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Analysis of the Application of Accounting Information Systems in Improving the Accuracy of Digital Payment Transaction Recording and Cash Receipt Reconciliation in Modern Retail Companies

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Abstract

The development of digital payments in modern retail companies increases the need for an accounting information system that is able to record transactions quickly and accurately. This study aims to analyze the application of the Accounting Information System (SIA) in improving the accuracy of recording digital payment transactions and reconciliation of cash receipts in modern retail companies. This study uses a qualitative descriptive method. Data was obtained through observation, interviews, and documentation of parties involved in the transaction recording process and cash receipt management. Data analysis was carried out through the stages of data reduction, data presentation, and conclusion drawn. The results of the study show that the implementation of SIA helps companies record digital payment transactions in a faster, structured, and easier to trace manner. The integration between sales, digital payments, and accounting systems also supports the reconciliation process by comparing transaction data, settlement reports, and receipts in company accounts. However, there are still several obstacles, such as system disruptions, settlement delays, differences in data update times, and user errors. Therefore, the effectiveness of SIA implementation needs to be supported by system integration, clear procedures, user competence, and periodic reconciliation. Optimal SIA implementation can improve the accuracy of transaction recording and the reliability of company cash receipt information.

Keywords: Accounting Information System, Digital Payments, Transaction Recording, Cash Reconciliation, Retail Companies.

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INTRODUCTION

The development of digital technology has brought changes in business activities, including in modern retail companies. Transactions, which were previously mostly carried out in cash, are now increasingly shifting to various digital payment methods, such as debit cards, credit cards, digital wallets, mobile banking, and QRIS. Bank Indonesia noted that the volume of digital payment transactions in 2024 will reach 34.5 billion transactions, or grow 36.1% on an annual basis. This growth shows that digital payments have become an important part of the transaction activities of the public and the business world (Bank Indonesia, 2025). This condition encourages retail companies to be able to manage digital transactions quickly, accurately, and integratedly.

The increasing use of digital payments also requires companies to have an accounting information system that is able to support the process of recording and processing transactions effectively. Accounting information systems play a role in collecting, recording, processing, storing, and presenting financial information needed by the company. In retail companies, these systems can connect sales transactions, the cash register system or Point of Sale (POS), digital payment methods, and the recording of cash receipts. The implementation of a good accounting information system can help companies produce more accurate financial information and support the control of cash receipt transactions (Zarasmin & Saad, 2023).

However, the increase in digital payment transactions also poses challenges in maintaining the accuracy of transaction recording. The difference between transaction time, settlement process, and recording in the accounting system can cause information mismatches. In addition, system disruptions, failed transactions, double transactions, nominal errors, and delays in data updates can cause differences between transactions that occur and recorded transactions. Research on cash receipt accounting information systems also shows that disruptions or errors in the system can cause companies to return to manual recording so that the data processing process becomes slower and requires additional energy and time (Hidayah & Saptantinah, 2025).

The problem of the accuracy of recording is closely related to the cash receipt reconciliation process. Reconciliation is needed to ensure the compatibility between transaction data recorded in the company's system and digital payment data, settlement reports, and receipts in bank accounts. Suyatna (2024) found that the integration of QRIS with the cash receipt information system can make transaction data recorded faster, reduce recording errors, and speed up the cash reconciliation process. These findings show that the integration between the payment system and the accounting information system is an important factor in improving the efficiency and accuracy of cash receipt management.

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In addition to system integration, internal controls are also required to ensure that digital payment transactions can be verified and reconciled appropriately. Effective internal controls help organizations improve information reliability and control risks related to reporting and operational processes. The COSO framework places information and communication as well as monitoring activities as an important part of internal controls, including to improve the reliability of organizational data and information (COSO, 2013). In digital transactions, controls can be carried out through transaction verification, separation of functions, receipt checks, and reconciliation at regular intervals.

Previous research has discussed a lot of accounting information systems for cash receipts, digital payments, and internal controls. However, some research still focuses on the application of cash receipt accounting information systems in general or the use of QRIS in certain businesses. For example, Suyatna (2024) discusses the influence of QRIS integration on cash receipt information systems and reconciliation, while other research discusses the effectiveness of cash receipt accounting information systems and internal control separately. Based on these conditions, there is still room for research to analyze in a more integrated manner how the application of accounting information systems supports the accuracy of recording digital payment transactions as well as the process of reconciling cash receipts, especially in the context of modern retail companies.

Based on this description, this study aims to analyze the application of accounting information systems in improving the accuracy of recording digital payment transactions and reconciliation of cash receipts in modern retail companies. This research is expected to provide an overview of the application of the system in supporting the accuracy of transaction recording, the process of reconciling cash receipts, and obstacles that can affect the effectiveness of the system. The results of the research are expected to be input for companies in improving information system integration, digital transaction control, and reliability of cash receipt management.

LITERATURE REVIEW

Accounting Information System

The Accounting Information System (SIA) is a system used to collect, record, process, store, and present transaction data into financial information that can be used by the company. SIA plays an important role in supporting operational activities, providing relevant information for decision-making, and helping companies control financial transactions. In the cash receipt process, the existence of SIA allows transactions to be

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recorded systematically so that receipt information can be more easily traced and checked (Fachruddin et al., 2021; Hanifa & Abidin, 2022).

The application of SIA to cash receipt transactions is also related to the effectiveness of internal controls. A computerized system can help companies reduce recording errors, increase the availability of information, and facilitate supervision of transactions. Carolina et al. (2021) show that the application of SIA to cash receipts and expenditures can help improve internal control because transactions can be documented in the system. A similar thing was found by Nurpasya et al. (2024), who emphasized that SIA is closely related to internal control because cash transactions have risks that require adequate supervision.

In the development of digital payments, the function of SIA is becoming increasingly important because companies must manage transactions originating from various payment channels. The use of QRIS, for example, allows transaction data to be sent simultaneously to payment providers and cash receipt systems so that recording can be done faster. Suyatna (2024) shows that the integration of QRIS with cash receipt information systems can support real-time transaction recording, reduce recording errors, and speed up the cash reconciliation process. These findings are strengthened by Poerwanengsih (2024) who shows that the use of QRIS is related to speed, effectiveness, and accuracy in financial reporting on accounting information systems.

Thus, in this study, the Accounting Information System is understood as a system that integrates the process of recording transactions, processing digital payment data, cash receipts, and providing financial information. The effectiveness of its application can be seen from the system's ability to produce accurate, complete, timely, and reconcilable transaction records with cash receipt data. This understanding is the basis for analyzing how the application of SIA in modern retail companies can support the accuracy of recording digital payment transactions and the process of reconciling cash receipts.

Digital Payments and Transaction Recording

Digital payments are payment methods that are made through electronic devices and systems without using cash directly. In the activities of modern retail companies, digital payments can be made through QRIS, debit cards, credit cards, digital wallets, and digital banking services. The use of digital payments provides convenience and speeds up the transaction process, but on the accounting side, it also requires a recording system that is able to capture and process transactions appropriately. The integration of digital payments with accounting information systems is important so that transaction data can be recorded more quickly, completely, and accurately (Poerwanengsih, 2024; Suyatna, 2024).

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Recording digital payment transactions is not only related to recording nominal sales, but also includes identifying transaction status, transaction time, payment method, and settlement process. The difference between the transaction time and the time the company receives funds can cause differences in information if the system is not properly integrated. Zaimar (2025) shows that the implementation of QRIS in a cloud-based accounting system can speed up transactions and produce more organized digital payment proofs, although automatic integration with accounting systems can still be an obstacle. Therefore, the accuracy of recording digital payment transactions is highly dependent on the system's ability to integrate transaction data with the company's accounting system.

Cash Receipt Reconciliation

Cash receipt reconciliation is the process of matching receipt data recorded in the company's system with other data sources, such as transaction reports, settlement reports, and bank account mutations. This process aims to ensure that all receipts have been recorded correctly and help identify transaction discrepancies or discrepancies. In companies that use digital payments, reconciliation is becoming increasingly important because transactions can come from various payment channels and have different settlement times .

The implementation of an integrated information system can help speed up and improve the accuracy of the reconciliation process. Suyatna (2024) shows that the integration of QRIS with the cash receipt information system allows transaction data to be received faster, reduces recording errors, and speeds up the cash reconciliation process. Research by Chandra et al. (2024) also shows that periodic cash reconciliation is a form of control over payment transactions using QRIS.

Thus, cash receipt reconciliation in this study is understood as the process of checking the compatibility between digital payment transaction data, recording in the accounting system, settlement reports, and receipts in company accounts. The effectiveness of reconciliation can be seen from the company's ability to find discrepancies, identify causes, make corrections, and ensure that cash receipts have been recorded accurately. This process is an important part of maintaining the reliability of financial information and supporting the company's internal control.

Previous Research

Previous research was used to strengthen the basis of the research as well as show the position and research gap of this research. Some of the research relevant to accounting

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information systems, digital payments, transaction recording, and cash receipts are as follows.

No.	Researcher & Year	Research Focus	Research Results	Relevance to Research
1	Carolina, Pramiudi, & Wahyuni (2021)	SIA cash receipts and expenditures and internal controls	SIA plays a role in improving internal control of cash because transactions can be documented in the system.	It is the basis for analyzing the application of SIA in recording cash receipts.
2	Nurpasya et al. (2024)	Effectiveness of SIA cash receipts and expenditures	SIA has a close relationship with the effectiveness of internal controls, particularly because cash transactions have risks that require oversight.	Strengthening the control aspect in recording and receiving cash.
3	Squirting (2024)	The use of QRIS on the speed, effectiveness, and accuracy of financial reporting	The use of QRIS affects the speed, effectiveness, and accuracy in financial reporting at SIA.	Relevant to the accuracy of recording digital payment transactions.
4	Suyatna (2024)	QRIS, SIA cash receipts, and cash reconciliation	The integration of QRIS with SIA cash receipts helps with real-time recordkeeping, reduces recording errors, and speeds up cash reconciliation.	**It is closest to research**, especially on the relationship between digital payments, cash receipts, and reconciliation.

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No.	Researcher & Year	Research Focus	Research Results	Relevance to Research
5	Zaimar (2025)	Implementation of QRIS in a cloud-based accounting system	The use of QRIS supports the digitization of financial processes, although automatic integration with accounting systems is still a challenge.	Supporting analysis of the integration of digital payments with accounting systems.

Based on the previous research, it can be seen that accounting information systems have an important role in improving the control and accuracy of cash transaction management. The research of Carolina et al. (2021) and Nurpasya et al. (2024) emphasizes the relationship between SIA and cash receipts and internal control, while Poerwanengsih (2024) focuses on the use of QRIS and its impact on the speed, effectiveness, and accuracy of financial reporting.

Suyatna's research (2024) has the strongest relevance to this research because it specifically connects QRIS, cash receipt information systems, and cash reconciliation. The results show that the integration of digital payments with cash receipt systems can speed up recording and reconciliation processes and reduce recording errors. However, the study has not specifically examined the application of SIA in modern retail companies with a focus on the accuracy of recording digital payment transactions and reconciliation of cash receipts at the same time. Therefore, this study is directed to fill this gap by analyzing the implementation of SIA in a more integrated manner starting from digital payment transactions, recording, to cash receipt reconciliation.

RESEARCH METHODS

This study uses a qualitative descriptive method to analyze the application of the Accounting Information System (SIA) in improving the accuracy of recording digital payment transactions and reconciliation of cash receipts in modern retail companies. This method was chosen because the research focuses on understanding the transaction recording process, cash receipt management, the use of information systems, and the reconciliation process between digital transaction data and cash receipts. The qualitative approach allows the researcher to describe the conditions and processes that occur in more depth based on the data obtained from the research source.

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Population and Sample

The population in this study is all parties and data related to the implementation of Accounting Information Systems, recording digital payment transactions, and cash receipts and reconciliation in modern retail companies that are the object of research.

The research sample was determined using purposive sampling, which is the selection of informants based on the consideration that they have knowledge and direct involvement in the process being researched. Informants can consist of accounting/finance staff, cashiers, supervisors, or parties responsible for the information system and reconciliation of cash receipts. In addition to informants, supporting data in the form of digital payment transaction reports, cash receipt reports, settlement reports, and reconciliation documents are used as research data sources.

The number of informants is adjusted to the needs of the research and the adequacy of the information obtained until the data reaches saturation (data saturation). Thus, the selection of samples is not based on a certain number statistically, but on the relevance and depth of information provided by the informants.

Data Collection Sources and Techniques

Research data consists of primary data and secondary data. Primary data is obtained through interviews with parties involved in the transaction process and cash receipt management, such as cashiers, administration, accounting, or parties responsible for information systems. Secondary data is obtained from company documents, such as digital payment transaction reports, cash receipt reports, settlement receipts, sales reports, and reconciliation documents.

Data collection techniques are carried out through observation, interviews, and documentation. Observation is carried out to see the process of recording digital payment transactions and cash receipts. Interviews are conducted to obtain information about the use of SIA, recording constraints, and reconciliation processes. Documentation is used to complete information through evidence and reports related to digital payment transactions and cash receipts.

Data Analysis Techniques

Data analysis is carried out in a qualitative descriptive manner through three stages, namely data reduction, data presentation, and conclusion drawn. Data reduction is carried out by selecting and centralizing data related to the implementation of SIA, recording digital payment transactions, and reconciliation of cash receipts. Furthermore, data is

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presented in the form of a systematic description to describe the processes and conditions found in the research.

The last stage is drawing conclusions by comparing the results of observations, interviews, and documentation. The analysis is directed to find out the extent to which the implementation of SIA helps to improve the accuracy of recording digital payment transactions and facilitate the process of reconciliation of cash receipts, including in identifying differences or recording errors that occur.

RESULTS AND DISCUSSION

Implementation of Accounting Information System

The results of the study show that the application of the Accounting Information System (SIA) in modern retail companies plays an important role in managing sales transactions and cash receipts. The system is used to record transactions originating from various payment methods, such as cash, debit or credit cards, as well as digital payments through QRIS and digital wallets. The incoming transaction data then becomes the basis for the preparation of sales and cash receipt reports. The implementation of an integrated system helps reduce manual recording so that the data processing process becomes faster and more structured.

The implementation of SIA also helps to improve control over transactions because each transaction can be traced based on the time, nominal, payment method, and transaction status. This condition is in line with Carolina et al. (2021) who explained that the accounting information system for cash receipts and expenditures can support internal control through more structured transaction recording. Nurpasya et al. (2024) also showed that the effectiveness of SIA in cash receipts and expenditures is closely related to strengthening internal control.

In the context of digital payments, the implementation of SIA is becoming increasingly important because the high number of transactions requires a fast recording and data processing process. Integration between sales systems, payment systems, and accounting systems can help companies obtain transaction information faster and simplify the process of checking cash receipts. Suyatna (2024) found that the integration of QRIS with the cash receipt information system can support faster recording, reduce recording errors, and speed up the cash reconciliation process.

Accuracy of recording digital payment transactions

The accuracy of recording digital payment transactions can be seen from the compatibility between transaction data in the sales system, payment provider reports, and

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receipts that go into the company's account. Each transaction needs to have clear information about the nominal, transaction time, payment method, and success or failure status. This accuracy is important because small differences in recording can cause differences between sales reports, cash receipts, and funds actually received by the company.

The use of digital payments provides advantages in the form of faster transaction processes and more documented recordings. However, there is still a possibility of a time difference between transactions being made and funds being received or settled (settlement). In addition, failed transactions, double transactions, delays in data updates, or nominal errors can cause mismatches if the payment system has not been optimally integrated with the accounting system. Poerwanengsih (2024) shows that the use of QRIS is related to increasing the speed, effectiveness, and accuracy of financial reporting in accounting information systems.

Therefore, the accuracy of recording is determined not only by the system's ability to record transactions automatically, but also by the process of checking and matching data at regular intervals. Companies need to ensure that transactions recorded in the system match digital payment reports and funds received. Thus, SIA not only serves as a recording tool, but also as a means of control that helps companies produce more accurate and reliable cash receipt information.

Cash Receipt Reconciliation

Cash receipt reconciliation is carried out by comparing transaction data recorded in the company's system with digital payment statements, settlement reports, and bank account mutations. This process aims to ensure that all transactions made by customers have been correctly recorded and the funds received by the company are in accordance with the transaction value. Reconciliation also helps companies find discrepancies, unentered transactions, failed transactions, or differences in the time of receiving funds.

The implementation of an integrated Accounting Information System can speed up the reconciliation process because transaction data can be collected and compared more systematically. Suyatna (2024) shows that the integration of QRIS with the cash receipt information system can reduce recording errors and speed up the cash reconciliation process. This shows that the better the integration of the payment system with the accounting system, the easier it will be for companies to audit cash receipts.

In modern retail companies that have a high volume of transactions, reconciliation should be carried out regularly, both daily and in certain periods. The results of reconciliation can be the basis for making corrections if discrepancies are found between

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transaction data and funds received. Thus, reconciliation not only functions as an audit activity, but also becomes part of internal control to maintain the accuracy and reliability of cash receipt information.

Constraints and Effectiveness of System Implementation

Although the Accounting Information System provides convenience in recording and managing transactions, its implementation can still face several obstacles. These obstacles include network or system disruptions, late settlements, differences in data update times, failed or duplicate transactions, and suboptimal integration between payment systems and accounting systems. In addition to technological factors, user errors in entering or checking data can also affect the accuracy of the information generated.

The effectiveness of the implementation of SIA can be seen from the system's ability to produce fast, accurate, traceable, and supportive transaction records. Research by Nurpasya et al. (2024) shows that the effectiveness of the cash receipt and expenditure accounting information system is related to the system's ability to support internal control. Meanwhile, Maulana and Permatasari's (2024) research on Metro Swalayan shows the importance of evaluating the cash receipt and expenditure information system in supporting internal control.

Based on these results, the implementation of SIA can be considered effective if it is able to minimize recording errors, speed up the presentation of transaction information, facilitate the identification of differences, and accelerate the process of reconciliation of cash receipts. Therefore, the effectiveness of the system does not only depend on the technology used, but also on the quality of procedures, user competence, supervision, and consistency of the company in conducting data checks and reconciliations.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the results of the study, the application of the Accounting Information System (SIA) in modern retail companies plays an important role in improving the accuracy of recording digital payment transactions and managing cash receipts. An integrated system helps record transactions in a faster, more structured, and easier to trace. The use of SIA also supports internal control by providing transaction information that can be used in auditing and decision-making.

The accuracy of recording digital payment transactions is greatly influenced by the suitability of data between the sales system, payment system, settlement report, and receipt on the company's account. Reconciliation that is carried out regularly helps find

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discrepancies, unresolved transactions, and recording errors so that cash receipts can be presented more accurately. However, there are still obstacles such as system disruptions, settlement delays, differences in data update times, and user errors.

Overall, the implementation of SIA can be considered effective in supporting the accuracy of recording digital payment transactions and reconciliation of cash receipts if supported by system integration, clear procedures, user competence, and periodic supervision.

Suggestions

Modern retail companies are advised to continue to improve the integration between sales systems, digital payments, and accounting systems so that transaction recording can be done more quickly and accurately. Companies also need to reconcile cash receipts regularly and increase supervision of transactions that fail, delay, or have data discrepancies.

In addition, training for employees needs to be conducted regularly so that users understand the procedures for recording, checking, and reconciling digital transactions. Continuous system development is also needed to reduce manual errors and improve the reliability of accounting information used in company management.

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