



Analysis Of The Effectiveness Of Accounting Information System On Cash Receipts At Bank Syariah Indonesia KCP Surabaya Ampel Mas Mansyur

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Abstract. Bank Syariah Indonesia (BSI) is the result of a merger of three existing Islamic banks in Indonesia, namely (i) Bank Mandiri Syariah; (ii) Bank BNI Syariah; and (iii) Bank BRI Syariah. With this merger, BSI can become an Islamic bank with better services, has a wider range, and has a better capital capacity. BSI's cash receipt accounting information system is very important in managing the company's finances which allows the company to manage funds more effectively and efficiently. The cash receipt accounting information system at BSI bank will enable the company to improve the financial services provided and improve better financial performance. With various advantages, Bank BSI is expected to be able to offer services and have better capital capacity to compete at the global level. This research uses a qualitative method with a case study. The data in this study were obtained through in-depth interviews with parties related to the cash receipt information system at Bank Syariah Indonesia KCP Surabaya Ampel Mas Mansyur and data literature through the BSI web. This study aims to determine the effectiveness of the accounting information system for cash receipts at Bank Syariah Indonesia KCP Surabaya Ampel Mas Mansyur and the results of this study are expected to be information to the public regarding the development of Bank Syariah Indonesia.

Keywords Accounting Information System, Cash Receipt, Islamic Bank.

1. INTRODUCTION

Cash receipts are one of the important activities in Islamic bank operations. Cash acts as the main source of funds for Islamic banks to carry out their operational activities, such as financing, investment, and other financial services (Mustafidah, 2023). The accuracy and efficiency of the cash receipt process is very important to support the growth and development of Islamic banks, where cash received accurately and efficiently will allow Islamic banks to distribute financing and other financial services more optimally (Wahab 2015). The suitability of cash receipts is also important to increase customer confidence. Customers will feel more confident to keep their funds in Islamic banks that have a transparent and accountable cash receipt process. The importance of cash receipts is also used to comply with Sharia regulations and principles (Guest et al. 2015). Islamic banks are required to comply with regulations and Shariah principles that apply in cash management. An effective cash receipt process can help Islamic banks to fulfill these regulations and sharia principles.

Although AIS has an important role in supporting the cash receipt process at Islamic banks, there are several challenges faced in its implementation. The challenges faced in

implementing accounting information systems (AIS) are the growing business complexity and changing regulations (Yunita et al. 2022). Modern businesses often have complex and diverse operations, which require sophisticated AIS integration to manage financial information efficiently (Anggoro, Hamidy, and Putra 2022). However, adapting to regulatory changes, such as new financial reporting rules, can be a significant challenge. These changes require continuous system adjustments, which require significant resources and time (Safitri 2022).

Bank BSI as the largest bank in Indonesia with total assets reaching Rp 247.3 trillion, Third Party Funds (DPK) reaching around Rp 216 trillion, and total financing of Rp 161 trillion, making BSI have great strength in managing national finances (Nurmasyidah and Maulina 2022). In managing its finances, BSI bank uses an accounting information system with specialized applications that manage all financial transaction processes that occur in the company, including the cash receipt system. The BSI cash receipt accounting information system is very important in managing company finances which allows companies to manage funds more effectively and efficiently.

Based on this description, researchers are interested in conducting research on the effectiveness of the accounting information system for cash receipts at Bank Syariah Indonesia KCP Surabaya Ampel. This research is expected to make a significant theoretical and practical contribution in the field of accounting and accounting information systems, especially related to the effectiveness of AIS on cash receipts at Islamic banks.

2. LITERATURE REVIEW

Accounting Information System

Accounting information system in the opinion of (Mulyadi 2001), is defined as an organization, records, forms, and reports that are arranged in such a way as to produce financial information that can facilitate company management in managing the company. This information will later be used by management to identify potential problems and take solutions quickly, so as to minimize risks and maximize profits in the company. Accounting information systems play an important role in providing accurate and real-time financial information, making it easier for company management to make effective and efficient decisions to achieve company goals.

According to (Krismiaji 2015), the definition of an accounting information system is a system used to process data and transactions to produce useful information for planning, operating, and controlling business in a company. With the information generated,

management can formulate the right strategy to increase the profitability and competitiveness of the company. Here the accounting information system plays a role to empower management in making effective strategic decisions that can bring progress to the company.

Meanwhile, according to (Susanto 2017), suggests that the accounting information system is a collection of sub-systems that are interconnected and cooperate with each other in managing financial transaction data to produce output in the form of financial information. This information will later assist management in controlling the company's financial health. With the accuracy of financial information data generated from the accounting information system, it can have a positive influence on the company's financial growth.

The purpose of this accounting information system is to provide accounting information for parties in need, both internal and external parties. In research (Haryanti 2016), states that specifically the objectives of the accounting information system are as follows:

1. Support daily operations.
2. Assist in making quick and precise decisions for internal company parties.
3. Assist in completing obligations related to the management of the company.

Cash Receipt

Cash receipts according to (Lubis et al. 2022) are defined as cash that will be received by organizations and businesses in the form of cash or securities that can be used as a substitute for cash. This revenue is an important factor for companies to achieve sustainable financial progress. By effectively managing cash receipts, companies can ensure smooth operations and achieve long-term financial goals.

According to (Mulyadi 2015), cash receipts are stated as cash received by the company in the form of cash or securities that can be cashed, either from company transactions, settlement of receivables or other transactions that increase the company's cash. From this understanding, cash receipts have become an important indicator of the company's health. By managing cash receipts effectively, companies can ensure smooth operations and financial achievements.

Meanwhile (Sujarweni 2015) suggests that cash receipts are a recording procedure made to carry out the receipt of money from various sources. Usually cash receipts can come from company transactions, settlement of receivables and others. By maintaining good cash receipt procedures, companies can ensure that cash management is not only operationally effective, but also safe from potential financial risks and fraud.

3. METHODS

The method used in this research is descriptive qualitative method, by describing an event or incident. Data collection is carried out by literature study, collecting references in the form of narratives, documents, interviews (theories), and pre-existing ideas which are then analyzed using data analysis techniques, where data analysis is processing data from the thoughts of theoretical opinions or ideas from previous data.

4. RESULTS

Bank Syariah Indonesia (BSI) is the result of a merger of three existing Islamic banks in Indonesia, namely (i) Bank Mandiri Syariah; (ii) Bank BNI Syariah; and (iii) Bank BRI Syariah, where the acquisition of these three banks was authorized by the government on February 1, 2021. Business activities at Indonesian Sharia banks are the same as banking activities in general, namely depositing funds and channeling funds. Bank BSI KCP Surabaya Ampel itself is located on Jl. Nyamplungan No. 67 Ampel, Kec. Semampir, Surabaya, East Java. Sub-Branch Office is an office whose business activities assist the business activities of the main office, of course with a smaller operational scale. The organizational structure of the BSI KCP Surabaya Ampel bank company consists of the Branch Manager as the head of the sub-branch office with three fields of activity, namely operations, Pawning, and Founding. While the organizational structure related to cash receipts at Bank BSI KCP Surabaya Ampel consists of:



Figure 1 - Organizational Structure of Cash Receipt of Bank BSI KCP Surabaya Ampel

The accounting information system at Bank Syariah Indonesia provides a system that manages company accounting-related data into accounting information that can facilitate decision making by management. The accounting information system at Bank Syariah Indonesia KCP Surabaya Ampel has been integrated through an internal network that is interconnected between one system and another. The accounting information system at BSI is less effective because there is no flowchart that provides details of each procedure, especially in this case regarding the company's petty cash receipts. BSI still carries out cash receipt procedures with the provision of a procedure chart that only provides the main steps

so that it allows misunderstanding of the division of tasks, and procedures that lack detail in the procedure chart can hinder management in controlling and managing its business activities.

Cash operational activities at Bank BSI KCP Surabaya Ampel which are illustrated in the procedure chart are as follows.



Figure 2 - Cash Receipt Procedure Chart of Bank BSI KCP Surabaya Ampel

Petty cash receipt procedures at Bank Syariah Indonesia (BSI) are made with the aim of ensuring that the company's petty cash is used for purposes in accordance with applicable principles and to minimize misuse of funds. However, the procedure chart is not enough to explain in detail the cash receipt system at the company. Flowcharting is needed so as not to cause ambiguity between each process and the responsible part in each process.

The following is a flowchart describing the procedures for the petty cash receipt system at BSI.

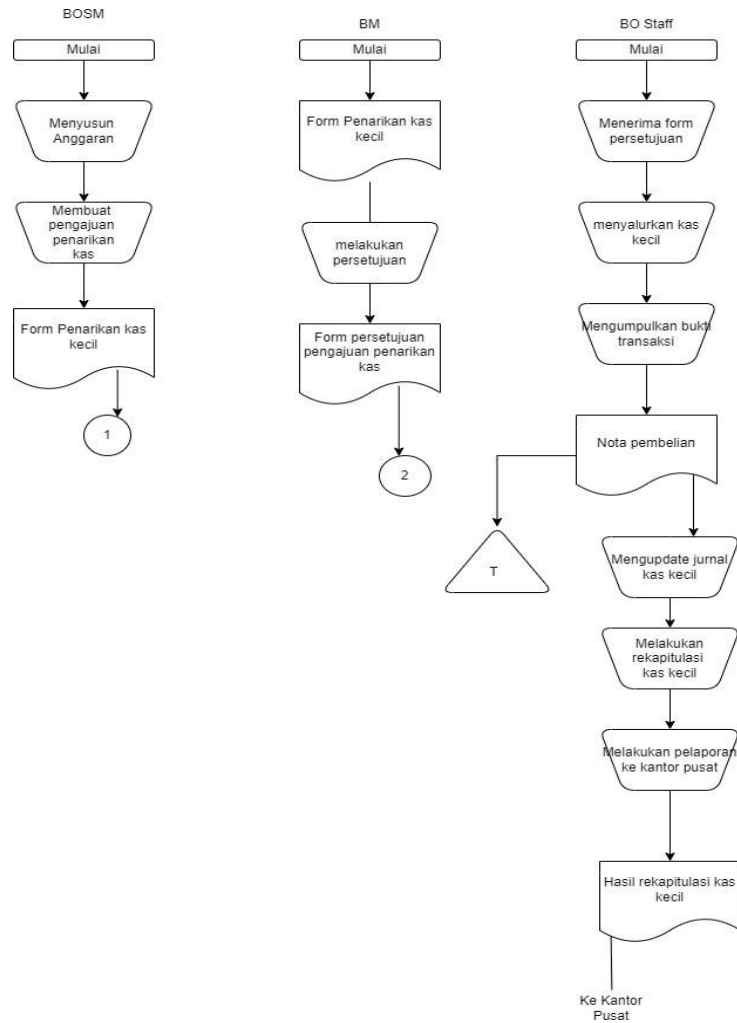


Figure 3 - Flowchart of Cash Receipt of Bank BSI KCP Surabaya Ampel

With the flowchart will provide more benefits that are useful in decision making by company management. The BSI petty cash receipt system flowchart provides details of the petty cash receipt process at BSI and provides clarity on the duties of each employee involved in petty cash receipts. With a system that is clearly illustrated on the flowchart, company management can make the right decisions for internal control in every financial condition of the company.

5. DISCUSSION

From the description of the results above, it can be said that making a flowchart is more effective than using a procedure chart that only provides the main steps of the petty cash receipt process. Flowchart can produce more detailed information so that company management can be carried out in a more integrated manner. This is in accordance with the theory put forward

by (Mulyadi 2001), which states that the accounting information system is an organization, records, forms, and reports arranged in such a way as to produce financial information that can facilitate company management in managing the company.

Making a flowchart of petty cash receipts can also be information about the company's financial condition, so that management can plan and control its business activities. This is also in accordance with the theory put forward by (Krismiaji 2015), which reveals that the accounting information system is a system used to process data and transactions to produce useful information for planning, operating, and controlling business in a company.

The flowchart of petty cash receipts above contains sub-systems that are interconnected to form procedures in the petty cash receipt process at BSI. The collection of sub-systems will produce outputs that are useful for decision making by company management. This is supported by the opinion of (Susanto 2017), which defines the accounting information system as a collection of sub-systems that are interconnected and cooperate with each other in managing financial transaction data to produce output in the form of financial information.

6. CONCLUSION

This study aims to determine the effectiveness of the accounting information system for cash receipts at Bank Syariah Indonesia KCP Surabaya Ampel. From the description above, it can be concluded that the results of the study indicate that the accounting information system for cash receipts at Bank Syariah Indonesia KCP Surabaya Ampel is effective and able to support the cash receipt process properly. The accounting information system for cash receipts at Bank Syariah Indonesia KCP Surabaya Ampel has been integrated with other information systems so that it can produce accurate and real-time information. This research is expected to provide input to Bank Syariah Indonesia KCP Surabaya Ampel to increase the effectiveness of the accounting information system for cash receipts and as a study material for further researchers to conduct more in-depth research on accounting information systems in Islamic banks.

7. LIMITATION

This research still has many shortcomings, so it is hoped that future researchers can conduct more in- depth research on accounting information systems in Islamic banks, focusing on other aspects such as accounting information systems for fund distribution, accounting information systems for financial reporting, and the implications of accounting information systems for bank financial performance. By considering some of these things, it is hoped that

further research can make a more significant contribution in the field of accounting and accounting information systems. Your research may have multiple limitations, but you should discuss only those that directly relate to your research problems. For example, if conducting a meta-analysis of secondary data was not stated as your research objective, there is no need to mention it as a limitation of your research.

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