

ANALYSIS OF ACCOUNTING INFORMATION SYSTEMS FOR CASH RECEIPTS AND DISBURSEMENTS AT LAZISMU JEMBER INSTITUTIONS

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Abstract: Accounting information system is a series of processes, procedures, and systems that take accounting data from business activities, record them in appropriate records. Amil Zakat Institution is an institution formed by the community that has the task of assisting in the collection, distribution, and utilization of zakat. One of the obligations of amil zakat institutions is the preparation of revenue and expenditure reports. This study aims to determine the application of the information system for the receipt and expenditure of zakat, infaq, and alms funds at the Muhammadiyah Amil Zakat Institution (LazisMu) in Jember. Using an interview method, this study aims to identify the effectiveness and challenges of using the SIM-ZISKA system, which is supported by manual recording through Microsoft Excel. The findings show that SIM-ZISKA plays an important role in reporting cash receipts, but reliance on Microsoft Excel results in difficulties in data alignment and accurate reporting.

Keywords: Accounting Information System; Amil Zakat Institution; keywords; cash receipts; cash disbursements

INTRODUCTION

The development of sophisticated technology encourages humans to learn and use technology from the old days of still using manual systems to sophisticated technology and encourages changes in various fields, one of which is in the financial sector with the existence of accounting information systems [8].

Accounting information systems play a crucial role in collecting, storing, and processing financial data, which allows management to make informed and strategic decisions[4]. As explained by Mulyadi [11], this system includes forms, records, and reports that are coordinated to provide the financial information needed in managing the company. Good financial management is an important factor to maintain public trust and support the sustainability of social programs. In this context, the accounting information system serves as a tool to record, process, and report financial transactions accurately and in a timely manner.

According to Wijayanti and Muntayah [14], in making financial reports on cash receipts and cash disbursements, an accounting information system is needed in the process of measuring recognition, presenting, disclosing and reporting to monitor activities related to the use of funds. This development is also felt in the Islamic financial sector, including in amil zakat, in-faq, and shadaqah (LAZIS) institutions. The growth of these institutions shows significant progress and it is expected that each institution can operate with high professionalism, integrity, and accountability [6]. One of

them is Lembaga Amil Zakat Infaq Shadaqah Muhammadiyah (LAZISMU), which was established in 2002, is an example of the implementation of an accounting information system that aims to manage zakat effectively throughout Indonesia. As an institution engaged in the management of zakat, infaq, and shadaqah, LAZISMU is expected to implement a good accounting information system in the process of recording cash receipts and disbursements. Transparency and accountability in the management of financial statements are very important to avoid losses and ensure the proper use of funds [15].

LAZISMU Jember was established in 2010 located in Jember District Patrang which was established by the main director Ir.M.Khoirul Muttaqin with the chairman of the board by Drs.H.Hajriyanto, M.A.. Lembaga Amil Zakat Infaq Shadaqah Muhammadiyah (LAZISMU) Jember was established because it follows the rules of the government of the Republic of Indonesia Law 23 of 2011 that every management, collection and utilization of zakat must be managed by the Amil Zakat Institution (LAZ) which has been verified by the authorized ministry, namely the Ministry of Religion. Muhammadiyah itself is not an amil zakat institution but is a Community Organization (Ormas) so that each of these organizations forms an amil zakat institution to meet the requirements [7].

However, the effectiveness of accounting information systems often depends on how well they are designed and implemented. Problems that often arise include inaccuracies in record-keeping, difficulties in reporting, and challenges in expenditure control. Therefore, it is important to conduct an in-depth analysis of the accounting information system implemented at LAZISMU Jember to identify strengths, weaknesses, and areas that require improvement.

According to Nurkholis and Sari [12], the accounting information system is also one of the factors in the quality of financial reports, the better the use of the accounting information system, the better the financial reports are produced.

The preparation of financial reports on cash receipts and cash disbursements requires an accounting information system in the process of recognition, measurement, presentation, disclosure and reporting to monitor activities related to the use of funds. A good information system provides information that is relevant, understandable and clear, one of which is in conveying information related to cash receipts and disbursements where both have an important role in the organization, cash problems require special handling, especially in its administration [1].

METHOD

This type of research uses a qualitative approach. According to Bogdan and Taylor [2], qualitative method is a research process that produces descriptive data in the form of written or spoken words from individuals and observed behavior. This research is conducted in natural conditions and has a discovery character. In the context of qualitative research, the researcher plays the main role as an instrument. Therefore, researchers must have a deep understanding of the theory as well as extensive wawa-san in order to be able to ask relevant questions, analyze data, and classify research objects. This approach focuses more on understanding the meaning and values involved.

In this study, the researcher chose to apply a case study approach in his research methodology. A case study is a thorough, in-depth, and detailed approach that aims to analyze current issues or phenomena of a contemporary nature [5]. According to research for case studies requires an intense focus on one specific object that will be researched in depth to become a case study subject [10].

Therefore, the case study method was chosen as the main approach in analyzing the characteristics and problems discussed in this study regarding the analysis of cash receipts and disbursements information systems at LAZISMU in Jember Regency.

The types of data used in this study are primary data and secondary data. Primary data is research information obtained directly from the original source without going through intermediaries. According to Siyoto and Shodiq [13], data obtained directly from informants in the form of oral or observation results from the place under study. The primary data in this study are data sources obtained directly through interviews, observation and documentation from the original source.

Secondary data is information that has existed before and is taken by researchers for use in their research, but the data is not collected by researchers but by other parties [3]. Secondary data is information obtained from institutions or agencies related to research, including records, reports, and literature such as books, internet sites, legal regulations, and other written sources relevant to activities at LAZISMU Jember Regency.

RESULTS AND DISCUSSION

Based on the results of research and observation using the interview method with LAZISMU Jember. It is known that LAZISMU Jember has used the Accounting Information System for Cash Receipts and Expenditures of LAZISMU Jember and has SIM-ZISKA but in recording it still uses manuals, namely Microsoft Excel. In addition, there are also several procedures that must be applied before recording cash receipts and disbursements, namely by starting with proof of receipt by officers who receive funds from donors.

The accounting information system used by LAZISMU Jember is SIM-ZISKA and is supported by Microsoft excel, but the use of SIM-ZISKA is used for reporting cash receipts by the fundraising and administration departments. For financial reports LAZISMU Jember still uses Microsoft excel until now. So that the financial department has difficulties in financial reporting in addition to having to synchronize data from SIM-ZISKA, the use of the Microsoft Excel system is also constrained by the devices used.

Cash receipts made by LAZISMU Jember are divided into two types, namely in cash and by bank transfer. Cash receipts by the fundraising department are recorded using receipts and reporting on SIM-ZISKA and by the Administration section. However, there are often difficulties when reporting and inputting data on SIM-ZISKA by fundraising, which results in the administration and finance department facing difficulties in accounting records. Meanwhile, in cash receipts through transfers, donors often do not confirm if they have transferred funds so that the data is not inputted into the system. Cash Receipt Accounting Information System there is a cycle of cash receipts and cash disbursements at LAZISMU Jember as follows:

a. Cash Receipts and Cash Expenditures LAZISMU Jember

According to Mahmudi [9], zakat management institutions have an accounting system to obtain cash receipts that include processes from muzakki or donors to the financial department, resulting in financial reports.

1. Accounting Information System

Based on Mulyadi's theory [11], the accounting information system is a series of systematically organized forms, records, and reports to present the financial information needed by management in the decision-making process.

At LAZISMU Jember cash receipts have been supported by complete documents. This can be seen from the existence of receipts that have three copies, namely white, red, green receipts, each of which serves for various administrative and reporting purposes of financial transactions. In the process of inputting cash receipts at LAZISMU Jember, it is supported by a system called SIM-ZISKA for data collection of cash receipts and Microsoft Excel for recording financial reports. This system aims to duplicate cash receipt transaction data, so as to prevent errors and reduce the potential for fraud. However, in practice the Fundraising Section often does not input cash receipt transaction data into the system. This often causes data differences between finance, administration and systems. So that LAZISMU Jember needs a centralized system to make it easier to collect data into just one system.

At LAZISMU Jember cash disbursements have used computerized technology in their media management. This can be seen in the use of computers to record cash expenditures using Microsoft Excel and the utilization of the SIM-ZISKA system by the finance department. However, in terms of reporting cash expenditures, the program section still relies on printed documents as the main means of submitting these reports. Although Lazismu Jember has implemented technology, there are still shortcomings in recording, mainly because they still rely on manual systems to record financial reports and use SIM ZISKA for data recording and do not use a centralized system.

2. Cash Receipt and Cash Expenditure Procedures

Procedures in cash receipts are structured administrative activities involving several individuals in one or more departments, with the aim of ensuring consistent and continuous handling of company transactions Mulyadi [11]. In its implementation, the cash receipt procedure at LAZISMU Jember has been running well, with each part carrying out its duties in accordance with their respective performance. However, there are aspects that must be improved in the cash receipt procedure, which includes delays in recording and inputting data by the Fundraising field into the system which causes inaccurate recording in the financial statements and causes negligence or errors in the recording process.

LAZISMU Jember already has a cash disbursement procedure that is running well. LAZISMU Jember in distributing funds has prepared a mustahik assessment for mustahik who request financial assistance to LAZISMU Jember. This Mustahik Assessment contains data forms, Survey Forms, Interviews, Sub-totals, and determination of aid categories. Assessment helps in assessing the eligibility and needs of mustahik to receive zakat assistance. This ensures that the assistance provided is right on target and provides optimal benefits to the recipient. However, LAZISMU Jember needs to improve internal control for cash expenditure. By having documents in triplicate, LAZISMU Jember can meet the compliance and transparency standards required in the management of zakat funds.

3. Cash Receipt and Cash Expenditure Function

A good cash receipt system has interrelated functions to handle revenue so that it runs well and according to function. Mulyadi [11] states that to create a good and effective control system is to strictly separate functional responsibilities which are realized in an organizational structure.

In its implementation, cash receipts at LAZISMU Jember have been running well, with each section carrying out its duties in accordance with their respective performance. The Fundraising section is responsible for collecting donations, the Administration section organizes, manages documents, and the Finance section manages financial reports. However, there are several aspects that need to be improved in LA-ZISMU Jember, especially in the Administration section that manages documents, and FO (Front Office) which is currently only held by one person. This situation raises potential problems if one person is responsible for two different job descriptions. This can result in the risk of errors, decreased quality of work, accumulation of tasks, and a negative impact on overall organizational performance. Functions in accounting include accurate recording and transparent reporting to ensure that all cash expenditure transactions have been recorded. to ensure that all cash expenditure transactions have been recorded correctly and reported in accordance with applicable accounting standards [11].

Based on the results of the research, LAZISMU Jember has carried out the cash disbursement function quite well. Each already has their respective duties and positions in performing their duties. Although LAZISMU has implemented and carried out work in accordance with their respective fields, there are still positions that do double jobs which cause less effectiveness in carrying out activities within the organization.

4. Cash Receipt and Cash Expenditure Documents

At LAZISMU Jember cash receipts have been supported by complete documents. This can be seen from the existence of receipts that have three copies, namely white, red, green receipts, each of which serves for various administrative and reporting purposes of financial transactions. White color is given to donors/muzakki, red color for fundraising and green color for finance. Triplicate receipts can help minimize document loss. In addition, LAZISMU Jember also conducts a cash receipt input process supported by a system called SIM-ZISKA. This system aims to duplicate cash receipt transaction data, so as to prevent errors and reduce the potential for fraud. However, in its implementation, the fundraising field will provide a red receipt to the administration field. It is better for each division to hold receipts for archives so that there are no errors in the records made.

In its implementation, the accounting information system for the cash expenditure cycle at LAZISMU Jember has been running well. LAZISMU Jember in distributing funds has prepared a Mustahik assessment for mustahik who request financial assistance to LAZISMU Jember. This Mustahik assessment contains data forms, Survey Forms, Interviews, Sub-totals, and determination of aid categories. Assessment helps in assessing the eligibility and needs of mustahik to receive zakat assistance. This ensures that the assistance provided is right on target and provides optimal benefits for the recipient. However, LAZISMU Jember needs to improve internal control for cash ex-

penditure. By having documents in triplicate, LAZISMU Jember can meet the compliance and transparency standards required in the management of zakat funds.

5. Controlling

LAZISMU Jember still has controls that must be applied in the accounting information system for LAZISMU Jember cash receipts, namely there must be a separation of duties between people who receive cash, who record transactions, and who verify these records. For example, people who receive cash should not have access to change or correct transaction recording records. So there must be a separation of duties between the administration and the Front Office. There must be, transaction authorization for each cash receipt transaction must be authorized by the authorized party before it is carried out. Internal control of the cash expenditure information system at LAZISMU Jember is important to ensure security, accuracy, and compliance in the management of organizational funds. This involves the implementation of procedures and policies designed to oversee the entire cash expenditure process, from the request for expenditure to final reporting. Involved parties, including program, administrative/FO, and financial departments, have key roles in maintaining these controls. Each must adhere carefully to their job description to avoid overlapping duties.

Based on the results of research on the accounting information system for cash receipts and disbursements, discussions related to these problems are as follows :

The results of the data analysis of the accounting information system at LAZISMU Jember show that LAZISMU Jember currently uses two different systems for financial data management, namely SIM Ziska and Microsoft Excel. The use of these two systems creates some difficulties in the use of SIM Ziska and Microsoft Excel functioning in different contexts SIM Ziska as an information system that is only used in data entry and Microsoft Excel as an additional tool in recording financial reports. Incompatibility and lack of integration between these two systems can disrupt the financial reporting process and reduce the reliability of the data produced. the use of two systems that are not interconnected makes it difficult to monitor and control finances effectively. Staff must check and compare data from both sources, which can increase the risk of errors and reduce operational efficiency.

Until now, LAZISMU Jember has not implemented a data centralization system to manage financial information centrally. Without a centralized system, financial data can be managed in various places or by various people who are not connected to each other. This can cause the same data to be recorded more than once and information to be inaccurate, which adversely affects the quality of financial reports. Combining data from multiple sources becomes more difficult and time-consuming. This affects the organization's ability to create appropriate and timely reports.

In LAZISMU Jember, double job practices are still found among staff who manage data administration and FO. When one staff handles several responsibilities simultaneously, the risk of errors in the management and recording of cash expenditures increases. This can lead to inaccurate information and ineffective control processes. Excessive workload can reduce their focus and attention to detail, resulting in inaccuracies in their work. This impacts on overall quality and efficiency.

LAZISMU Jember has not implemented the use of duplicate documents for cash disbursements. Duplicate documents serve as important supporting evidence for each cash expenditure transaction. Without duplicate documents, it is difficult to verify the validity of transactions and ensure that all expenditures have been recorded correctly. Without duplicate documents there is a high

risk of recording errors and possible fraud. Duplicate documents assist in the audit and verification process, which is important to maintain the integrity and accuracy of the financial statements.

CONCLUSION

Based on interviews with LAZISMU Jember, it can be concluded that the accounting information system used, namely SIM-ZISKA, is supported by Microsoft Excel for recording financial statements. Although SIM-ZISKA is used for reporting cash receipts, the dominance of using Microsoft Excel causes difficulties in reporting and data alignment. Cash receipts at LAZISMU Jember, both in cash and bank transfers, face their own challenges. Cash receipts often experience problems in data entry by the fundraising department, while transfer receipts are often not confirmed by donors, resulting in data that is not entered correctly. Cash receipts and disbursements procedures are good, but need improvement, especially in recording and inputting data by the fundraising department. Internal control of cash expenditure also needs to be strengthened by adding duplicate documents. The use of triplicate receipts supports the recording of cash receipts, but document management and segregation of duties need to be improved to reduce errors and increase efficiency. The implementation of a centralized system and improved internal procedures would be beneficial to improve financial management in the future.

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