

# THE INFLUENCE OF IMPLEMENTATION OF ACCOUNTING INFORMATION SYSTEM RECEIVING CASH DEPOSIT FUNDS IN IMPROVING INTERNAL CONTROL AT PT BPR KERTA RAHARJA BANJARAN BRANCH

<sup>1</sup> Muthmainnah, <sup>2</sup> Vionita Vadiana<sup>3</sup> Silvia Catalan Ambag

<sup>1</sup> Computerized Accounting Study Program, <sup>2</sup> Financial Administration Study Programs,

<sup>3</sup> Universidad de Manila

<sup>1,2</sup> Politeknik Piksi Ganesha, Jl. Jend. Gatot Soebroto No. 301 Bandung.

E-mail: <sup>1</sup> muthmainnahmasnaya@gmail.com; <sup>2</sup> piksi.vionita.19301027@gmail.com

<sup>3</sup> silviaambag@gmail.com

## ABSTRACT

*The purpose of this study is to investigate the extent to which the accounting information System for Cash Receipts on Deposit Funds has an impact on improving internal control at PT BPR Kerta Raharja. The descriptive quantitative research approach was employed, with data collected through field investigations, interviews, and questionnaires. The sample size for this study was 22 employees from PT BPR Kerta Raharja. Based on the study's findings, the hypothesis was accepted after the results of hypothesis testing using the t-test showed a significant level of 0.001 0.000. This indicates a substantial association between the Accounting Information System for Cash Receipts, Deposits, and Internal Control, which validates the premise. Based on the coefficient of determination calculations, the effect of the Accounting Information System for Cash Receipts on Deposit Funds on Internal Control at PT BPR Kerta Raharja Banjaran Branch is 45.7 percent, with the remaining 54.3 percent influenced by other factors not investigated by the author.*

**Keywords:** *cash receipts information system, Deposit, internal control.*

## INTRODUCTION

Time deposits are one of the products offered by banks to provide convenience and security to their customers in saving money and as an investment alternative for customers. This customer's deposit money will be kept for a certain period so banks need to promise a higher interest rate than the savings interest rate so that customers are interested in opening a time deposit account. Therefore, according to Syafitri

(2021) deposit money for banks is expensive money.

Time deposits are also a source of bank cash receipts whose nominal value is relatively high. When deposit funds increase, the cash in the bank indirectly increases. With the increase in the amount of cash, banks must always maintain the security of these funds by implementing adequate internal controls, to minimize things that can cause losses to the company and to evaluate and take corrective actions

in anticipating the misuse or embezzlement of deposit funds.

Mulyadi (2013:163) states that internal control is "organizational plans and methods used to maintain and protect assets and produce accurate and reliable information. For this internal control to work effectively, it is necessary to implement an integrated accounting information system.

Krismiaji (2015:4) states that an accounting information system is "a system that processes data and transactions to produce useful information for planning, controlling, and operating a business." With the implementation of an accounting information system in a company, the company's internal control can be improved to create a clear division of responsibilities within the organization and each section has specific responsibility for the flow of customer deposit funds. The goal is that each employee can concentrate attention on the scope of their respective responsibilities so that no part is not handled.

PT BPR Kerta Raharja owned by the Bandung Regency Government which in its business activities has two savings products, namely time deposits and savings deposits, needs to implement internal controls related to cash receipts from deposits in the BPR bank to minimize the risk of losing deposit funds. Both from human error, the risk of accounting information system errors, the risk of misappropriation of deposit funds, and internal control.

Therefore, a review of the application of Accounting Information Systems in cash receipts activities is important to study because cash from deposit funds is a liquid asset that is easily transferred or changes hands and cash is also the company's most

risky asset. In addition, the author also assumes that the application of the cash deposit receipt information system can improve internal control at PT BPR Kerta Raharja.

## METHOD

According to Sugiyono (2017:43), The research method is the method used in research activities. The research method used in this study is a quantitative descriptive method. Data collection techniques through observation, interviews, and questionnaires filled in by 22 employees of PT. BPR Kerta Raharja Banjaran Branch as the respondent. The items for the questionnaire questions for each variable can be seen in the following research framework image.



Figure 1 question items for each variable in the research framework

Hypothesis testing using simple linear regression analysis in the form of t-test and coefficient of determination with the help of SPSS 25.

## RESULTS AND DISCUSSION

Descriptive Description of PT BPR Kerta Raharja Banjaran Branch.

Cash receipts from deposit funds from customers at PT. BPR Kerta Raharja from January to May 2021 has continued to increase. The following table shows the increase.

**Tabel 1**  
Perkembangan Jumlah Dana Deposito pada bulan Januari sampai bulan Mei selama tahun 2021 di PT BPR Kerta Raharja cabang Banjaran

BULAN	JUMLAH DANA DEPOSITO
Januari	Rp 1.006.000.000
Februari	Rp 1.475.000.000
Maret	Rp 1.547.000.000
April	Rp 1.879.500.000
Mei	Rp 2.152.000.000

Sumber : PT BPR Kerta Raharja cabang Banjaran Periode 2021

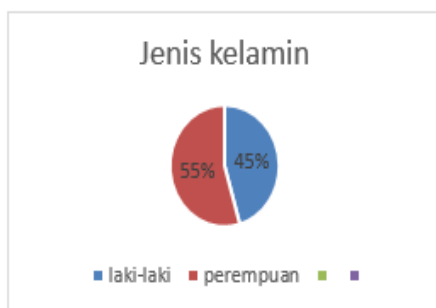
Based on the table above, it can be seen that the largest increase in deposit funds was in February, which was Rp. 469,000,000. and the lowest increase was in March, which was Rp. 72,000,000.

Along with the increase in cash deposit funds, the risk will be higher, and better internal control is needed by implementing an accounting information system for cash receipts for deposit funds.

### Characteristics of Research Respondents

#### a. By gender

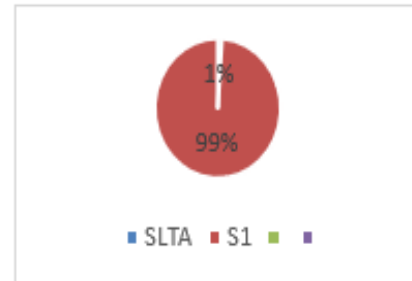
**Figure 2** Characteristics of Respondents by gender



Based on the gender of a total of 22 employees at PT. BPR Kerta Raharja 45%

are male or as many as 10 people, and 55% of them are women as many as 12 people.

#### b. Based on Education Level



**Figure 3** Characteristics of respondents by education level

From the diagram above, it is known that the majority of employees of PT. BPR Kerta Raharja is an undergraduate graduate with a percentage of 99% of the total or as many as 21 people. The remaining 1 person is a high school graduate.

### Application of the Accounting Information System for Cash Receipts for Deposit Funds at PT BPR Kerta Raharja

**Table 2**

Result of Questionnaire Application of Accounting Information System for Cash Receipts of Deposit Funds at PT. BPR Kerta Raharja

No	Indikator	Skor					Jumlah	Rata-rata
		SS	S	CS	TS	STS		
1	X1	21	0	1	0	0	108	4,91
2	X2	19	2	1	0	0	106	4,82
3	X3	18	3	0	1	0	104	4,73
4	X4	21	1	0	0	0	109	4,95
5	X5	21	1	0	0	0	109	4,95
6	X6	21	1	0	0	0	109	4,95
7	X7	20	2	0	0	0	108	4,91
8	X8	20	2	0	0	0	108	4,91
9	X9	20	2	0	0	0	108	4,91
10	X10	21	1	0	0	0	109	4,95
11	X11	20	2	0	0	0	108	4,91
12	X12	20	2	0	0	0	108	4,91
13	X13	11	10	1	0	0	98	4,45
14	X14	19	2	1	0	0	106	4,82
15	X15	22	0	0	0	0	110	5,00
RATA – RATA							1608	4,87

Sumber : Diolah Penulis (2022)

## Results

Based on the table above, it can be seen that the average of the variable (x) as a whole is 4.87 (in the interval (4.20 - 5.00)), so it is in the "Very Good" assessment criteria. Cash Receipt of Deposit Funds at PT BPR Kerta Raharja Banjaran Branch has been running very well and optimally.

## Internal Control applied at PT BPR Kerta Raharja.

Table 3. Questionnaire Results of the Implementation of Internal Controls applied at PT BPR Kerta Raharja

No	Indikator	Skor					Jumlah	Rata-rata
		SS	S	CS	TS	STS		
1	Y1	21	0	1	0	0	108	4,91
2	Y2	20	1	1	0	0	107	4,86
3	Y3	21	1	0	0	0	109	4,95
4	Y4	20	1	1	0	0	107	4,86
5	Y5	22	0	0	0	0	110	5,00
6	Y6	21	1	2	0	0	109	4,95
7	Y7	20	2	2	0	0	106	4,82
8	Y8	20	2	0	0	0	108	4,91
9	Y9	22	0	0	0	0	110	5,00
10	Y10	19	3	0	0	0	107	4,86
11	Y11	22	0	0	0	0	110	5,00
12	Y12	19	2	1	0	0	106	4,82
13	Y13	21	1	0	0	0	109	4,95
14	Y14	21	1	0	0	0	109	4,95
15	Y15	22	0	0	0	0	110	5,00
RATA-RATA							146,95	4,92

Sumber : Diolah Penulis (2022)

## Data Test Results

### 1. Normality Test

		Unstandardized Residual
N		22
Normal Parameters <sup>a,b</sup>	Mean	0,0000000
	Std. Deviation	1,18868551
Most Extreme Differences	Absolute	0,213
	Positive	0,213
	Negative	-0,194
Test Statistic		0,213
Asymp. Sig. (2-tailed)		,011c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Sumber : Diolah Penulis (2022)

Figure 4 normality test results

Based on the results of the normality test with a significance value of  $0.11 > 0.05$ , it can be concluded that the research data is normally distributed.

### 2. Autocorrelation Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,676a	0,457	0,430	1,21804	2,480
a. Predictors: (Constant), sistem informasi akuntansi					
b. Dependent Variable: pengendalian intern					

Sumber: Diolah Penulis (2022)

Figure 5 Autocorrelation test results

The results of the autocorrelation test with Durbin Watson of 2.480 are located between

the values of  $du$  and  $(4-du)$  of 14,289 and 10,289 ( $du < DW < 4-du$ ) it can be concluded that there is no autocorrelation in the regression model used in this study.

### Simple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	28,643	2,057		13,921	.000
	sistem informasi akuntansi penerimaan kas dana deposito	0,195	0,048	0,676	4,105	.001
a. Dependent Variable: pengendalian intern						

Figure 6 Simple Linear Regression Test Results

Based on the picture above, it can be seen that the value of the dependent variable of Internal Control is 28.643 while the value of the independent variable of the Accounting Information System for Cash Receipts for Deposit Funds (b) is 0.195, so the regression equation can be written as follows:

$$Y = a + bX$$

$$Y = 28.643 + 0.195X$$

Figure 7. Regression Equation

This means that the accounting information system for cash receipts deposit funds has a positive effect on improving internal control. For every 100 points increase in the accounting information system for cash receipts from deposit funds, there will be an increase in internal control of 19.5 points.

This result is in line with Nurhadis' research (2020) which concludes that the Cash Receipt Accounting Information System has a positive effect on internal control.

### t test results

Hypothesis testing with t test is done by comparing  $t_{count}$  with  $t_{table}$ . To determine

the value of the table is determined with a significant level of  $0.05 / 2 = 0.025$  with a degree of  $df = (n-k)$  or  $22-2 = 20$  t table obtained 2.086 where  $n$  is the number of respondents and  $k$  is the number of variables. The criteria for testing are:

1. If  $t_{count} > t_{table}$  ( $n-k$ ) then  $H_0$  is accepted
2. If  $t_{count} < t_{table}$  ( $n-k$ ) then  $H_0$  is rejected

Based on Figure 4, it is known that the  $t_{count}$  is 4.105 while the  $t_{table}$  obtained is 2.086. Then the hypothesis is accepted, meaning that the application of an accounting information system for cash receipts and deposits affects internal control.

### Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.676a	0.457	0.430	1,21804
a. Predictors: (Constant), Sistem informasi akuntansi penerimaan kas dana deposito				
Sumber : Diolah Penulis (2022)				

Figure 8 Model Summary

Based on Figure 5 above, the coefficient of determination in this study is 0.457 or 45.7%. So the influence of the Accounting Information System for Cash Receipts on Deposit Funds on Internal Control at PT BPR Kerta Raharja Banjaran Branch is 45.7%, while the remaining 54.3% can be influenced by other factors not examined by the author.

These results are similar to the research from ekawati (2021) entitled The Effect of Accounting Information Systems on Sales and Cash Receipts on Internal Control Systems at PT Traktor Nusantara which shows that the Cash Receipts Accounting Information System has a considerable influence.

## CONCLUSION

The Accounting Information System for Cash Receipts and Deposits Funds and the internal control implemented at PT BPR Kerta Raharja Banjaran Branch as a whole from various aspects are in the very good category.

Based on hypothesis testing, the Accounting Information System for Cash Receipts and Deposits has a significant effect on Internal Control at PT BPR Kerta Raharja Banjaran Branch with a total effect of 45.7%, and the rest is influenced by other variables not examined. Where based on the regression coefficient, it is known that every time there is an increase of 100 points in the accounting information system for cash receipts, there is an increase in internal control of 19.5 points.

## REFERENCE

Ekawati, Y. (2021). **Pengaruh Sistem Informasi Akuntansi Penjualan dan Penerimaan Kas Terhadap**

**Sistem Pengendalian Internal Pada PT Traktor Nusantara. *Jurnal Multidisiplin Mandani*, (1), 71-82.**

Krismiaji. (2015). **Sistem Informasi Akuntansi.** Yogyakarta: Unit Penerbit.

Mulyadi. (2016). **Sistem Informasi Akuntansi.** jakarta: salemba empat.

Nurhadis. (2020). Pengaruh Sistem Informasi Akuntansi Penerimaan Kas terhadap pengendalian internal Pada PDAM Tirta Jeneberang Kabupaten Gowa. Skripsi.

Sugiyono. (2017). **Metode Penelitian Kuantitatif, kualitatif, dan R&D.** Bandung: Alfabeta,CV

Syafitri, D. R. (2021). **Pengaruh Giro, Tabungan, Deposito, Dan Kredit Modal Kerja Terhadap Rentabilitas Pada Bank Umum Konvensional Yang Terdaftar Di Bursa Efek Indonesia TAHUN 2015-2019 .**

*Doctoral dissertation, Univer sitas Pancasakti Tegal)*