustainability, but also for reducing the risk of fraud and fund mismanagement. Ultimately, the study aims to support MSMEs and other small enterprises in maintaining accurate cash receipt records aligned with established accounting principles.

LITERATURE REVIEW

Cash Receipt System and MSME Financial Management

According to Saragih (Madhani & Nurlaila, 2022), cash receipts are cash received by the company, both in the form of cash and securities that can be immediately disbursed. These receipts come from various business activities, such as cash sales, payment of receivables, or other transactions that increase the amount of company cash.

Based on Figure 1, the cash receipt system for a company's over-the-counter sales is explained. This system begins with the sales order section. This section receives orders from buyers and fills out cash sales invoices. These cash sales invoices are then sent to the buyer and to the cashier section. In addition, these invoices are also permanently archived by name. The cashier section receives the invoice and collects payment from the buyer. This section then operates the cash register, which generates a cash register tape and a cash sales invoice, which are subsequently sent to the shipping section. Additionally, this section fills out the bank deposit slip and deposits the cash into the bank. The bank deposit slip is submitted to the bank along with the cash and also sent to the journal section. The process will then be continued by the warehouse section. This section receives the cash sales invoices, which will be used to create warehouse cards. These invoices are also used as the basis for delivering goods to the shipping section. The shipping section will receive the cash sales invoices and cash register tapes from the cashier section, as well as the cash sales invoices and goods from the

warehouse section. Both invoices are compared, and the goods are handed over to the buyer. The cash register tape and the first copy of the cash sales invoice are submitted to the journal section, while the second copy of the cash sales invoice is given to the buyer along with the goods as a packing slip.

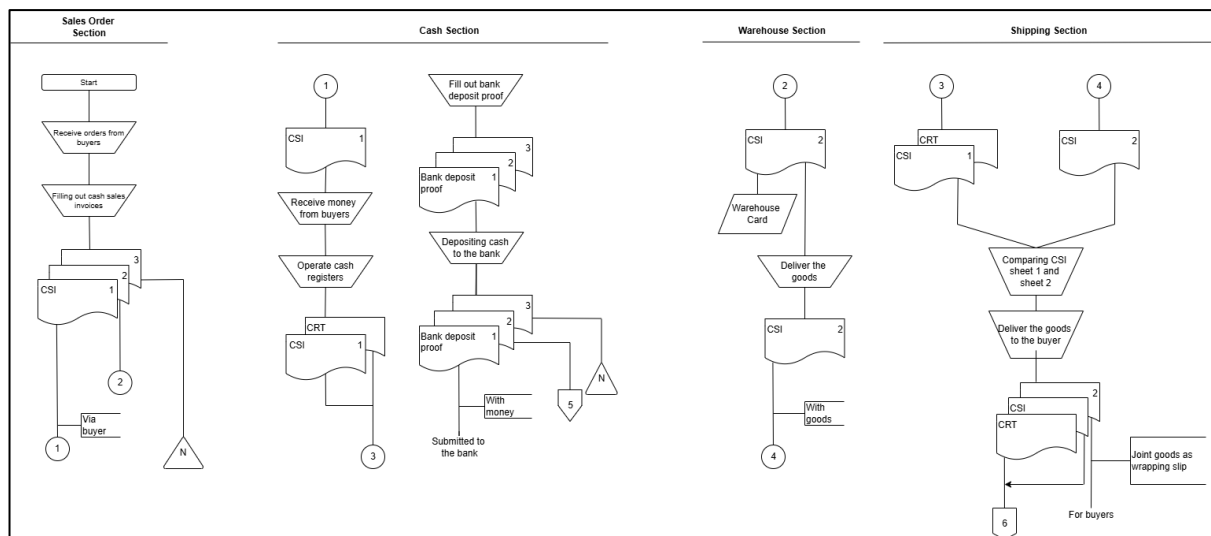


Figure 1. Cash Receipt System from Over-The-Counter Sales

Source: Accounting Systems (Mulyadi, 2018)

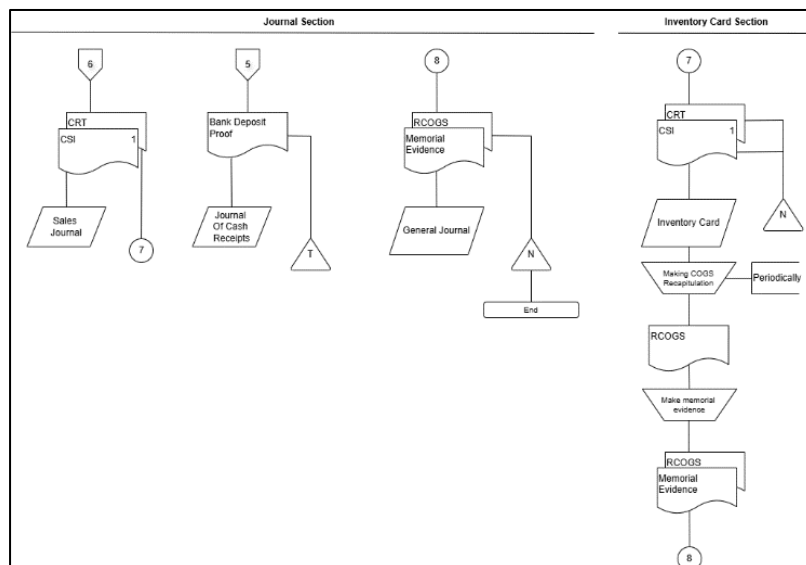


Figure 2. Cash Receipt System from Over-The-Counter Sales – continued

Source: Accounting Systems (Mulyadi, 2018)

In Figure 2, the journal section receives the cash register tape and cash sales invoice sheet 1, then creates a sales journal for the document and sends the document to the inventory card section. The journal section receives the bank deposit slip, creates a receipt journal for the document, and stores the document in the permanent archive based on the date. The inventory card section then receives the cash register tape and cash sales invoice sheet 1, creates an inventory card for these documents, and stores them in the permanent archive based on serial number. This section periodically creates a COGS recapitulation, and based on the COGS recapitulation document, creates a memorial voucher. The COGS recapitulation document and memorial voucher are then sent to the journal section. Finally, the journal section receives the COGS recapitulation documents and memorial evidence, then creates a general journal from these documents and stores them in the permanent archive based on serial number.

In trading companies, the main source of cash receipts usually comes from sales in cash. Recording of financial statements is generally still done manually, namely by writing transactions into a notebook and performing calculations without the help of an automated system (Aziz & Sanjaya, 2025).

Internal and External Factors in the Recording of Cash MSMEs

Research conducted by Firdaus and Nurmalia (2020) states that financial planning in MSMEs is influenced by several factors, such as the size of the business, the origin of capital, the educational background and experience of the owner, as well as external factors such as government policies and market competition. External factors such as the economic situation and government policies can also have an impact on the financial planning of MSMEs (Yudianto, 2023). External parties of the company are individuals or institutions outside the company that have a role in supporting the continuity of its operations. These parties can be governments, financial institutions, or other parties. For MSME actors, the presence of external parties is very important, especially when facing various problems. The company's internal factors include various resources that are within the company's environment, including owners, managers, and employees who are directly involved in operational activities. All of these resources are referred to as internal parties if their involvement is limited to the implementation of the company's operational activities (Febrian & Kristianti, 2020).

Mulyadi (2018), explains the internal and external factors in a company's cash recording in his book, including MSMEs. Internal factors are basically related to the MSME accounting system itself. This includes owners, managers, and employees involved in daily operations. How well they manage the cash recording system and cash transaction approval procedures directly affects the accuracy and reliability of their cash information. Meanwhile, external factors refer to influences from outside MSMEs. These factors include things such as government regulations that greatly affect the survival of MSMEs and indirectly encourage the need for clear and accurate financial records. Additionally, broader economic conditions, such as inflation or crises, also prompt MSMEs to manage their cash more carefully and rely on good accounting information to address these challenges.

Conclusion: What is outlined by Mulyadi is that how well MSMEs record their cash is not only about their own internal capabilities, but is greatly influenced by external pressures that demand adaptive and compliant accounting practices. Ultimately, good cash recording occurs when strong internal practices work together with the ability to respond to external demands and opportunities.

Challenges of Implementing a Cash Receipt System MSMEs

The problems faced by MSMEs are very diverse and complex, including capital constraints and various managerial aspects such as financial management, production, marketing, accounting systems, to human resource management. The presence of the digitalization era also influences the development and growth of MSMEs, both quickly and gradually (Fauziyah, 2025). Recording cash receipts that are still done manually often does not clearly list the types of goods sold. This is due to the habit of MSMEs who sell goods based on customer orders and requests, and then receive payments without making neat and accurate records (Irwadi et al., 2023).

The challenge of cash receipts in MSMEs with the concept of a cash receipt system described by Mulyadi in his book Accounting Systems (Mulyadi, 2018) should fulfill principles such as: Adequate internal control, such as separation of cash receipts, recording and storage functions. MSMEs often do not have this separation of duties due to limited human resources, making them vulnerable to errors or fraud. Complete documentation, where every cash receipt transaction must be supported by evidence. The use of a system with appropriate standards minimizes errors and increases transparency.

Efforts to Improve the Cash Receipt System

According to Mulyadi (2018), internal control is a system consisting of organizational structures, techniques, and actions that work together to protect organizational assets, ensure operational efficiency, improve compliance with management policies, and ensure the accuracy and reliability of accounting information. Internal control in the cash receipt system is very important to prevent fraud and loss of money. Research by Romadhon & Fitri (2020) emphasizes the development of technology and the potential of the digital payment market in Indonesia, especially because of the ease of electronic transactions such as e-money which are increasingly in demand by the public and business actors, including MSMEs. The digitization of this payment system can be one of the efforts to improve the cash receipt system because it can strengthen internal control, speed up the transaction process, and increase accuracy.

According to [Mulyadi \(2018\)](#), the cash receipt system from free sales performs several main functions: the cashier receives payment and issues proof of receipt, accounting records transactions, and the examiner reconciles the cash received and proof of cash receipt. With digital payment technology, the cash receipt process can run more efficiently and more transparently. Therefore, efforts to improve the cash receipt system can be done by adopting digital payment technology, strengthening internal control through separation of functions, and integrating the cash system with accounting software to minimize recording errors and improve operational efficiency. Thus, the cash receipt system implemented will be more reliable, efficient, and in accordance with the principles of a good accounting system according to Mulyadi.

RESEARCH METHOD

This research method employs a descriptive qualitative approach. Qualitative research is an approach in conducting research that is oriented to phenomena or symptoms that are natural. Qualitative research is fundamental and naturalistic, and therefore cannot be performed in a laboratory, but rather in the field. Hence, this type of research is often referred to as naturalistic inquiry or field study ([Abdussamad, 2021](#)). Data collection in this study was conducted through interviews and observations. An interview is an activity conducted between two or more parties. Where one party acts as an interviewer and the other party as a resource person, this can be done face-to-face to gather information or data. Observation is a direct review of an object to be observed, either directly or still in progress, which includes various activities related to the analysis of the object being observed.

RESULTS AND DISCUSSION

Background of The Establishment MSME Risol Mamadim

Based on the results of observations and interviews conducted at MSME Risol Mamadim, this business is run because it starts from trial and error and with courage only. This entrepreneur was inspired by the tiktok application that displays risol products that are currently viral in the application and with a supportive surrounding environment, entrepreneurs dare to go directly to run a risol business, as follows:

"At first, it was more of a whim and reckless capital, because my husband and I resigned from our old business and kept scrolling tiktok and finally got inspired to sell risol. Because there are still very few people selling risol here." (Kak Nabila)

Based on the results of the Risol Mamadim business which was started on the spot without careful planning, it is better for business owners to carry out business management regularly, starting from preparing reports to evaluating business performance regularly so that with a structured system, Risol Mamadim MSMEs can increase operational efficiency and the business can survive and develop despite facing competition.

MSME Risol Mamadim Target Market

According to Tjiptono (2016), the definition of target market is: 'the process of evaluating and choosing one or several market segments that are considered the most attractive to be served with a company-specific marketing program' from the definition above, it can be concluded that targeting or target market is an activity where companies choose market segments to enter ([Nanda et al., 2022](#)).

"The target is more to young people and school children, because the place where I sell is close to school children, so it is more crowded." (Kak Nabila)

Based on the interview results, the target market of Risol Mamadim is young children and school children. Its strategic location, namely in front of the school, makes Risol Mamadim more crowded because it is in accordance with the desired target market.

From the discussion, it is necessary to implement an organized system to record and monitor sales according to the target market. Although the main customers are teenagers, small transactions often occur. It is recommended to use a simple and accurate daily sales recording system. A good

accounting system can help you find out which products are most in demand. In addition, it is important to separate sales and cash receipts to avoid fraud. Entrepreneurs can use an organized accounting system to create simple financial reports and prepare for business progress.

Source of MSME Risol Mamadim Cash Receipts

According to Mulyadi in his book (Mulyadi, 2018:379), the source of cash receipts of a company can be divided into two, namely from cash sales and from receivables collection. Generally, MSMEs use cash sales as a source of Applied cash receipts.

“For payment, cash is dominant, but QRIS or bank transfers can also be accepted.” (Kak Nabila)

From the results of the interview, it is known if these MSMEs receive income through cash and also QRIS. This cash and QRIS show that the MSME implements a cash receipt system from cash sales. QRIS can be classified as cash income because payments are received directly by the business directly. In the current era, many people are switching from cash payments to more practical and efficient cashless payments through applications on their smartphones. Just by using a smartphone or mobile phone, people can make digital transactions faster, easier, and safer without having to carry cash (Sihotang & Nasution, 2025).

Risol Mamadim MSMEs should continue to utilize digital payment methods such as QRIS, because they are more practical, safe, and in accordance with the habits of today's society which are starting to switch from cash to non-cash payments. In addition, it is also important to record all income, both from cash and digital payments, neatly and regularly. Good records will help business owners manage their finances and make it easier to evaluate or make important decisions for business development.

Promotional Media Used by MSME Risol Mamadim

Promotion is one of the important elements in running a business. With the promotion, the business run by someone will be known by a wide circle of people. According to Siagian & Cahyono (2021), promotion is a form of marketing communication, namely carrying out marketing activities such as spreading information, influencing, and increasing the quantity of target markets so that the products sold will increase and the market will be loyal to the products offered by the company in question.

“The promotion is still through friends to friends or younger siblings, then through whatsapp status, and this is still a process to do promotion via Instagram.” (Kak Nabila)

From the entrepreneur's statement at the interview, this MSME applied word of mouth promotion such as to fellow friends, promotion through whatsapp status, and promotion through instagram. Word of mouth promotion can create high trust in customers, because customers get direct advice from the promotion so that it can also increase customer loyalty. Then promotions made through whatsapp status can also be an effective way, because customers can interact directly with entrepreneurs via chat or phone and can be responded to directly. And the last is promotion through instagram. Instagram can be a medium to expand the reach of MSMEs, so that promotions can reach all of their target markets.

Based on the discussion of the promotional strategy carried out by MSME Risol Mamadim, Mulyadi (2018) emphasized the importance of recording and monitoring the promotional costs of MSME Risol Mamadim systematically. By recording all promotional expenses, such as creating Instagram content and providing product samples, MSMEs can assess the effectiveness of promotional channels. This recording also helps create more accurate financial reports and plan future promotional budgets. Internal control of promotional costs is important so that funds are not wasted. A good accounting system will help MSMEs develop sustainably.

Income of MSME Risol Mamadim

Income is the activity obtained from selling Risol food products. The income is used to buy and rework raw materials to make risol again and for profit from the seller. As delivered by the seller:

“The income earned is for the profit per day, the net profit is 300k, and the gross profit is around 150-170k because the profit is used for capital to return to processing risol, starting to buy raw materials that are used up to make risol, etc.” (Kak Nabila)

From the results of interviews conducted, where the profit derived from MSME business is not much because the business is run new or still in a small environment around the business.

The income of Risol Mamadim MSMEs is still relatively small because it is still a new business and its market reach is still limited. Risol Mamadim MSMEs should continue to utilize digital payment methods such as QRIS, because they are more practical, safe, and in accordance with current public habits that are starting to switch from cash to non-cash payments. Financial records are also separated starting from gross income, net profit, and working capital in order to assist business owners in making more systematic records.

Elements of Internal Control at MSME Risol Mamadim

In the business internal control system, there are several functions in the business carried out to make it easier to check and make it easier to divide the job desk from each of the business functions. In interviews conducted sellers have not fully contained elements of internal control.

“The function of cash receipts and money management is held by my husband himself because my husband himself is more skilled in managing his money so all of my husband's income or income is held” (Kak Nabila)

Based on the statement mentioned elements of internal control, namely the function of cash receipts, but other functions such as sales functions, warehouse functions, delivery functions are also carried out by the seller or the owner of the Risol business considering that the business is still managed directly from the owner of the risol business.

Based on the discussion of the internal control system in the Risol Mamadim business, Risol Mamadim entrepreneurs need to prioritize the main functions in their business, according to Mulyadi's Accounting System book. [Mulyadi \(2018\)](#) emphasized the importance of separating duties, even though the business is small and managed by her husband, to prevent errors and fraud. The cash receipt function should be separated from sales recording and stock management to improve the accuracy of financial reports and facilitate supervision. These principles will also help prepare for future growth.

Recording Procedure

In this cash recording procedure, the accounting function records cash sales transactions in sales journals and cash receipt journals. The accounting function also records the reduced inventory of goods sold in inventory cards.

“For income or recording it is more about the stock, if for example there is this much Risol stock, then record how much it has sold and record it via cellphone only.” (Kak Nabila)

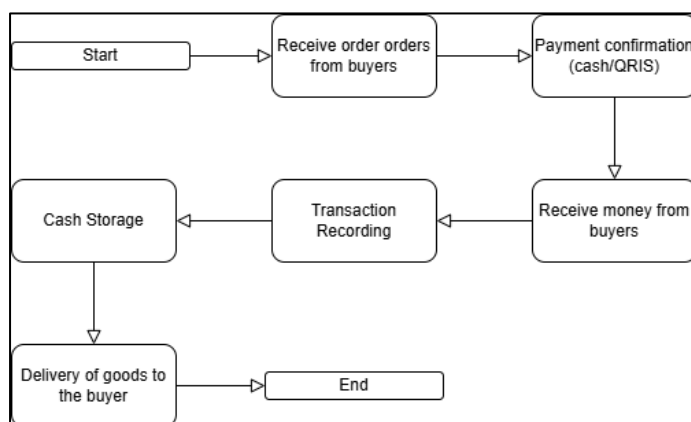


Figure 3. Cash Receipt System at Risol Mamadim MSME

Source: Interviews, observations, and documentations – processed (2025)

Based on the interview results, to record income or sales, the main focus is on the amount of stock available. Apart from recording stock, it is also important to record several items that sell or are sold. This recording is carried out via cellphone only, which shows the use of technology for ease and efficiency in recording transactions. Based on the discussion of the procedure for recording income and inventory carried out through recording stock and sales using mobile devices, entrepreneurs are advised to develop a more integrated income and inventory recording system, utilizing the principles outlined in the Mulyadi Accounting System book. Systematic recording on inventory cards and sales journals is essential for accurate data. All transactions must be recorded, including the amount and selling price. The use of simple accounting application is also recommended to facilitate monitoring and analysis of business performance.

From the flowchart [Figure 3](#), Cash Receipt at Risol Mamadim MSME, the initial sales process before receiving payment is that the buyer orders the goods, then the buyer pays the price of the goods in cash or qris and confirms it to the seller, after that the seller records the transaction and saves the money and then the goods are handed over to the buyer. In [Figure1](#) and [Figure2](#) of the flowchart in [Mulyadi \(2018\)](#), it is explained that when the money from the sale has been saved, the money is systematically saved in the bank, but the owner of MSME Risol Mamadim does not save or deposit it in the bank, only deposits it personally and also in the sales order section and the cash receipt recording section are not separated in MSME Risol Mamadim.

Constraints of the Internal Control System

Constraints in income receipt include lack of adequate internal control, lack of understanding of the system, and lack of good documentation. An effective income receipt accounting system should involve outside parties (such as banks) to ensure the validity of transactions and prevent irregularities.

"There are no obstacles for Risol business sellers, for the lack of Risol business, it sees from the Risol stock." (Kak Nabila)

Based on the results of interviews, risol sales do not face obstacles or problems in carrying out their duties. This shows that risol stock functions as a main indicator for assessing business performance or sustainability. If stock records are inaccurate, production sales can also miss, which in turn can influence decisions regarding income receipts.

The internal control system at Risol Mamadim Business is less effective so that all transactions should be implements into the recording of daily/weekly transitions, storing monthly documents regularly for evidence, and using accounting applications such as: BukuWarung, Jurnal.id to simplify financial recording.

Cash Storage

In the book Accounting Systems by [Mulyadi \(2018\)](#), the cash receipt system from cash sales requires that cash receipts in cash must be immediately deposited into the bank in their entirety by involving parties other than the cashier to carry out internal checks.

"For now, it is more held by my husband because it is still not too detailed for his income, so it is still held in cash." (Kak Nabila)

"There are no other parties, it's just me and my husband." (Kak Nabila)

Based on the results of the interview, this MSME business still has not made a deposit of income to the bank due to data that is not yet very detailed, the entrepreneur also does not involve other parties to check cash receipts and manually manage cash storage by the MSME business management itself.

The application must be carried out in the Risol Mamadim business on cash storage, should set a maximum limit on cash held by hands for daily needs, as well as routine weekly/monthly checks on transactions deposited to the bank.

Cash Control System

The cash receipt system carried out in the MSME business is not very large in the process of recording cash receipts and expenditures and does not follow a standardized accounting information system. Currently, cash receipt recording is still done manually, where every cash sale transaction is recorded directly in the transaction book when the customer makes a purchase. Apart from cash payments, transactions via the Quick Response Code Indonesia Standard for recording when this occurs are also

carried out by checking directly with the seller's cellphone to determine whether the transaction was successfully carried out or not.

“For cash receipts, we usually just check it again, while for QRIS payments we usually check the cellphone to make sure it matches the nominal value, especially nowadays with technology.” (Kak Nabila)

Based on the results of the interview, although this method still runs manually. This control is quite efficient. However, evaluation is still needed to be improved to minimize the risk of errors in payment transactions and ensure conformity with business needs.

Referring to the internal control system on cash receipts. Risol Mamadim Business conditions can be started by implementing regular business management, such as recording system and reconciling cash records with actual balances periodically and also ensuring that each transaction is accompanied by evidence such as notes or receipts for each transaction that occurs.

MSME Risol Mamadim Cash Receipt System Flow Chart

From all the interview results explained above, a flow chart of the cash receipt system applied to the MSME Risol Mamadim can be made, namely as follows.

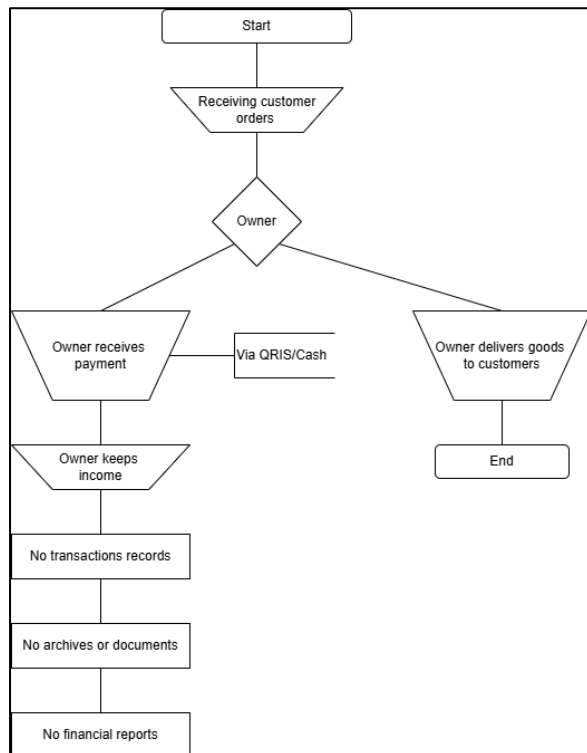


Figure 4. Cash Receipt Document Flowchart at Risol Mamadim MSME

Source: Interviews, observations, and documentations – processed (2025)

Based on the flowchart of [Figure 4](#), the MSME Risol Mamadim cash receipt system above, the initial process starts from receiving from customers. The owner plays a direct role in the whole process. Performing two main activities, namely payments made by buyers can be made in cash or Qris and sending goods without intermediaries. After payment is received, the owner keeps the revenue, but is not accompanied by proof of recording the transaction, such as; struck. This can lead to the unavailability of archives or transaction documents. In the end, it will have an impact on the unavailability of financial statements due to inadequate documentation or reporting.

The flowcharts in [Figure 1](#) and [Figure 2](#) illustrate a structured and documented direct sales cash receipt system where the process starts in the sales order section, MSMEs receive orders from buyers, and payments are made in cash and then become basic documents to various other sections. The Cash Section receives money from buyers. The cash received is recorded and equipped with proof

of bank deposit, but the owner of MSMEs has no transaction records as well as the availability of archives or documents. The Warehouse Section is responsible for preparing and delivering goods based on CSI. In MSMEs there is no such activity. The journal section records transactions in the sales journal and cash receipts journal as evidence; however, due to the absence of adequate documentation or reporting, there is no financial recording report for MSME Risol Mamadim.

Comparison of Theory and Practice in Cash Receipt System in MSME Risol Mamadim

Based on the literature review explained by Mulyadi (2018) that an ideal or good cash receipt system must meet the internal control system such as: (1) Separation of Functions between cash receipts, recording, and storage, (2) Every transaction recording must be complete and clear, (3) Utilization of technology to support efficiency and accuracy of recording. In addition, cash receipts in cash must be immediately deposited into the bank in full by involving other parties besides the cashier to conduct an internal check.

However, the results of observations and interviews conducted at the MSME Risol Mamadim show that the practices carried out still do not fully comply with the existing Internal control system. The entire process of receiving cash, recording to storage is still carried out by one party, namely the husband of the business owner. This shows that there is still no separation of functions of the MSME. There should be a separation of functions such as the Sales Order Section, Cash Section, and Warehouse Section. The absence of this separation of functions increases the possibility of fraud such as embezzlement of funds, which should be in the principles of the accounting system for recording transactions carried out by each business. However, the MSME Risol Mamadim has not yet implemented this. This MSME has never recorded the transactions it makes. In terms of cash management, this business has not systematically deposited money in the bank. All sales funds are still stored privately and there is no external supervision process so that it does not guarantee the accuracy of the transaction so that it can be seen that the practices carried out do not meet the applicable Internal Control System. In addition, storing money in the bank makes it easier for business owners to reconcile the transaction records made with the income received. By carrying out reconciliation, the owner can ensure that his income is in accordance with the products sold.

CONCLUSION

Based on interviews that have been conducted shows that MSME Risol Mamadim still faces challenges in managing cash receipts, especially because transactions are recorded manually without a standardized accounting system. The recording process is only carried out via cellphone and does not involve segregation of duties or third party supervision. Although the venture has made use of modern payment methods such as QRIS, the internal control system put in place is still very simple and risks errors or inaccuracies in financial data. This indicates the need for improved financial governance to support business continuity and development.

To overcome this problem, MSME actor Risol Mamadim is advised to start implementing a digital-based financial recording system to increase accuracy and efficiency in managing cash transactions. Business owners also need to understand the importance of internal control by clearly dividing tasks and, whenever possible, involving other parties in the cash verification process. In addition, taking basic accounting training and making optimal use of social media platforms can help increase managerial capacity and expand the reach of the MSME market more effectively.

The results of this study indicate that the implementation of a standardized accounting system and good internal control is very important for MSMEs such as Risol Mamadim to improve transparency and accuracy of financial management. Business can run more efficiently and professionally with a digital recording system and clear division of tasks. In addition, improving management skills through basic accounting instructions and effective use of social media can increase the competitiveness of MSMEs in an increasingly competitive market.

This research offers practical suggestions that MSMEs can directly apply in managing their business finances and marketing. In addition, this research increases academic knowledge about the importance of integrating internal control and accounting systems in micro and small businesses, especially in the culinary industry. Therefore, the findings of this study can be used as a reference for designing training and mentoring programs for small and medium enterprises (MSMEs) by the government and related institutions to encourage sustainable local economic growth.

Acknowledgement

The authors would like to thank the owner of MSME Risol Mamadim, Surabaya – East Java, for the cooperation and assistance provided during the research process.

Abbreviations

Micro, Small and Medium Enterprises (MSMEs), Quick Response Code Indonesian Standard (QRIS), Cash Register Tape (CRT), Cash Sales Invoice (CSI), Recapitulation of Cost of Goods Sold (RCOGS).

Authors' contribution

ERT plays a role in compiling literature studies and compiling conclusions, *NACP* plays a role in compiling literature studies, *MNR* plays a role in compiling abstracts and designing research methodologies, *MK* is tasked with making introductions and compiling cash receipt system flow charts, *SANJ* plays a role in compiling abstracts and designing research methodologies, *SDPP* is tasked with making introductions.

Authors' Information

Era Rahmadhani Triko (*ERT*) eratriko@gmail.com, Nella Artika Chintya Putri (*NACP*) nellaartika785@gmail.com, Maya Nur Ramadhani (*MNR*) mnurr9507@gmail.com, Masarrotul Kholidah (*MK*) masarrotul05@gmail.com, Shafira Azzahra Nanda Juniar (*SANJ*) shafirannnda29@gmail.com, and Sekar Daniswara Putri Pravitasari (*SDPP*) sekardanis2006@gmail.com are students of the Accounting Department, Faculty of Economics and Business, Universitas Pembangunan Nasional Veteran Jawa Timur. This article was written to fulfill the end-of-semester examination assignment for the Accounting System course.

Conflict of Interest

The authors declare no competing interests.

Funding

This research received no external funding.

Availability of data and materials

The data and materials are not publicly published to maintain the confidentiality of company information, but can be made available to the corresponding author upon reasonable request.

REFERENCES

- Abdussamad, S.I.K. (2021). *Metode Penelitian Kualitatif*. CV. Syakir Media Press.
- Andhaniwati, E. (2022). Analisis Sistem Pengendalian Internal Atas Siklus Pendapatan (Studi Kasus Perusahaan Distributor Kelistrikan di Surabaya). *Small Business Accounting Management and Entrepreneurship Review*, 2(1), 1-13. <https://doi.org/10.61656/sbamer.v2i1.67>
- Aziz, M. F., & Sanjaya, C. B. (2025). Aplikasi Kas Berbasis Flutter untuk Meningkatkan Efisiensi Pencatatan Transaksi Keuangan. *Jurnal Krishadana*, 3(1), 34-35. <https://ejournal.sidyanusa.org/index.php/jkdn/article/view/472/302>
- Dirani, A., Saputro, A. A., & Handoyo, V. S. (2024). Development of PT SIER Accounting Information Systems: The Importance of User Participation and Satisfaction. *Indonesian Journal of Sustainability Policy and Technology*, 2(2), 101-115. <https://doi.org/10.61656/ijospat.v2i2.239>
- Fauziyah. (2025). Tantangan UMKM dalam Menghadapi Revolusi Industri 4.0 Ditinjau dari Aspek Marketing dan Accounting. *JMK (Jurnal Manajemen dan Kewirausahaan)*, 5(2), 2-3. <https://ejournal.uniska-kediri.ac.id/index.php/ManajemenKewirausahaan/article/view/1008/832>
- Febrian, L. D., & Kristianti, I. (2020). Identifikasi Faktor Eksternal dan Internal Yang Mempengaruhi Perkembangan UMKM (Studi Kasus Pada Umkm di Kabupaten Magelang). *Journal of Economic, Management, Accounting and Technology (JEMATech)*, 3(1), 23-26. <https://ojs.unsiq.ac.id/index.php/jematech/article/view/799/584>
- Irwadi, S. A., Ikhwan, I., Tianto, R., Sameto, A., Nahumuri, J., Pujiarti, D., Putri, A., Laily, Z., & Yohana, R. (2023). Program Pengabdian Masyarakat Penerapan Sistim Informasi Akuntansi

- Penerimaan Kas Pada UMKM. *Jurnal KeDayMas: Kemitraan dan Pemberdayaan Masyarakat*, 3(1), 40-41. <https://journal.perbanas.ac.id/index.php/kedaymas/article/view/3553/pdf>
- Kusnadi, S.-S. N., & Kirana, N. W. I. (2023). The Influence of Blueprints on Internal Audit Monitoring System (IAMS) Application Development. *Sustainable Business Accounting and Management Review*, 5(3), 1-10. <https://doi.org/10.61656/sbamr.v5i3.111>
- Madhani, I. D., & Nurlaila. (2022). Analisis sistem akuntansi atas penerimaan kas pada PUD. Pasar kota medan. *Sibatik Journal. Jurnal ilmiah Bidang sosial, ekonomi, budaya, teknologi, dan pendidikan*, 1(5). <https://publish.ojs-indonesia.com/index.php/SIBATIK/article/view/70/68>
- Manullang, T. (2024). Praktik Akuntansi Pada Usaha Mikro, Kecil, dan Menengah (UMKM) Di Desa Situmeang Habinsaran, Tapanuli Utara. *Journal on Education*, 7(1), 4889-4901. <https://jonedu.org/index.php/joe/article/view/7063/5652>
- Mulyadi. (2018). *Sistem Akuntansi Edisi 4* (4th ed.). Salemba Empat.
- Nanda Hanifah Putri, Novita Syahidah Sari, Nurul Rahmah. (2022). Faktor-Faktor yang Mempengaruhi Proses Riset Konsumen: Target Pasar, Perilaku Pembelian dan Permintaan Pasar (Literature Review Perilaku Konsumen). *Jurnal Ilmu Manajemen Terapan*, 3(5), 506. <https://dinastirev.org/JIMT/article/view/998/633>
- Permata, S. C., & Fithri, E. J. (2023, November 4). Perancangan Sistem Informasi Akuntansi Penerimaan Kas Dari Penjualan Tunai Pada UMKM Tani OKU Timur. *Jurnal Manajemen, Bisnis dan Akuntansi*, 2(4 November 2023), 27-36. <https://journal.unimar-amni.ac.id/index.php/profit/article/view/1354/1098>
- Rahmadhani, A. R. (2024). *Analisis Sistem Informasi Akuntansi Penerimaan dan Pengeluaran Kas Pada Toko Anisa*. Skripsi. Institut Agama Islam Negeri (IAIN) Metro. <https://repository.metrouniv.ac.id/id/eprint/9970/1/Anisa%20Rizki%20Rahmadhani.pdf>
- Romadhon, F., & Fitri, A. (2020). Analisis Peluang dan Tantangan Penggunaan Financial Technology Sebagai Upaya optimalisasi Potensi UMKM (Studi Kasus UMKM di Gresik). *Jurnal TECHNOBIZ*, 3(1), 30-44. <https://uisi.ac.id/assets/upload/media/354a5fa8ecbd25c0caf9775b0d9cac28.pdf>
- Siagian, A. O., & Cahyono, Y. (2021). Strategi Pemulihan Pemasaran UMKM di Masa Pandemi Covid-19 Pada Sektor Ekonomi Kreatif. *Jurnal Teknologi dan Informasi Bisnis*, 3(1), 206-217. <https://jurnal.unidha.ac.id/index.php/jteksis/article/view/212/145>
- Siahaan, I. F. M., & Suryaningrum, D. H. (2024). Prosedur Audit Investigasi dalam Mengungkap Tindakan Fraud di PT XYZ oleh KAP JAS. *Small Business Accounting Management and Entrepreneurship Review*, 4(2), 24-34. <https://doi.org/10.61656/sbamer.v4i2.223>
- Sihotang, H. T. M., & Nasution, M. I. (2025). Perbandingan Efisiensi Transaksi Uang Digital dan Uang Tunai di Indonesia. *Jurnal Ilmiah Ekonomi dan Manajemen*, 3(1), 245-252. <https://ejurnal.kampusakademik.co.id/index.php/jiem/article/view/3496/3143>
- Wahida, P. F. & Suryaningrum, D. H. (2023). Pengaruh Sistem Pengendalian Internal terhadap Intensitas Inovasi dan Kinerja Organisasi Sektor Publik di Surabaya dengan Kepemimpinan Transformatif sebagai Variabel Moderasi, *Costing*, 7(1), <https://doi.org/10.31539/costing.v7i1.6620>.
- Yudianto, A. (2023). Analisis Perencanaan Keuangan Pada Kelompok Usaha Kecil, dan Menengah (UMKM) di Kota Amuntai. *Jurnal Administrasi Niaga*, 5(1), 1-3. <https://ejurnal.stiaamuntai.ac.id/index.php/inovatif/article/view/99/106>