

Effectiveness of Internal Control Systems over Cash Receipts and Disbursements Procedures at PT. Kumon Indonesia

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Abstract

This study aims to analyze the effectiveness of the internal control system over cash receipt and disbursement procedures at PT. Kumon Indonesia Gresik Branch. In this era of rapid digitalization, the need for a transparent and accountable financial management system has become very important, especially in the education sector. This study uses a qualitative descriptive approach with data collection methods through interviews, observation, and documentation. The results of the study indicate that PT. Kumon Indonesia Gresik Branch has implemented several key principles of internal control, such as the use of valid transaction documents, separation of duties between administrators and business owners, and manual and computerized transaction recording. However, there are still weaknesses, including overlapping duties between the administrative department and business owners, the absence of formally documented standard operating procedures (SOPs), and inadequate monitoring. Therefore, it is recommended that the company strengthen the separation of functions, establish clear and documented SOPs, and increase the frequency of monitoring and evaluation. With these improvements, it is expected that the effectiveness of internal control will increase, thereby preventing fraud, enhancing the reliability of financial reports, and strengthening stakeholders' confidence in the company's financial management.

Keywords: internal control system; cash receipt procedures; cash disbursement procedures; COSO; education services sector.

1. Introduction

In this era of rapid digitalization, the need for a reliable financial management system is becoming increasingly urgent, especially for organizations engaged in the education sector. Financial transparency and accountability are not only important from an internal organizational perspective, but also form the basis for public trust, especially among parents as key stakeholders. An effective internal control system is a key tool in detecting and preventing financial irregularities, as well as ensuring the accuracy of financial reports (Arens et al., 2023).

PT Kumon Indonesia, as a company in the field of mathematics, English, and Indonesian language education services, faces specific challenges in cash management. The company has a network of learning centers spread across Indonesia with a high volume of cash transactions from regular monthly student payments. This situation requires a strict internal control system to ensure that all cash receipts are properly accounted for. Previous research shows that educational institutions have implemented computer-based accounting information systems that are directly connected to systems that have annual budget plans and meet the elements of an internal control system. However, the implementation of internal control systems in the education sector still faces various operational challenges that require in-depth evaluation. Previous studies on various companies have shown weaknesses in the implementation of internal control systems, where there is still a duplication of tasks performed by the accounting and finance departments (treasurer). A similar situation is likely to occur at PT Kumon Indonesia given the operational complexity involving multiple points of sale in various locations.

Previous studies have examined internal control systems in various sectors and industries, but most have focused on manufacturing, banking, and trading companies. Research (Hidayah et al., 2024) In their research at PT Sejati Inter-Trans Logistic Medan, they found that the effectiveness of internal control systems, particularly in the recording and authorization of cash transactions, has a direct impact on the smooth flow of cash and the reliability of company financial reports. They also highlighted the importance of segregation of duties and transaction documentation as crucial control elements. A similar study by (Permatasari et al., 2022) at PT. Pou Yuen Indonesia used qualitative methods with descriptive data analysis techniques to analyze the internal control system for cash receipts and disbursements. Meanwhile, the research (Savitri & Herliansyah, 2022) PT Bank Mandiri (Persero) Tbk Central Jakarta analyzed that internal control systems significantly influence asset misuse, demonstrating a correlation between effective internal controls and fraud prevention.

Research (Handayani, 2021) At Taman Kyai Langgeng Magelang, which is managed by the Regional Tourism Object Company, they also reviewed the internal control system for cash receipts and disbursements in the context of a service company.

Research on the effectiveness of internal control systems over cash receipt and disbursement procedures at PT Kumon Indonesia is very important given the characteristics of the education service industry, which has periodic cash receipts with high frequency and a high risk of recording errors. PT Kumon Indonesia, as a private education company with a franchise model, needs to implement strong internal controls to maintain financial transparency and accountability and fulfill its moral responsibility to stakeholders. Additionally, the trust of parents as the primary stakeholders heavily depends on transparent and accountable financial management. This research is also expected to contribute to the development of internal control theory in the education sector and serve as a reference for similar companies in improving financial governance, particularly in addressing increasingly stringent regulations and the need for high compliance standards.

Internal Control System

Internal control systems are an important element in supporting the achievement of corporate objectives, particularly in maintaining the reliability of financial statements and operational efficiency. Internal control is a process designed to provide reasonable assurance that the organization's operations are conducted in accordance with its objectives, as well as to safeguard assets, enhance the reliability of financial statements, and ensure compliance with applicable laws and regulations (Sujarweni, 2015). An internal control system is a system created to provide security for elements within a company. An internal control system consists of policies and procedures designed to provide reasonable assurance that organizational objectives will be achieved, including operational effectiveness, reliability of financial reporting, and compliance with applicable laws and regulations. (Mulyadi, 2023).

According to COSO (Committee of Sponsoring Organizations of the Treadway Commission), internal control is a series of actions that cover all processes within an organization. Internal control is part of the basic management process, namely planning, implementation, and monitoring. Internal control is absolutely necessary for the survival of a company. Internal control can prevent losses or waste in the management of company resources. Internal control can provide information on how to assess company performance and management, as well as information that can be used as a guideline in planning. Internal control is a process carried out to provide reasonable assurance that the following control objectives have been achieved. The objectives of a company in establishing an internal control system, according by (Romney & Steinbart, 2015):

1. Securing assets—preventing or detecting unauthorized acquisition, use, or placement.
2. Managing records in detail to accurately and fairly report company assets.
3. Providing accurate and reliable information.
4. Promoting and improving operational efficiency.
5. Promoting compliance with established managerial policies.
6. Complying with applicable laws and regulations.

Internal Control Functions

Internal control plays an important role in maintaining the continuity and stability of company operations. This system not only serves as a protective mechanism for assets and information but also as a management tool for risk management and ensuring that organizational activities align with established standards and policies. The primary function of the internal control system is to maintain operational effectiveness and efficiency, ensure the reliability of accounting and financial information, and guarantee compliance with the company's internal policies and external regulations (Hanafi & Halim, 2016). In addition, this function also includes the prevention and early detection of fraud, procedural irregularities, and administrative violations that could harm the company.

Internal Control Objectives

In modern business practice, internal control is seen as a crucial element in achieving sustainable organizational goals. The main purpose of an internal control system is to provide reasonable assurance regarding the achievement of three important things: reliability of financial reporting, effectiveness and efficiency of operations, and compliance with laws and regulations (Kieso et al., 2019). A well-designed internal control system can assist management in preventing and detecting fraud, safeguarding assets, and ensuring that all organizational activities are conducted in a structured manner and in accordance with applicable accounting standards. Thus, internal control is not only a control tool, but also part of a sound risk management and corporate governance strategy.

Internal Control System Components (COSO)

The COSO framework introduces five key components in an internal control system, namely control environment, risk assessment, control activities, information and communication, and monitoring. These five components are designed to work in an integrated manner to ensure that the internal control system can run effectively in all operational lines (COSO, 2013). These components form the basis for developing and evaluating control systems that are capable of supporting the achievement of the entity's objectives efficiently and in compliance with applicable regulations. COSO introduces five key components that must be integrated for internal control systems to function effectively, namely:

1. Control Environment)

The control environment is the foundation of the entire internal control system. This component reflects the attitude, awareness, and actions of management and the board of directors regarding the importance of internal control. Factors such as integrity, ethical values, organizational structure, human resource competence, and commitment to accountability are important indicators in creating a healthy control environment. Without commitment from top management, the internal control system will not function optimally.

2. Risk Assessment

Organizations must be able to identify and analyze risks that could hinder the achievement of objectives, whether strategic, operational, reporting, or compliance-related. The risk assessment process includes identifying internal and external risks and evaluating their likelihood and impact. This assessment forms the basis for entities to determine appropriate responses or risk mitigation measures.

3. Control Activities

Control activities include policies and procedures designed to ensure that the necessary measures to address risks have been taken. These activities can include transaction authorization, reconciliation, segregation of duties, and access controls. Effective control activities are both preventive and detective in nature and must be implemented at all levels of the organization.

4. Information and Communication

Relevant and timely information must be available to support internal control functions. Effective communication, both vertically and horizontally within the organization, enables each individual to understand their role and responsibilities in the control system. In addition, external communication is also important, especially in terms of reporting to regulators and stakeholders.

5. Monitoring

Monitoring is conducted to assess the performance of internal control systems on a regular basis, either through continuous evaluation or separate assessments such as internal audits. Monitoring results must be reported and followed up with necessary improvements to ensure that control systems remain relevant and responsive to changes in the business environment.

Cash

Cash is one of the most important elements in financial statements that reflects the liquidity level of an entity. Cash is a means of payment that is readily available and can be used at any time to fund company activities, consisting of cash on hand and bank account balances. In other words, cash plays a vital role in supporting daily operations and is an important indicator in management decision-making (Harahap, 2021). In addition, cash includes all means of payment that are readily available and easy to use for transactions, including cash and bank deposits that can be withdrawn at any time without conditions. Adequate cash availability ensures that companies can meet their short-term obligations and conduct business activities without hindrance. Therefore, a proper understanding of cash is essential in financial planning and control (Baridwan, 2021).

Cash Receipts

Cash receipts are an important element in a company's financial cycle that plays a direct role in maintaining liquidity and operational continuity. Cash receipts are the process of cash inflows into a company from various sources, such as sales proceeds, accounts receivable, interest income, or loans received. Every cash receipt transaction must be managed systematically and documented to avoid errors or discrepancies in recording (Sutrisno, 2017). In line with this, (Mulyadi, 2018) states that cash receipts include all transactions that result in an increase in company cash and must be carried out through procedures that provide protection against the possibility of fraud. With an adequate control system, cash receipts are not only a performance measurement tool, but also a key pillar in maintaining the company's financial accountability.

Cash Expenditures

Cash expenditures are an important component of a company's financial cycle because they reflect cash outflows directly related to operational activities and other obligations. Cash expenditures are any cash outflows used to pay for the company's obligations or operational needs, such as purchasing goods, paying debts, administrative costs, and other expenses (Riyanto, n.d.). Cash expenditures not only reflect the company's financial commitments, but also affect liquidity and overall financial performance. Therefore, every cash expenditure transaction needs to be managed and recorded systematically and supported by valid transaction evidence. Strict supervision of cash expenditures is also necessary to avoid waste, misuse of funds, and maintain the efficient use of financial resources.

Cash Receipts and Disbursements Procedures

Cash receipts and disbursements are key activities in a company's financial cycle that need to be closely monitored because they are directly related to the most easily misappropriated current assets, namely cash. Cash is the most liquid resource and the most vulnerable to misuse, so cash management through receipt and disbursement procedures must be carried out with a strict control system (Hornigren et al., 2017). They added that cash receipts include all cash or deposits received by the company from various sources, such as cash sales, accounts receivable settlements, or investments. Meanwhile, cash expenditures refer to all payments made by the company, whether for operational purposes, purchases of goods and services, or debt settlements.

Every cash transaction — whether receipt or expenditure — must be supported by valid transaction evidence, carried out through an authorization process, and recorded accurately and in a timely manner (Warren et al., 2017). The implementation of a sound cash procedure system will improve the integrity of financial reports, minimize the risk of recording errors, and prevent the possibility of cash misappropriation by internal parties.

2. Method

The research method used in this study was descriptive qualitative. According to (Sugiyono, 2017), qualitative descriptive research aims to describe systematically, factually, and accurately the facts and characteristics of a research object without manipulating variables. This approach allows researchers to understand phenomena in depth and contextually, making it very appropriate for analyzing the effectiveness of internal control systems. The research was conducted at PT. Kumon Indonesia Branch Gresik as the research location. The data used included primary data from interviews and observations of financial and management staff, as well as secondary data in the form of SOP documents, transaction evidence, and financial reports. Data collection techniques were carried out through semi-structured interviews, direct observation, and documentation. Furthermore, the data was analyzed using qualitative descriptive methods through the stages of data reduction, data presentation, and drawing conclusions based on internal control effectiveness indicators according to the COSO framework.

3. Result and Discussion

Cash Receipts and Disbursements System and Procedures of PT. Kumon Indonesia

PT. Kumon Indonesia is part of the global network of Kumon Education Co., Ltd., headquartered in Japan, and is known as a non-formal educational institution that develops independent learning methods in the fields of mathematics and language. Kumon has been present in Indonesia since 1993 and now has more than 300 branches spread across various major cities. One of the branches focused on in this study is the Kumon Gresik Branch, which operates as an educational service unit for children from preschool age up to junior high school in the Gresik Regency, East Java. In its operations, including at the Gresik Branch, financial management is one of the critical aspects supporting the smooth running of the teaching and learning process as well as the sustainability of the institution..

At PT. Kumon Indonesia, cash receipt and disbursement systems and procedures are an important part of corporate financial management to prevent direct or indirect cash misappropriation. As an educational institution that manages various financial transactions from students, PT. Kumon Indonesia requires an accounting information system capable of recording, monitoring, and controlling every cash receipt and disbursement activity effectively and efficiently. Cash receipts typically come from payment of registration forms, monthly course fees, learning materials, and other supporting activities. In the cash receipt procedure, parents or guardians make payments in advance before receiving educational services.

The cash receipt system at PT. Kumon Indonesia involves several parties, such as the administration department, which is responsible for receiving payments and recording transactions in the system, as well as management or business owners who supervise all financial transactions. Each transaction is recorded both manually and through a computerized system to improve data accuracy and security. The documents used in recording cash receipt transactions include transfer receipts and bank deposit slips, which serve as the basis for the administration to record transactions into the financial system. The use of these documents serves as an important internal control to ensure the validity of each transaction and detect potential irregularities. With consistent internal control procedures and systems in place, it is hoped that cash management at PT. Kumon Indonesia can be carried out effectively and accountably. The following is an explanation of cash receipts at PT. Kumon Indonesia:

1. Administration. The administrator is responsible for receiving money from parents and recording data entries on the computer.
2. Company Owner. Responsible for recording all cash receipt transactions.

Cash receipts at Kumon Gresik Branch are processed manually using several documents for recording and internal control purposes. The main document used is a payment receipt, which is given to parents each time they make a monthly fee payment. This receipt serves as valid proof that the student has fulfilled their obligation and includes information such as the student's name, date of payment, amount, and month paid. After that, all transactions that have been made are recorded in the cash book, which is a simple accounting document that chronologically records all cash receipts based on

the transaction date. This cash book includes the student's name, payment amount, and payment method used. Payments at Kumon Gresik are generally made in two ways: cash payments directly at the branch and bank transfers to the official account of the branch owner. For cash payments, the cash received is deposited into the bank periodically and supported by deposit slips. This process shows that the Kumon Gresik Branch has implemented orderly and documented cash receipt management as part of its internal control system.

The cash receipt procedure at PT. Kumon Indonesia is as follows:

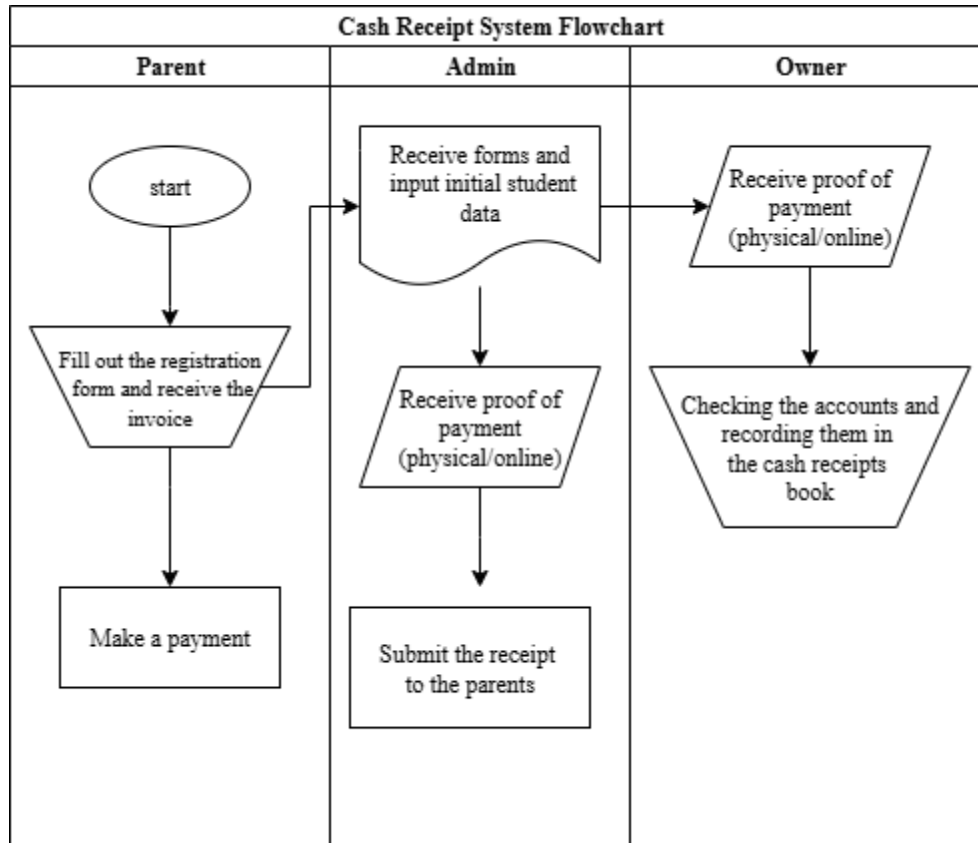


Figure 1. 1 Cash Receipt System Flowchart

The procedure for accepting cash at PT. Kumon Indonesia is as follows:

1. Initial Information and Consultation
 - Parents or prospective students contact or visit the nearest Kumon center, or access the official Kumon Indonesia website.
 - Administrative staff or instructors provide information about the Kumon program (Mathematics, English, and Indonesian), learning methods, class schedules, registration fees, and monthly fees.
2. Scheduling the Diagnostic Test (Placement Test)
 - Prospective students are scheduled to take a diagnostic test, which aims to assess their initial abilities and determine the appropriate level of material.
 - This test is conducted in person at the center or online (in some locations that support it).
3. Diagnostic Test Administration
 - Students take the test according to the scheduled time. The test typically includes basic to advanced questions appropriate for the student's age and grade level.
 - Test results are evaluated directly by the instructor to determine the student's initial learning level.
4. Test Result Consultation
 - Parents and students will receive an explanation of the diagnostic test results from the Kumon instructor.
 - The instructor provides recommendations for the initial level and explains the long-term learning plan.
 - If agreed, parents will proceed with the registration process.
5. Form Submission and Payment
 - Parents complete the new student registration form, which can be done manually at the center or online through the official Kumon system (if available).
 - Parents make payment for the registration fee and the first month's tuition via bank transfer or direct payment.
6. Proof of payment is submitted or uploaded as a validation requirement.

- Issuance of Registration Proof
 - After payment is validated, the admin inputs the student's data into the system.
 - Parents receive an official receipt and the child's study schedule.
7. Start Learning
- Students begin attending Kumon classes according to the agreed schedule.
 - Regular evaluations will be conducted by instructors to adjust the pace and level of progress for each student.

Cash expenditures at Kumon for branch operations cover various routine needs such as staff or teaching assistant salaries, office supplies, electricity bills, and other operational costs including local promotional activities. Each of these expenditures is managed in accordance with established procedures to maintain administrative order and internal control. Payment requests are typically prepared by branch administrative staff, accompanied by supporting documents such as honoraria lists or invoice slips, then verified by the branch manager before being recorded and paid from the branch cash fund. In addition to these routine expenditures, the branch also incurs cash expenditures for ordering official teaching materials from the central office.

Cash expenditures for ordering teaching materials are an important component of Kumon branch operations. These teaching materials include modules, worksheets, reference books, and other supporting equipment used in the teaching and learning process. Orders are placed by branches using the official system or form provided by the head office. After the request is submitted, the headquarters will issue an internal invoice listing the type, quantity, and total cost of the educational materials ordered.

After receiving the invoice, the branch makes a payment to the head office account in accordance with the amount stated. The payment is made via bank transfer and is charged to the branch's operational cash account. Once the payment is received and confirmed by the central finance department, the packaging and shipping of educational materials are carried out to the branch's address. The entire process is systematically recorded by both the branch and the central office to ensure stock accuracy, smooth distribution, and financial accountability.

The distribution system for teaching materials is designed so that all Kumon branches use uniform, standardized materials in accordance with the official Kumon curriculum. With centralized ordering procedures and transparent record keeping, the head office can monitor the distribution of teaching materials nationwide, while branches retain control over procurement needs based on the number of active students and learning needs at each location.

Internal Control of Cash Receipts and Disbursements at PT. Kumon Indonesia

Good internal control is necessary to ensure that cash receipts and disbursements are managed in an orderly, transparent, and procedural manner at PT Kumon Indonesia. Several important elements that support the effectiveness of internal control in this company include:

1. Clear organizational structure

Separating cash receipt and disbursement functions to prevent conflicts of interest and facilitate oversight. Branch managers are responsible for verifying transactions, while the head office provides guidance and control.

2. Authorization system and recording procedures

All transactions are conducted based on official authorization with complete supporting documents. Cash receipts, such as course fee payments, are recorded in the administrative system and deposited regularly into the bank.

3. Good practice in performing duties

All expenditures, such as staff salaries, electricity, office supplies, and purchases of teaching materials from the central office, follow strict submission and verification procedures. Regular reconciliations are conducted to ensure that cash balances match the records.

4. Competent human resources

Administrative and financial staff are placed in positions that match their qualifications and are supported by adequate training to ensure effective and accurate cash management.

Internal Control Components

Internal control is a very important process for organizations in achieving their goals effectively and efficiently, as well as ensuring the reliability of financial reporting and compliance with applicable regulations. The most widely used internal control framework is the COSO (Committee of Sponsoring Organizations) framework, which identifies five key components as the basis for effective internal control. These five components are interrelated and form a comprehensive system for managing risk and improving organizational performance. The components include control environment, risk assessment, control activities, information and communication, and monitoring. Each component plays a specific role in ensuring that business processes are conducted in accordance with established policies and procedures, and in helping organizations address various challenges and risks that may arise.

Internal Control Components	Conformity at PT Kumon Gresik	Explanation
<u>Control Environment</u>	Not yet compliant	The control environment at PT Kumon Gresik is not yet optimal because the organizational structure and separation of functions are unclear. In fact, COSO emphasizes that the control environment must be based on integrity, ethics, and a clear division of tasks to prevent errors and fraud.
<u>Risk Assessment</u>	Quite Suitable	Risk assessment has been conducted, although the risk is considered low due to the simplicity of financial activities. However, COSO requires systematic risk identification and analysis in order to manage risk appropriately.
<u>Control Activities</u>	Not yet compliant	Control activities at PT Kumon Gresik have not been implemented consistently, as there are no clear standard operating procedures (SOPs) and adequate separation of functions. In fact, COSO requires effective policies and procedures to mitigate risk.
<u>Information and Communication</u>	Not yet compliant	The information recording and communication system at PT Kumon Gresik is not yet systematic, as there are no codes on documents to facilitate tracking. COSO emphasizes the importance of accurate information and effective communication throughout the organization.
<u>Monitoring</u>	Not yet compliant	Monitoring is only carried out by the owner once a month and is not frequent or comprehensive enough. COSO requires continuous monitoring and periodic evaluation to ensure that internal controls remain effective.

Based on an analysis of the five components of internal control according to COSO at PT Kumon Indonesia's Gresik branch, it can be concluded that although risk assessment has been carried out quite well, there are still several components that need more serious attention. The control environment, control activities, information and communication, and monitoring are not yet fully in line with the standards set by COSO. Therefore, improvements and strengthening in these areas are crucial to enhancing the overall effectiveness of the internal control system. As a result, PT Kumon's Gresik branch can more effectively manage risks, prevent errors and fraud, and achieve its operational and financial objectives in a more efficient and effective manner.

Effectiveness of Internal Control Over Cash Receipts and Disbursements Procedures at PT Kumon Indonesia

Internal controls applied to cash receipt and disbursement procedures at PT Kumon Indonesia, particularly the Gresik branch, play a very important role in maintaining the reliability of financial reports, preventing fraud, and ensuring that all cash transactions are accurately recorded and accountable. In its operations, PT Kumon has implemented several internal control principles, such as the use of transaction evidence documents (receipts, transfer slips, and cash books), the separation of duties between administrators and business owners, and the recording of transactions both manually and through computerized systems.

From the results of the study, it can be concluded that the internal control system at PT Kumon Gresik Branch is quite effective in several aspects, such as the recording of every cash transaction, the use of valid supporting documents, and supervision by the business owner. This helps minimize the risk of recording errors and fund misappropriation. However, there are still some weaknesses that need to be addressed, including overlapping responsibilities between the administrative department and the business owner, as well as the lack of regular monitoring and evaluation of the financial procedures in place.

In addition, the absence of formally documented standard operating procedures (SOPs) is also a factor that can reduce the effectiveness of internal control. This has the potential to cause irregularities in the performance of tasks and complicate the audit and evaluation process. Therefore, to enhance the effectiveness of internal controls, PT Kumon Gresik Branch needs to strengthen the separation of functions, implement clear and documented SOPs, and increase the frequency of monitoring and evaluation of all cash receipt and disbursement activities.

Overall, the effectiveness of internal controls over cash receipt and disbursement procedures at PT Kumon is highly dependent on management's commitment to consistently implementing internal control principles, supported by a sound recording system, the use of valid documents, and regular supervision. By improving the weak aspects, PT Kumon can further enhance transparency, accountability, and security in cash management, thereby supporting operational efficiency and the trust of all stakeholders.

4. Conclusion

Based on the results of the research and discussions that have been conducted, it can be concluded that the effectiveness of the internal control system over cash receipt and disbursement procedures at PT. Kumon Indonesia, particularly at the Gresik branch, is at a fairly good level but still requires some improvements. The implementation of internal control components according to the COSO framework, such as control environment, risk assessment, control activities, information and communication, and monitoring, has been largely implemented well, especially in terms of transaction recording, use of supporting documents, and management oversight.

However, there are still weaknesses in the separation of duties between administrators and business owners, the absence of formally documented standard operating procedures (SOPs), and suboptimal monitoring and evaluation. This has the potential to lead to errors in record keeping, misuse of cash, and hinder financial transparency and accountability. Therefore, to improve the effectiveness of the internal control system, PT. Kumon Indonesia's Gresik branch is advised to strengthen the separation of functions in cash management, develop and implement clear and documented SOPs, and increase the frequency of monitoring and evaluation of all financial activities. These improvement efforts are expected to increase the reliability of financial reports, prevent fraud, and support smooth operations and stakeholder confidence in the company's financial management.

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