

Cash Receipt Procedures and Internal Control System Implementation at Sakinah Mart: A Comparative Study with Mulyadi's Accounting System Book

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ABSTRACT

Purpose: This study aims to analyze the cash receipts procedures and the implementation of the Internal Control System (ICS) at Sakinah Mart, and to assess their compliance with the accounting standards presented in *Sistem Akuntansi* by Mulyadi.

Method: This research adopts a qualitative approach, utilizing interviews, observations, and documentation as data collection methods.

Findings: The findings reveal that many of the cash receipt procedures and ICS practices at Sakinah Mart do not align with the standards outlined in Mulyadi's book. This discrepancy arises due to differences in operational characteristics; Sakinah Mart operates as a retail store selling directly to consumers, whereas Mulyadi's examples are based on wholesale businesses that sell goods for resale.

Implication: This study emphasizes the importance of implementing a cash receipt system in accordance with internal control standards to mitigate fraud risks and enhance operational efficiency, particularly for small businesses that interact directly with customers.

Originality: This study compares small retail practices with SPI in the book *Sistem Akuntansi* by Mulyadi, which has rarely been explored before.

Keywords: cash receipts, internal control system, Sakinah Mart

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INTRODUCTION

In an increasingly developing business world marked by rapid technological advancements and tighter competition, every business entity is increasingly required to operate with precision and efficiency. One of the sectors that is particularly affected by this condition is the retail business. Retail businesses, which deal directly with end consumers, are expected to have not only operational agility but also robust financial administration (Kristina, 2020; Dirani et al, 2024). Therefore, one critical element that must be prioritized is the establishment of an organized accounting system, accompanied by a strong internal control system that is implemented comprehensively in every aspect of the business process (Andhaniwati, 2022; Wahida & Suryaningrum, 2023).

Among various financial functions within a business entity, cash management stands out as one of the most vital aspects that requires special attention. Because Cash is a financial asset that can be used in the company's operational activities. Cash is the most liquid asset because it can be used to pay the company's liabilities (Suryanti et al., 2022). Therefore, it is necessary to have proper control over cash. The internal control system is a strategy created by the company to control, supervise, and



ensure that activities within the company run in accordance with applicable regulations (Parwati & Erlina Wati, 2022).

The accounting system is not only used as a means of recording transactions, more than that the Accounting System is used as a means of providing financial information that is useful for decision-making by management and auditor (Kusnadi & Kirana, 2023; Siahaan & Suryaningrum, 2024). The resulting accounting information allows management to plan, control operations, and evaluate the performance and efficiency of resource use. In the accounting system there is a cash receipt accounting system, The cash receipts accounting system is a series of recording and management processes for cash inflows from cash sales and settlement of receivables, which are carried out continuously and are ready to be used to support company operations (Setiyanti et al., 2022). In this system there is a cycle, namely a series of activities starting from receiving money for cash sales transactions, the functions involved in it, the use of supporting documents, to recording into journals and financial reports. In order for this system to run well, it requires clear operational procedures and internal controls that are in accordance with the general principles that apply in accounting.

Sakinah Mart, as one of the retail business units, has high cash receipt activities, especially from cash sales transactions. Therefore, it is very important for this company to implement an internal control system that is able to protect its cash assets from potential fraud and errors. It is necessary to evaluate the system used to assess whether its application is in accordance with existing standards, or still requires improvement. Therefore, the main research question (RQ) is:

RQ: How are the cash receipt accounting system procedures and internal control implemented at Sakinah Mart based on Mulyadi Accounting Systems Book?

This study aims to examine the implementation of cash receipt accounting system procedures at Sakinah Mart and also compare the internal control system of cash receipts at Sakinah Mart with the ideal standards as described by Mulyadi Accounting Systems Book. Through this study, it is expected to obtain an overview of the effectiveness of the system used by Sakinah Mart and the extent to which the system is in accordance with the theory. The results of this study can contribute in the form of suggestions for future system improvements, as well as being a scientific reference for similar studies in the field of accounting.

LITERATURE REVIEW

Accounting System and Internal Control System

According to Mulyadi (2016), an accounting system is a combination of forms, records, and reports that are arranged and organized in such a way as to provide the financial information needed by management to make managing the company easier. The main elements of the building blocks of an accounting system are forms, records (including journals, ledgers, auxiliary books), and reports.

According to Mulyadi (2016), the Internal Control System (SPI) includes an organizational structure, methods, and measures that are coordinated with each other to safeguard the organization's assets, check the reliability of accounting data, encourage operational efficiency, and ensure compliance with management policies. SPI consists of four parts, namely organization, authority and recording systems, healthy practices, and qualified employees. The main objectives of SPI are to safeguard organizational assets from loss or misuse, ensure the accuracy and reliability of accounting information as a basis for decision making, encourage efficiency by minimizing waste and duplication, and ensure that all management policies are properly implemented by each work unit (Maulida, 2024).

Definition and Importance of Cash Receipt Cycle

According to Mulyadi (2016), cash receipts in the accounting system include all cash received by the company, both in the form of cash and securities that can be utilized immediately, which comes from operational activities and settlement of receivables. The cash receipt cycle plays an important role in the accounting system because it covers the entire process from cash receipt, recording, internal control, to depositing to the bank. The main objective is to ensure the reliability of financial statements and reduce the risk of fraud and recording errors. Mulyadi divides the cash receipt system from cash sales into three main procedures, namely direct cash sales (over-the-counter sales), sales with payment on delivery (COD), and sales using credit cards. Within each procedure, tasks are clearly divided: the sales department receives orders and prepares invoices, the cash department receives

payments and provides receipts, the delivery department delivers the goods to the buyer, while the accounting department records the transactions and makes cash deposits to the bank. Therefore, the cash receipt cycle plays a major role in maintaining the liquidity and financial reliability of the company (Mulyadi, 2016).

Some studies also explain the definition and importance of cash receipt management. Cash receipts are cash receipt transactions that cause an increase in company assets in the form of cash (Samuri et al., 2023). The cash receipt system has an important role in supporting the cash management process. Because cash is the most liquid asset so that in handling it needs good care and supervision. A good Cash Receipt System will produce good implementation and results for related functions (Zarasmin & Saad, 2019).

Cash Receipt Procedure

Procedures can be defined as a series of data processing steps or activities that are arranged systematically and clearly, involving one or more departments, with the aim of organizing and handling an activity or transaction (Bani & Komariyah, 2020). The cash receipt system is a series of interconnected procedures between parts of the company, which are designed to carry out the company's main activities, especially those related to cash receipt transactions (Ashari et al., 2024). According to Mulyadi (2016), the cash receipt system from cash sales is divided into the following three procedures:

The procedure for receiving cash from over the counter sales applies when the buyer comes directly to the seller's place, such as a shop or showroom. The process begins when the buyer selects and orders goods to the sales clerk. After that, the buyer makes payment at the cashier using cash, personal check, credit card, or debit card. Once the payment is received, the cashier directs the delivery department to deliver the goods to the buyer. The goods are then delivered, and the cashier deposits the money received into the bank. The process is closed by the accounting department recording the sales transactions and cash receipts in the appropriate journals.

The cash on delivery sale (COD sale) cash receipt procedure is used when a seller delivers goods to a buyer who is in a different location, usually through the services of a third party such as a post office or expedition company. The process starts when the buyer orders the goods from the seller. The seller then hands over the goods to the third party along with a COD form. The goods are shipped to the buyer's address, and payment is made in cash when the buyer receives the goods at the receiving post office. Once payment is made, the receiving post office notifies the sending post office that the transaction has been completed, and the funds are forwarded to the seller. In accounting records, this transaction is recorded twice: first when the goods are shipped as sales and VAT, and second when cash is received from the post office as settlement of COD receivables. If the delivery is made by the company itself or a private expedition, the recording also includes the transportation fee payable.

The procedure for receiving cash from credit card sales applies when the buyer makes a payment by credit card. The process starts when a sales transaction occurs and payment is made using a credit card. The accounting department records the transaction as a credit card receivable. Then, the bank or card issuer will pay the company the transaction amount, after deducting administrative fees. The payment from the bank is recorded by the cash department as a settlement of credit card receivables. This procedure requires coordination between the sales, shipping, and cash departments. Since there are different types of credit cards-such as those issued by banks, certain companies, or travel agencies-companies need to understand the characteristics of each type so that accounting records can be made accurately and according to standards.

Cash Receipt Internal Control System Standard

Internal control over cash receipts is a system designed to protect company assets, ensure the reliability of financial information, and prevent and detect errors and fraud. According to Mulyadi (2016), this system must be able to minimize the risk of fund irregularities through basic principles such as separation of authorization, recording, and cash storage functions. One of the main principles that must be applied is functional separation of duties, where the party authorizing the transaction does not double as the party recording or storing cash. This aims to avoid centralized control of one individual or work unit over all cash transactions from start to finish. Research by (Nainggolan et al., 2023) reinforces this principle, stating that strict separation of cash, accounting, and operational functions is very important to create a reliable internal control system, and reduce the opportunity for fraud committed by internal employees.

In addition to separation of functions, internal controls also require the use of printed sequentially numbered documents, such as cash receipts and sales receipts, to ensure the integrity and traceability of transactions. These documents should be stored and managed systematically to support the verification process and emphasize that good document management provides asset protection and improves efficiency in cash checks and reconciliation of financial statements (Permatasari et al., 2021). Periodic physical checks of cash are also an important form of direct supervision. This is reinforced by the findings of (Journal of Accounting & Sharia, 2024) which states that routine internal audits and periodic cash reconciliations can help companies identify balance discrepancies and follow up quickly. A regular bank reconciliation process is also an important part of this system, which aims to match the cash balance in the company's books with the bank records. By performing regular reconciliations, companies can identify discrepancies between internal and external records early on and make the necessary corrections. By consistently applying the above standards, the internal control system for cash receipts can function optimally to maintain the reliability of financial information, prevent leakage of funds, and protect company assets from unwanted risks.

The elements of internal control that should exist in the cash receipt system from cash sales are in the organizational part between the sales function must be separate from the cash function, between the cash function must be separate from the accounting function, and the sales function, cash function, delivery function, and accounting function must carry out cash sales transactions. In the authorization system and recording procedures, receipt of orders from buyers is authorized by the sales function by using a cash sales invoice form, receipt of cash function must be authorized by the cash function by affixing the "paid off" stamp on the cash sales invoice and sticking the cash register tape on the invoice, sales with bank credit cards are preceded by a request for authorization from the credit card issuing bank, delivery of goods is authorized by the shipping function by affixing the "delivered" stamp on the cash sales invoice, recording into the journal book is authorized by the accounting function by affixing a mark on the cash sales invoice. In a healthy practice, cash sales invoices are sequentially numbered and the sales function accounts for their use, the amount of cash received from cash sales is deposited in full to the bank on the same day as the cash sales transaction or the next business day. The internal audit function periodically and unexpectedly performs calculation of cash balances in the hands of the cash function.

RESEARCH METHOD

To find out how the cash receipt procedure and the implementation of the internal control system at Sakinah Mart and how it aligns with Mulyadi's accounting system book, by focusing on the important elements that must be found in line with the formulation of the problem, objectives, and benefits of research that have been determined previously, this research uses a qualitative approach. Qualitative research is a research method that uses narratives or words to describe and explain the meaning of various phenomena, symptoms, and certain social situations. In this approach, the research team acts as the main instrument in charge of understanding and interpreting every phenomenon, symptom, and social situation observed. Therefore, a solid understanding of relevant theories is needed to analyze the gap between theoretical concepts and the reality that occurs in the field (Waruwu, 2023).

The data sources used in this research are primary data. Primary data is the main information collected directly by the research team during the research process. This information comes directly from first-hand sources, such as respondents or informants related to the variables under study. Primary data can be in the form of observation results, interviews, or filling out questionnaires (Laia et al., 2022; O'Leary, 2021; Daruhadi & Sopiati, 2024). Primary data in this study was obtained through direct observation and in-depth interviews with the Head of Sakinah Mart Store, who provided direct information related to the cash receipt process and the application of the internal control system in the field. Meanwhile, secondary data was obtained through literature studies by reviewing various written sources such as books, scientific journals, and other academic articles that have relevance to the topic of this research, especially in the field of accounting systems and internal control. Through the qualitative approach used and the information collected from both types of data, this research is expected to produce a comprehensive and in-depth description of the speech, writing, and behavior observed in the practice of cash receipts at Sakinah Mart, in order to present a complete, thorough analysis, and aligned with relevant theoretical perspectives.

RESULTS AND DISCUSSION

Research Results

Cash receipt procedures at Sakinah Mart

To get a clear picture of the flow of cash receipts that runs at Sakinah Mart, researchers have conducted interviews with resource persons from the store. The following are excerpts of the interview results that explain the payment method, the parties involved, the flow of recording, and the cash deposit process.

"For sales, we can use cash, QRIS, there are ATMs, namely BCA, BNI, and Mandiri." "For cash, only the cashier receives the money, if the transfer goes to the office, we only receive a receipt"

"In the sakinah shop there is no journaling, the recording is just using excel, closing for each shift, right there is 6 to 2 o'clock then just closing excel. For the cash, there will be a team from the office who will pick it up at certain times, namely 4 times a week, so we don't bring our own money."

"For the deposit of money from the office to the bank, that is outside our responsibility. Actually, from our shop, the calculation is right, if it is right, the office will take it. And we have a handover, henceforth the office will run. Of course there are bank deposits, supplier payments, payroll, and others. So, payment and financial matters, the office itself knows for sure"

"For the recording of goods in our warehouse, we also have stock on the shelves, so we take it from the exhaustion and sales on that day. We don't use a card system, we use excel and print it"

From this research it can be seen that the activities that occur at Toko Sakinah Mart are only the sale of goods, and the related functions are the cashier and the office. The cashier is in charge of receiving sales orders, receiving cash, and handing over cash to the office. and the office is in charge of receiving cash from the cashier according to the nominal stated on the sales recap, supervising the branches of Toko Sakinah Mart, depositing cash into the bank and distributing it for supplier payments, payroll & wages, and to other parties. This distribution is outside the responsibility of Toko Sakinah Mart employees.

Internal Control System at Sakinah Mart

To explore the internal control system (ICC) implemented at Sakinah Mart, the interviews focused on the division of tasks, the staffing structure, and the existing supervisory mechanism. The interview results are presented in the following excerpt:

"The one who receives the sales order and the one who receives the money is the cashier"

"One day there are 2 shifts, there are 6 full, one shift there are 3 people, 1 cashier 2 salesgirls."

"Yes, once a month there will be a surprise inspection from the office team. There is capital in the cashier, the capital is for the needs of the cashier. So how much capital must be in the cashier, how much capital in the safe, and what is needed. During the inspection, it doesn't have to be used all, the count must be right, according to the nominal submitted to the store"

Based on the results of the analysis of the internal control system (SPI) at Sakinah Mart, it can be seen that the implementation of SPI in the company has not run optimally. One of the main weaknesses identified is the absence of separation of duties between the part that receives sales orders and the part that receives cash, where both functions are carried out by the same party, namely the cashier. This condition is contrary to the basic principles of SPI, which emphasize the importance of separation of functions to minimize the risk of fraud, abuse of authority, and recording errors. In addition, although a shift work system has been implemented and reconciliation is carried out every month, this is not enough to compensate for the weak internal control structure in the separation of duties aspect. Therefore, Sakinah Mart is advised to evaluate and improve the existing internal control system, especially in terms of the division of functions and responsibilities, in order to create a more reliable and accountable system.

Discussion

Cash Receipt Accounting System Procedures at Sakinah Mart and Comparison with Mulyadi's Accounting System Book

Sakinah Mart implemented two sections to facilitate transactions with customers. First, the cashier section is responsible for handling customer orders and receiving cash. Second, the office section that is responsible for depositing money to the bank account. Figure 1 shows the Cash Receipt Accounting System Procedures at Sakinah Mart.

Cashier Section. The process starts when the cashier receives an order from the buyer (see Figure 1). At this stage, the buyer submits the goods or services they want to buy, and the cashier records them into the sales system. After receiving the order, the cashier uses the computer to process the purchase transaction. The system will automatically calculate the total payment based on the items selected by the buyer. Next, the buyer hands over cash to the cashier as payment for the purchase.

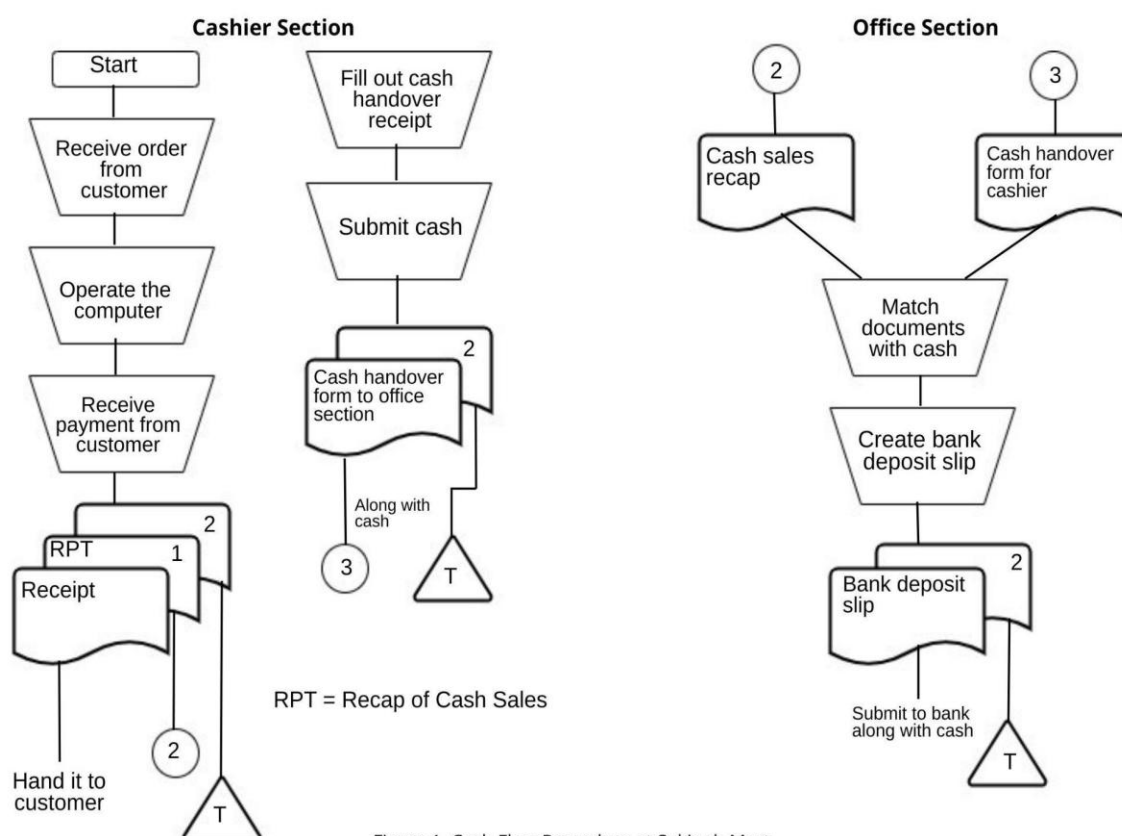


Figure 1. Cash Flow Procedure at Sakinah Mart

Figure 1. Cashflow Procedures at Sakinah Mart

Source: Interviews, observations, and documentations – processed 2025

The cashier receives the cash and verifies that the amount received matches the total shown on the system. After receiving the payment, the cashier prints two important documents, namely the Payment Receipt, which will be given to the buyer as proof of the transaction and the RPT (Cash Sales Recap), which is an internal document that records the details of the transaction that occurred. The cashier then hands the receipt to the buyer. This marks the completion of the transaction on the buyer's side.

At the end of a particular shift or period, the cashier fills out the Cash Handover Slip. This document records the amount of cash collected as well as the cashier who handed it over. This is an important document for cash tracking. Cash that has been collected during the work period along with supporting documents (RPT and Proof of Cash Handover) is submitted to the Office Department for further processing. This submission is the beginning of the verification process and deposit to the bank. The office receives all the documents submitted by the cashier, along with the Cash Sales Recap (RPT) document, Proof of Cash Handover, Cash proceeds. The next important step is to match all documents with the physical amount of cash received. This is done to ensure there is no discrepancy between the

sales recording and the actual funds received. After the official verification process in the company account.

Office Section. The process starts when the cashier receives an order from the buyer. At this stage, the buyer submits the goods or services he wants to buy, and the cashier records it into the sales system. After receiving the order, the cashier uses the computer to process the purchase transaction. The system will automatically calculate the total payment based on the items selected by the buyer. Next, the buyer hands over cash to the cashier as payment for the purchase. The cashier receives the cash and verifies that the amount received matches the total shown on the system. After receiving the payment, the cashier prints two important documents, namely the Payment Receipt, which will be given to the buyer as proof of the transaction and the RPT (Cash Sales Recap), which is an internal document that records the details of the transaction that occurred. The cashier then hands the receipt to the buyer. This marks the completion of the transaction on the buyer's side.

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Analysis of Cash Receipt Accounting System Procedures at Sakinah Mart. Based on interviews and [Figure 1](#), the results showed that Toko Sakinah Mart uses a cash receipt system for over-the-counter sales which is divided based on the type of payment method. For cash transactions, the cashier has direct responsibility for receiving money from customers. In contrast, for payments using debit cards through QRIS, the funds go directly to the office account. This indicates that there are differences in the treatment of cash handling, depending on the source of receipt. The recording of sales transactions in accounting is done entirely by the office, not by the store staff. However, every time the shift changes, the cashier is required to conduct a daily transaction closing process using an excel application as a form of internal recap.

The cash received by the cashier from sales will be collected by the office four times a week. Once the funds are in the hands of the office, they are tasked with depositing them into the bank and managing them for operational purposes such as payments to suppliers, salaries, and other costs. The process of managing and distributing these funds is entirely the responsibility of the head office, without the involvement of the Sakinah Mart stores. On the other hand, the inventory system at Sakinah Mart has been computerized through barcode scanning by cashiers, where each sales transaction automatically reduces the amount of stock available. This system helps update inventory data instantly and reduces the possibility of recording errors.

When compared with the accounting system for cash receipts according to [Mulyadi \(2016\)](#), the most striking difference lies in the application of a more structured and strict separation of duties principle. In Mulyadi's view, the ideal system requires that each function, such as the sales order section, the screen section, the warehouse section, the shipping section, and the journal section be carried out separately. The goal is to reduce opportunities for fraud and improve the accuracy of recording transactions. The cashier only handles the receipt of payments, both cash and non-cash; the sales department is in charge of receiving orders and preparing invoices; the warehouse is responsible for the inventory of goods; and the shipping department ensures that the goods reach consumers. All transactions are then recorded by the accounting department separately.

Overall, the cash receipt procedure at Sakinah Mart is not in accordance with the procedure in Mulyadi's Accounting System book. this can happen because Sakinah is a retail store, namely a business aimed at end consumers who want to buy products in the form of goods or services at retail where the seller with his marketing capabilities is a core distributor not an agent ([Anggraeni, 2023](#)), meaning that the products in Sakinah stores are for personal consumption not for resale while the procedure in Mulyadi's Accounting System book is used for wholesale stores, namely stores that sell goods on a large scale for resale.

The implementation of the Cash Receipt Internal Control System at Sakinah Mart is compared with the Internal Control System in Mulyadi's Accounting System book.

Based on the research results at Toko Sakinah Mart, a comparison with the Internal Control System (SPI) according to Mulyadi (2016) is presented in Table 1 and analyzed for its suitability. The SPI is divided into three items: organization, authorization and recording procedures, and sound practices.

Table 1. Comparison of Mulyadi's Internal Control System and Practices at Sakinah Mart

Internal Control Aspects	According to Mulyadi's Theory	Internal Control System at Sakinah Mart	Deduction
Organization	1. Sales and cash functions must be separated	1. Cashier doubles as order and money taker	Not suitable
	2. Cash and accounting functions should be separated	2. Cash is managed by the cashier, while recording is done by the head office	Suitable
	3. Cash sales involve four functions, namely sales, cash, shipping, and accounting	3. The cashier performs all functions except accounting	Not suitable
Authorization System and Recording Procedures	1. Order with invoice, sales authorized	1. Direct barcoding, without authorization	Not suitable
	2. Cash is stamped "paid in full" and given a cash ribbon	2. The buyer receives a purchase receipt as proof of payment, and the cashier makes a sales recap at the end of the shift	Not suitable
	3. Credit card must have bank authorization	3. Does not accept credit cards	Not relevant
	4. Delivery of goods must be authorized	4. Goods are handed directly to the cashier	Not suitable
	5. Journals are marked by accounting	5. Recorded by head office, authorization unknown	Not yet known
Sound Practices	1. Invoices must be sequentially numbered and supervised by the sales department	1. Cashiers only recap sales at closing without using numbered invoices	Not suitable
	2. All cash should be deposited in the bank on the same day or maximum the next business day	2. Money is deposited by the office four times a week, causing a long lag time	Not yet compliant
	3. Periodic surprise cash checks need to be carried out by internal auditors	3. The office conducts monthly surprise checks on cash and capital stock	Suitable

Source: Interviews, observations, and documentations – processed 2025

Organization. Based on Table 1, the sales function should be separate from the cash function. However, this is not in accordance with the practice at Toko Sakinah Mart. Because, in the research results, it is stated that "The part that receives sales orders and receives money is the same part, namely the cashier." This clearly shows that there is no separation of functions between sales (receiving orders) and cash (receiving cash). The cashier is in charge of receiving sales orders and receiving cash. The cash function should be separate from the accounting function. However, this demonstrates conformity, as the cashier performs the cash function and the accounting function is handled by the office. And cash sales transactions must be carried out by the sales, cash, shipping, and accounting

functions. This does not show any conformity. Because, at Toko Sakinah Mart, it is only used for buying and selling activities carried out at the cashier, who doubles as the sales and cash function. While the one who performs the journaling function is in the office. There is no delivery function because it is a physical store that directly delivers goods. The accounting function is also centralized in the office, not in the store.

Authorization system and recording procedures. Based on [Table 1](#), the sales function should authorize receipt of orders from buyers through the cash sales invoice form. However, this is not in accordance with the practice at Sakinah Mart because the ordering system is carried out directly by the cashier through scanning the barcode of the goods, so there is no separate authorization from the sales function. The cash function should authorize Cash receipts by affixing a "paid" stamp and attaching a cash register tape to the cash sales invoice. At Sakinah Mart, this is not done; instead, the buyer receives a receipt as proof of payment, and the cashier recaps the sales at the end of the shift. Bank credit card sales are usually made after authorization from the issuing bank, but this is not relevant at Sakinah Mart, as the only accepted payment methods are cash and debit cards. Delivery of goods should be authorized by the delivery function with a "delivered" stamp on the invoice, but this is not applied at Sakinah Mart because the operational system is direct retail, where goods are handed over directly by the saleswoman or cashier to the buyer after payment has been made. Finally, recording into the journal should ideally be authorized by the accounting function by marking the cash sales invoice. However, this cannot be ensured because the recording is done by the head office, which is outside the authority of the Sakinah Mart store manager.

Sound practices. Based on [Table 1](#), cash sales invoices should have sequential numbers printed, and the sales function should account for their use. However, this is not in accordance with the practice at Sakinah Mart because the process used is cash closing by the cashier every shift change to make a sales recap. In addition, SPI principles suggest that all cash proceeds from cash sales be deposited to the bank on the same day or the next business day. At Sakinah Mart, this is not fully compliant because the cash received by the cashier is only collected by the office four times a week, then deposited into the bank. This practice causes a time lag between cash receipts and deposits, potentially weakening cash control. Meanwhile, for the calculation of cash balances, Sakinah Mart has implemented an appropriate practice. The office conducts surprise checks every month to calculate the cash and capital available in the store. These checks reflect compliance with internal control principles that emphasize the importance of unannounced and periodic supervision of the cash function, in order to minimize the risk of irregularities or misuse of funds.

Based on the results of the analysis, it can be concluded that Toko Sakinah Mart has not fully implemented the Internal Control System (SPI) in accordance with the standards formulated by [Mulyadi \(2016\)](#). This can be seen from the non-optimal separation of functions between sales and cash, and the inconsistent mechanism for depositing cash to the bank which should be done every day according to SPI principles. In addition, the delay in cash deposits and the time lag between cash receipts by cashiers and deposits to the bank indicate weaknesses in internal control. Another influencing factor is that Toko Sakinah Mart is a branch retail store, so its internal control structure is not as complex as the head office.

CONCLUSION

The accounting system for cash receipts at Sakinah Mart is not fully in accordance with the ideal system according to Mulyadi. The main difference lies in the lack of separation of functions, where the cashier doubles as the party receiving orders and payments. The management of cash receipts is done simply, where the cashier receives payments and does a daily recap using Excel, while the accounting records are done by the office. Non-cash payments go directly to the office account, and cash is deposited to the bank only a few times a week, which deviates from SPI principles that require daily deposits.

The internal control system is also not optimal, especially in terms of authorization, documentation, and separation of functions. However, there are some aspects that are appropriate, such as the separation of cash and accounting functions, as well as sudden cash checks by the head office. The difference between Sakinah Mart's practices and Mulyadi's theory is largely due to the different types of businesses. Sakinah Mart is a small-scale retail store that serves direct transactions to end consumers, while the system in Mulyadi's book is more relevant for wholesale or large-scale businesses with complex organizational structures.

This study provides an important illustration for retail store managers, highlighting the need to consider the arrangement of the cash receipt system and internal control in greater depth, particularly in terms of task division, accurate recording, and timely deposit of funds. This study also discusses the implementation of accounting systems in the retail sector by comparing them to theoretical standards that have been more often studied in the context of large or wholesale companies. It shows that existing theories are not necessarily fully applicable in the field, as the conditions and needs of each business can differ. However, this study also has limitations, namely that the Sakinah Mart store did not involve the office in depth, so the comparison results are less than perfect. Therefore, it is suggested that the next research could examine the Sakinah Mart by involving the office as well. Even so, this research still contributes to providing a real picture of the gap between cash receipt management practices in the small retail sector and generally accepted accounting theory.

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Abbreviations

SPI (Sistem Pengendalian internal), QRIS (Quick Response Code of Indonesian Standard), COD (Cash on Delivery).

Authors' Contribution

All authors contributed actively to the preparation of this article. *HM* (conducted interviews and observations at Sakinah Mart, compiled the introduction, compiled a literature review, compiled research methods, compiled research results, revised the discussion, and compiled a bibliography), *IRBP* (conducted interviews and observations at Sakinah Mart, compiled a literature review, compiled research results, made a flow chart, revised the discussion, and conclusions). *SSA* (Conduct interviews and observations at Sakinah Mart, compile a literature review, and compile a discussion of the article). *CGL* (Compile a literature review and compile a discussion of the article). *CRMM* (Compile a literature review and compile a discussion of the article).

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Availability of data and materials

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