

## CASH EXPENDITURE ACCOUNTING SYSTEM IN PT NATURAL NUSANTARA SIDOARJO BRANCH

Ummatun Hasanah<sup>1</sup>, Fridayani<sup>2</sup>, Halida Achmad Bagraff<sup>3</sup>

<sup>1,2,3</sup>Accounting, Politeknik NSC Surabaya

### ABSTRACT

Every company needs to implement the accounting system of cash expenditures, because the company can monitor the activity of cash expenditures. PT Natural Nusantara Sidoarjo Branch applying their cash expenditure accounting system that consists of elements that are closely intertwined, which is the document that is used, the record that is used, the associated function. Accounting system cash expenditure on PT Natural Nusantara divided into two categories, purchase of equipment & supplies and payment of employees things that hinder its operations, which is part of the concurrent functions that can trigger the fraud and no internal examiner is responsible in it.

**Keywords** : *Cash disbursement accounting system, documents, purchase of equipment and supplies, employee salaries.*

### BACKGROUND OF THE PROBLEM

Implementing an accounting system in a company to handle and manage all company activities, both operational and non-operational, is very important. By implementing an accounting system in the company, it is hoped that all company activities can run well, especially those that are closely related to the rate of cash flow, namely cash inflow and cash outflow. Almost every financial transaction always affects the cash balance. Due to the nature of cash which is very easy to embezzle and misappropriate, it is necessary to have an appropriate accounting system so that the implementation and use of cash is actually used to finance company expenses. The accounting system is a cash disbursement accounting system (Mulyadi, 2016:3)

From its nature, cash is the most current asset and almost every transaction with outside parties always affects cash. Cash is an important component in the smooth running of a company's operational activities. Due to the nature of cash which is easily misappropriated, internal control over cash is required by separating the functions of storage, execution and recording. Apart from that, strict supervision is also carried out on cash disbursement functions. Without internal control, cash embezzlement will easily occur.

PT Natural Nusantara is a company that operates in the field of selling herbal-based products for health, beauty and agricultural products. In order to run an effective business, you must pay attention to the processing of all activities and activities of the company, including cash disbursements. The implementation of the cash disbursement accounting system at PT Natural Nusantara is expected to be able

to handle and regulate the rate of cash outflow which is used to finance the company's own needs such as payment of employee salaries and wages, payment of costs for company expenses.

The accounting system at PT Natural Nusantara Sidoarjo branch applies payment of costs for company expenses using a cash payment system for all cash expenditures required by the company, whether the nominal amount is large or relatively small. Procedures for disbursing company cash also need to be implemented to find out what cash has been spent by the company so that cash misappropriation and embezzlement can be prevented.

Previously, research and study had been carried out on the cash disbursement accounting system at PT Natural Nusantara by students who carried out observations that focused on several elements of the existing system, including the combination of functions or parts related to the cash disbursement procedure and the absence of a cash disbursement procedure. small. Meanwhile, in the research and review of the cash disbursement accounting system, the author found that there were differences between theory and reality, namely the use of bank cash documents for all cash disbursements, the absence of the formation of a petty cash fund, and differences in the theoretical basis used as well as presentation and processing methods. data. By having a good accounting system for the company's cash outflows, the rate of cash outflow can be handled well so it can be concluded that the better the accounting system implemented, the more reliable the amount of cash in the financial reports, especially in relation to the cash position in the company.

From the explanation above regarding the importance of implementing a cash disbursement accounting system in a company and seeing the difference between theory and existing reality, the author considers it necessary to review the Cash Disbursement Accounting System at PT Natural Nusantara Sidoarjo Branch. For this reason, in writing this final assignment the author is interested in taking the title "Cash Expenditure Accounting System at PT Natural Nusantara Sidoarjo branch".

### **Background of the problem**

Implementing an accounting system in a company to handle and manage all company activities, both operational and non-operational, is very important. By implementing an accounting system in the company, it is hoped that all company activities can run well, especially those that are closely related to the rate of cash flow, namely cash inflow and cash outflow. Almost every financial transaction always affects the cash balance. Due to the nature of cash which is very easy to embezzle and misappropriate, it is necessary to have an appropriate accounting system so that the implementation and use of cash is actually used to finance company expenses. The accounting system is a cash disbursement accounting system (Mulyadi, 2016:3)

From its nature, cash is the most current asset and almost every transaction with outside parties always affects cash. Cash is an important component in the smooth running of a company's operational activities. Due to the nature of cash which is easily misappropriated, internal control over cash is required by separating the functions of storage, execution and recording. Apart from that, strict supervision is also carried out on cash disbursement functions. Without internal control, cash embezzlement will easily occur.

PT Natural Nusantara is a company that operates in the field of selling herbal-based products for health, beauty and agricultural products. In order to run an effective business, you must pay attention to the processing of all activities and activities of the company, including cash disbursements. The implementation of the cash disbursement accounting system at PT Natural Nusantara is expected to be able to handle and regulate the rate of cash outflow which is used to finance the company's own needs such as payment of employee salaries and wages, payment of costs for company expenses.

The accounting system at PT Natural Nusantara Sidoarjo branch applies payment of costs for company expenses using a cash payment system

for all cash expenditures required by the company, whether the nominal amount is large or relatively small. Procedures for disbursing company cash also need to be implemented to find out what cash has been spent by the company so that cash misappropriation and embezzlement can be prevented.

Previously, research and study had been carried out on the cash disbursement accounting system at PT Natural Nusantara by students who carried out observations that focused on several elements of the existing system, including the combination of functions or parts related to the cash disbursement procedure and the absence of a cash disbursement procedure. Meanwhile, in the research and review of the cash disbursement accounting system, the author found that there were differences between theory and reality, namely the use of bank cash documents for all cash disbursements, the absence of the formation of a petty cash fund, and differences in the theoretical basis used as well as presentation and processing methods. data. By having a good accounting system for the company's cash outflows, the rate of cash outflow can be handled well so it can be concluded that the better the accounting system implemented, the more reliable the amount of cash in the financial reports, especially in relation to the cash position in the company.

From the explanation above regarding the importance of implementing a cash disbursement accounting system in a company and seeing the difference between theory and existing reality, the author considers it necessary to review the Cash Disbursement Accounting System at PT Natural Nusantara Sidoarjo Branch. For this reason, in writing this final assignment the author is interested in taking the title "Cash Expenditure Accounting System at PT Natural Nusantara Sidoarjo branch".

### **Background of the problem**

Implementing an accounting system in a company to handle and manage all company activities, both operational and non-operational, is very important. By implementing an accounting system in the company, it is hoped that all company activities can run well, especially those that are closely related to the rate of cash flow, namely cash inflow and cash outflow. Almost every financial transaction always affects the cash balance. Due to the nature of cash which is very easy to embezzle and misappropriate, it is necessary to have an appropriate accounting system so that the implementation and use of cash is actually used to finance company expenses.

The accounting system is a cash disbursement accounting system (Mulyadi, 2016:3)

From its nature, cash is the most current asset and almost every transaction with outside parties always affects cash. Cash is an important component in the smooth running of a company's operational activities. Due to the nature of cash which is easily misappropriated, internal control over cash is required by separating the functions of storage, execution and recording. Apart from that, strict supervision is also carried out on cash disbursement functions. Without internal control, cash embezzlement will easily occur.

PT Natural Nusantara is a company that operates in the field of selling herbal-based products for health, beauty and agricultural products. In order to run an effective business, you must pay attention to the processing of all activities and activities of the company, including cash disbursements. The implementation of the cash disbursement accounting system at PT Natural Nusantara is expected to be able to handle and regulate the rate of cash outflow which is used to finance the company's own needs such as payment of employee salaries and wages, payment of costs for company expenses.

The accounting system at PT Natural Nusantara Sidoarjo branch applies payment of costs for company expenses using a cash payment system for all cash expenditures required by the company, whether the nominal amount is large or relatively small. Procedures for disbursing company cash also need to be implemented to find out what cash has been spent by the company so that cash misappropriation and embezzlement can be prevented.

Previously, research and study had been carried out on the cash disbursement accounting system at PT Natural Nusantara by students who carried out observations that focused on several elements of the existing system, including the combination of functions or parts related to the cash disbursement procedure and the absence of a cash disbursement procedure. Meanwhile, in the research and review of the cash disbursement accounting system, the author found that there were differences between theory and reality, namely the use of bank cash documents for all cash disbursements, the absence of the formation of a petty cash fund, and differences in the theoretical basis used as well as presentation and processing methods. data. By having a good accounting system for the company's cash outflows, the rate of cash outflow can be handled well so it can be concluded that the better

the accounting system implemented, the more reliable the amount of cash in the financial reports, especially in relation to the cash position in the company.

From the explanation above regarding the importance of implementing a cash disbursement accounting system in a company and seeing the difference between theory and existing reality, the author considers it necessary to review the Cash Disbursement Accounting System at PT Natural Nusantara Sidoarjo Branch. For this reason, in writing this final assignment the author is interested in taking the title "Cash Expenditure Accounting System at PT Natural Nusantara Sidoarjo branch".

### **Background of the problem**

Implementing an accounting system in a company to handle and manage all company activities, both operational and non-operational, is very important. By implementing an accounting system in the company, it is hoped that all company activities can run well, especially those that are closely related to the rate of cash flow, namely cash inflow and cash outflow. Almost every financial transaction always affects the cash balance. Due to the nature of cash which is very easy to embezzle and misappropriate, it is necessary to have an appropriate accounting system so that the implementation and use of cash is actually used to finance company expenses. The accounting system is a cash disbursement accounting system (Mulyadi, 2016:3)

From its nature, cash is the most current asset and almost every transaction with outside parties always affects cash. Cash is an important component in the smooth running of a company's operational activities. Due to the nature of cash which is easily misappropriated, internal control over cash is required by separating the functions of storage, execution and recording. Apart from that, strict supervision is also carried out on cash disbursement functions. Without internal control, cash embezzlement will easily occur.

PT Natural Nusantara is a company that operates in the field of selling herbal-based products for health, beauty and agricultural products. In order to run an effective business, you must pay attention to the processing of all activities and activities of the company, including cash disbursements. The implementation of the cash disbursement accounting system at PT Natural Nusantara is expected to be able to handle and regulate the rate of cash outflow which is used to finance the company's own needs such as payment of employee salaries and wages, payment of costs for company expenses.

The accounting system at PT Natural Nusantara Sidoarjo branch applies payment of costs for company expenses using a cash payment system for all cash expenditures required by the company, whether the nominal amount is large or relatively small. Procedures for disbursing company cash also need to be implemented to find out what cash has been spent by the company so that cash misappropriation and embezzlement can be prevented.

Previously, research and study had been carried out on the cash disbursement accounting system at PT Natural Nusantara by students who carried out observations that focused on several elements of the existing system, including the combination of functions or parts related to the cash disbursement procedure and the absence of a cash disbursement procedure. Meanwhile, in the research and review of the cash disbursement accounting system, the author found that there were differences between theory and reality, namely the use of bank cash documents for all cash disbursements, the absence of the formation of a petty cash fund, and differences in the theoretical basis used as well as presentation and processing methods. data. By having a good accounting system for the company's cash outflows, the rate of cash outflow can be handled well so it can be concluded that the better the accounting system implemented, the more reliable the amount of cash in the financial reports, especially in relation to the cash position in the company.

From the explanation above regarding the importance of implementing a cash disbursement accounting system in a company and seeing the difference between theory and existing reality, the author considers it necessary to review the Cash Disbursement Accounting System at PT Natural Nusantara Sidoarjo Branch. For this reason, in writing this final assignment the author is interested in taking the title "Cash Expenditure Accounting System at PT Natural Nusantara Sidoarjo branch".

**Formulation of the problem**

Based on the background of the problem above, the problems will be discussed in this research. "What is the Accounting System for Cash Expenditures at PT Natural Nusantara Sidoarjo Branch?".

**DISCUSSION**

In this research, the data collection process was carried out by interviewing sources from PT Natural Nusantara. The author also carried out data collection

with a survey looking directly at cash disbursement activities and was shown by the source several documents related to it. The results of the interviews provided an overview of cash disbursement at PT Natural Nusantara Sidoarjo branch. According to sources, cash expenditure at PT Natural Nusantara is divided into 2, namely:

- a. Cash expenditures for the purchase of employee equipment and supplies are referred to as equipment here such as desks, printers, filing cabinets, interior installation, money counting machines and chairs. Meanwhile, what is meant here is equipment such as calendars, wall clocks, trash cans, stationery, stop folders, paper clips and business card holders.
- b. Cash disbursements for employee salaries at the end of each month are given in *cash*.

**1. Cash Disbursement Accounting System**

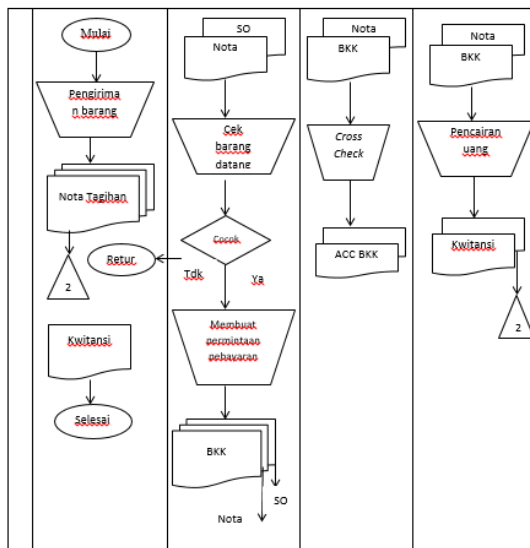
A cash disbursement accounting system can support goal achievement from this company's business. This system makes it easier for companies to manage matters related to the amount of cash expenditure that occurs, which in the end can affect the profits obtained. These profits are of course used for company management.

With the existence of a cash disbursement accounting system at PT Natural Nusantara, the aim is to provide direction and guidance on how to carry out cash disbursements. Every cash disbursement must follow procedures and must obtain approval from the authorized parties, namely the cashier and manager so that there is no misappropriation of funds.

Below we will discuss further how the Cash Disbursement Accounting System works using a chart on the 2 types of cash disbursements at PT Natural Nusantara Sidoarjo branch, namely:

- a. **Cash disbursement accounting system for purchasing equipment and employee supplies**

Cash expenditures for purchasing equipment and employee supplies			
Supplier	Procurement	Manager	Cashier



Source. Pt Natural Nusantara Sidoarjo Branch (2021)

**Figure 3.5 Accounting System for Cash Expenditures on Purchase of Equipment and Supplies**

Based on the accounting system for cash expenditures on the purchase of equipment and supplies for employees of PT Natural Nusantara Sidoarjo branch, it can be explained as follows:

1. Delivery of goods is carried out by *the supplier* after receiving an order letter from PT Natural Nusantara Sidoarjo branch. Delivery of goods is accompanied by an invoice.
2. The procurement department of PT Natural Nusantara Sidoarjo branch received the goods along with a billing note from *the supplier*. Then the goods are checked in accordance with the SO that has been issued. If the goods do not comply, they will be returned to the supplier and vice versa, if the goods received are in accordance with the SO, the procurement department will make a cash disbursement request so that funds can be disbursed to pay the bill from *the supplier*. The document used to request cash disbursements is BKK.
3. After the BKK is issued, the procurement department asks for *approval* from the manager to disburse funds. There are several documents that will be submitted to the manager as proof of the transaction, namely in the form of a BKK and a note. The manager will double check the document if it is appropriate and correct then it will be *approved*.
4. The cashier receives requests for cash disbursements in the form of BKK which have

been *approved* by the manager and billing notes from *suppliers*. Disbursement of funds to pay off bills for purchasing goods can be done after all bills have been paid, the cashier will receive a receipt from *the supplier*.

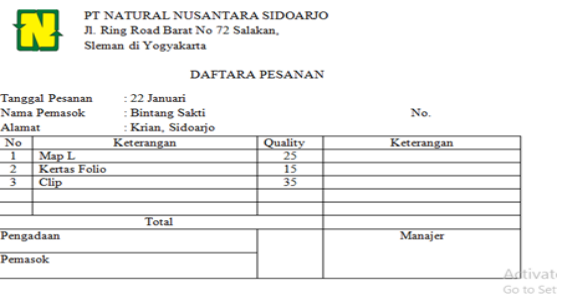
5. This receipt is in 2 copies, the first part is for the buyer, namely PT Natural Nusantara Sidoarjo branch and the second part is for *the supplier*.

**2. Documents used in Cash Disbursements for Purchase of Employee Equipment and Supplies**

Documents used when disbursing cash for purchasing equipment and employee supplies are:

1. Letter of Order (SO)

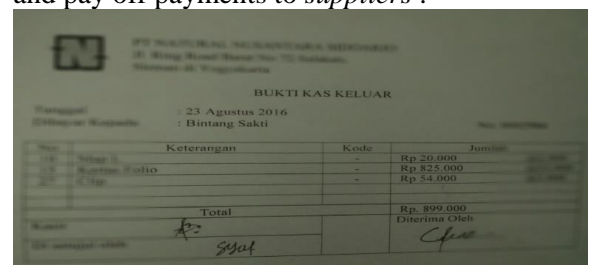
This document is used to order equipment needed by the company from *suppliers*. The SO contains the name of *the supplier*, type and quantity of equipment ordered, date of request for delivery of materials and is accompanied by the signature of the procurement department and manager.



Source: PT Natural Nusantara Sidoarjo Branch  
**Figure 3.6 Order Letter**

2. Proof of Cash Out (BKK)

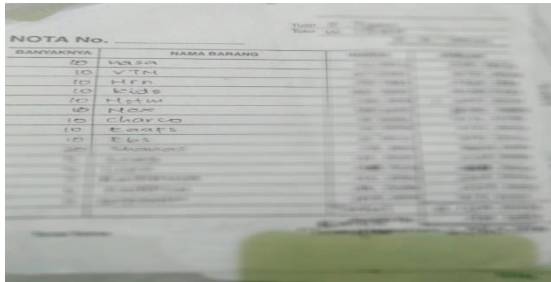
This document is used to order cash disbursements from the cashier for purchasing equipment so that the money can be disbursed and pay off payments to *suppliers*.



Source: PT Natural Nusantara (2021)  
**Figure 3.7 Proof of Cash Out**

3. Billing Note

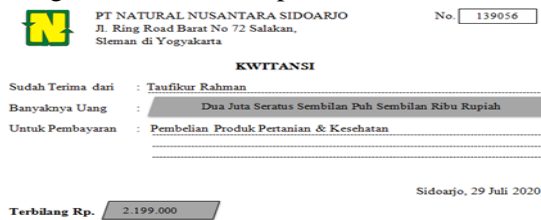
This note contains a bill from *the supplier* for the order requested  
Order Letter



Source PT Natural Nusantara (2021)  
**Figure 3.8 Billing Note**

4. Receipt

It is proof of payment of bills for transactions carried out, accompanied by complete details such as payment date, place, amount of money and signature of the receipt maker.



Source: PT Natural Nusantara (2021)  
**Figure 3.9 Receipt**

3. Functions Related to Cash Expenditures on Employee Equipment and Supplies

- a. Functions that require cash disbursements  
Functions that require cash disbursement, for example the purchase of equipment and other goods, this function submits a request for cash disbursement accompanied by supporting documents so that the Cash Out Proof receives authorization from the authorized party so that it can be submitted to the cashier for cash disbursement.

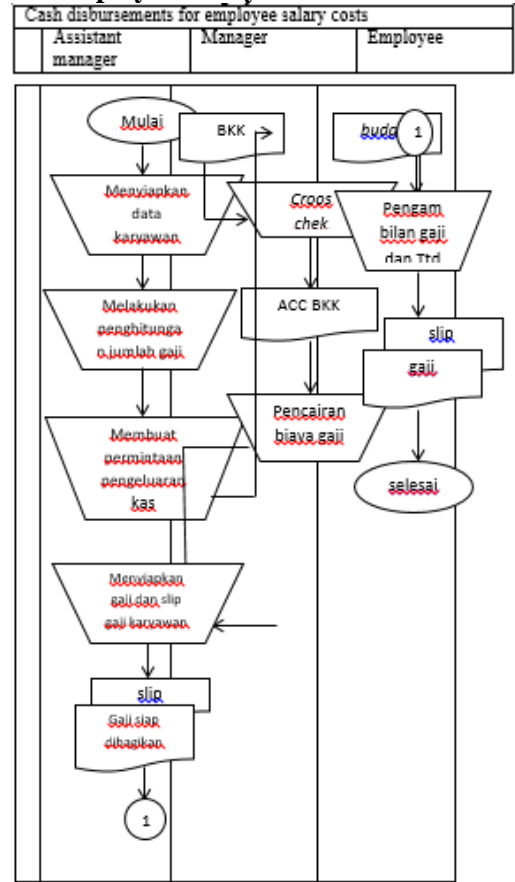
b. Cashier Function

This function serves to create a cash out receipt and is the part that has the right to spend money for company needs.

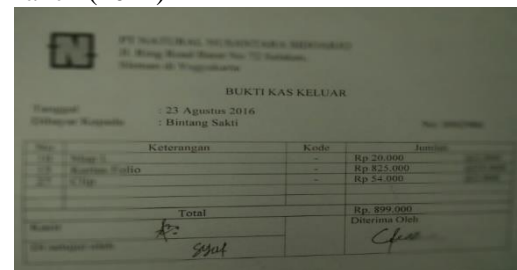
1. Logging Function

This section is tasked with recording all cash disbursement transactions and compiling cash disbursement journals as well as checking all transactions that occur

4. Accounting System Cash disbursements for employee salary costs



Sumber.PT Natural Nusantara Sidoarjo Branch (2021)



**Figure 3.10 Accounting System for Cash Expenditures in Employee Salary Payments**

Based on the Cash Disbursement System for employee salary costs at PT Natural Nusantara Sidoarjo branch, it can be explained as follows:

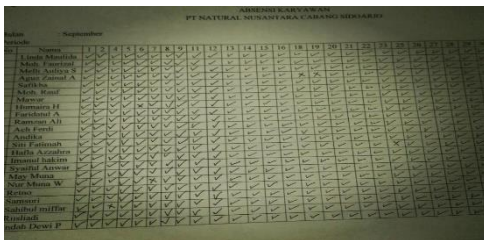
- 1. The Assistant Manager prepares employee attendance data to be able to calculate employee salaries. After obtaining the total amount of employee salaries, the assistant manager makes a cash disbursement request to be submitted to the manager to disburse funds for employee salary costs.

- The manager receives the BKK and then adjusts it to the existing budget. Once it is correct, the BKK will be approved and the manager will immediately disburse the funds for employee salary costs. For special cash expenses, employee salary costs are paid directly by the manager, not the cashier.
- After the system manager receives money for employee salaries, it is immediately distributed according to the salary amount of each employee. At the same time, employee pay slips are made and salaries are ready to be distributed.
- And finally, employees can collect their salary from the assistant manager along with a signature as proof that the salary has been received directly by the employee.

**5. Documents used in Cash Disbursements for Employee Salary Payments**

Documents used when disbursing cash for employee salary costs are:

- Proof of Cash Out (BKK)**  
The BKK here is used to request expenditures for employee salaries. This BKK is submitted by the Assistant Manager to the Manager to be *approved* and the funds disbursed directly by the manager or directly by the owner.



Source: PT Natural Nusantara (2021)  
**Figure 3.11 Proof of Cash Out**

- Salary slip**  
Employee salary slips are used as proof of salary receipt and can also be used by employees to correct them if there are errors in the salary calculation process and immediately submit them back to the assistant manager for correction again.

PT NATURAL NUSANTARA SIDOARJO			
J. Ring Road Barat No. 22 Salakoo, Siman di, Yogyakarta			
Sifat: Gaji Bermanfaat			
Periode: 1 Oktober 2018 - 30 Oktober 2018			
NIK	: 352924050964002		
Nama	: Moh. Rauf		
Jabatan	: Marketing Manajw		
Status	: Karyawan Tetap		
<b>PENGHASILAN</b>		<b>POTONGAN</b>	
Gaji Pokok	= 1.800.000	Pph 21	= 180.000
Tj. Jabatan	= 900.000	Asturnasi	= -
Tj. Konsumsi	= 425.000		
Tj. Harian	= 520.000		
Bonus Target	= 712.000		
<b>Total</b>	<b>Rp 4.427.000</b>	<b>Total</b>	<b>Rp 180.000</b>
<b>PENERIMAAN BERSIH</b>		<b>Rp 4.247.000</b>	
Pembayaran: 10 Oktober 2018, dan pencairan sesuai dengan...			
Sidoarjo, 30 Oktober 2018			
Manager HRD			
Tiyas Susanto			

Source: PT Natural Nusantara (2021)

**Figure 3.12 Employee Pay Slip**

- Employee absenteeism data**  
This attendance data is used to monitor employee attendance and is an important component when payroll is made. Attendance at PT Natural Nusantara Sidoarjo branch is carried out manually, namely hand notes.

Source: PT Natural Nusantara (2021)

**Figure 3.13 Employee Attendance**

**6. Functions Related to Cash Disbursements in Employee Salary Payments**

- Time recording function**  
This function is responsible for employee attendance list data in a certain period to determine the number of employees present.
- Payroll maker function**  
This function is responsible for creating a list of employee salaries and wages which contains the amount of employee income plus bonuses or minus cash deductions in a certain period.
- Large fund disbursement function**  
This function is responsible for disbursing funds to pay employee salaries.

**7. Accounting Records Used**

There are 3 records used by PT Natural Nusantara Sidoarjo branch, namely:

- A daily cash book is a record used to record financial transactions, the recording process of which is carried out every day, by matching existing transaction evidence.
- Cash disbursement journal**  
This journal is used to specifically record cash expenditures which include purchasing equipment, purchasing equipment, paying employee salaries, paying debts and several other transactions.

**8. Cash Opname**

Cash Opname is a physical examination of cash between the balance contained in the Accounting Notes and the cash in the safe/on hand (cash on hand). Carrying out a cash check is not that difficult, because there is already a procedure for carrying out cash checks. In general, cash checks are carried out by auditors where the auditor carries out physical tests.

Physical testing is a substantive test that involves accounting for tangible assets, such as cash, inventory, buildings and equipment

This technique cannot be applied to assets whose existence is proven primarily through documentation, such as accounts receivable, investments, or prepaid expenses. Additionally, this technique cannot be applied to liabilities, income, or expenses.

The main goal of physical testing is to prove the existence of the things presented in the client's financial statements. An example of a physical test is an auditor visiting a client and carrying out a Cash Opname. Cash Opname is a physical calculation of the cash (money) owned by the client, then the auditor classifies the cash owned by the client based on its nominal value, and finally the auditor calculates the amount of cash owned by the client.

Apart from that, physical testing can also be used by auditors to test valuation *because* quantity is directly involved in determining the value of most assets. An example of this is by carrying out a physical count of the client's inventory, the auditor can also determine the value of the client's inventory.

When carrying out cash checks/cash records, there are several things we must pay attention to, including:

- a. Perform sudden calculations of all cash funds on the first working day of the financial year witnessed by the cashier. Then make a minutes of the calculation and ask for the signature of the cashier concerned (when carrying out the calculation it must be under the supervision of the examiner)
- b. After a sudden inspection/calculation is completed, the next step is for the examiner to compare the amount obtained from the results of the inspection with the cash balance in the ledger
- c. After carrying out the two steps above, the next step is to prepare a detailed list of cash receipts that have not been returned / pending bills
- d. The final step that must be taken after all the steps above have been carried out is to make an official report on the results of the inspection which is signed by the cashier, accountant, examiner and head of the company. If there is a difference, it will be fully refunded by the company regarding the next step for the difference in cash calculation between physical the money with the balance in the ledger.

The purpose of carrying out cash taking itself is actually more of a cash control function, but if explained, it includes:

- a. To check whether the petty cash balance on the balance sheet really exists and is owned by the company
- b. To prove whether the amount of petty cash balance is in accordance with the bookkeeping records
- c. As a form of accountability for all disbursement of funds by the petty cash cashier
- d. To trace fraud that may occur considering that petty cash is easily transferable and ownership cannot be proven
- e. To check the company's internal control over transactions related to petty cash, whether it is good or needs improvement
- f. To check for any limitations that may exist in the use of petty cash funds.

Cash taking in a company is quite important to check all expenses in the company.

## DISCUSSION

The differences that exist in cash expenditure at PT. Natural Nusantara with what is in theory can be seen from the elements in the system, namely from the documents used, the records used, related functions, and the flow of cash disbursements. In theory, the document used to make payments to creditors is a check. Meanwhile, PT Natural Nusantara uses receipts as a substitute for checks which serve as proof of payment in full for company expenses. In theory, the records used are cash out registers and check registers. Meanwhile at PT. Natural Nusantara does not have temporary filing because payments are in cash, so having received supporting documents, proof of cash out (*Cash Bank*) will immediately be made to be ratified by the Branch Head and payment will be made using a receipt.

The problems or obstacles faced in cash disbursement at PT Natural Nusantara are:

1. There are still many employees who have multiple jobs at the same time.
2. The lack of a section in the Sidoarjo branch of PT Natural Nusantara is an internal examiner so that re-examination of transactions that occur is carried out by the manager or owner 2.



Based on several obstacles in cash disbursement, according to the author, it is best to:

1. A re-evaluation must be carried out for employees who hold concurrent duties, if employees who hold concurrent duties in different functions may still be allowed without requiring new employees.
2. The company should add new workers who can be positioned in the internal section, because this section can monitor the performance of the cashier section and can help the manager's work.

#### **BIBLIOGRAPHY**

Mulyadi. 2016. *Accounting Systems* . Jakarta : Salemba Empat

Romney, Marshal B. And Steinbert, Paul John .2016. *Accounting information system*. Jakarta : Salemba Empat

<https://books.google.co.id> accessed on 03 October 2021 at 19:45

Handini, 2018. *Cash Expenditure Accounting System Analysis*, <https://eprint.perbanas.ac.id> accessed on 13 September 2021 at 10:52

Ramadhan, NHN. 2020. *Cash Expenditure accounting system*, <https://repositori.unair.ac.id> accessed on 29 September 2021 at 13:18