

Branch Office Transaction Recording System in Relation to the Preparation of Joint Financial Statements

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ABSTRACT

An organization's consolidated financial statements are primarily intended to meet the needs of stakeholders who have long-term ties with the business, such as shareholders, creditors, and investors. Intermediary use for the head office and branches allows for a balanced distribution of the company's accounting systems. The corporate headquarters consists of a central accounting department, while branch offices are managed by branch managers. Improved accounting techniques to oversee the activities of each department. Transactions between the Central Accounting Office and Branch Accounting Offices, using Accounting and Financial Information Technology for the Object-Oriented Processing System (ARTOS) involve many different Reconciliations (RAK) between the Central Accounting Office and Branch Accounting Offices, and the Total RAK Balance increases when the Office The Central Accountant and the Branch Accountant Office were merged (deleted). The Accounting Department needs to be very careful in presenting the financial reports generated by the Accounting Information System (SIA), because the SIA has not been fully developed

INTRODUCTION

In today's globally interconnected world, investors and other stakeholders are increasingly viewing corporate longevity as a key performance indicator. When considering investing in a company, potential investors need to know the company's financial situation, especially with regard to the company's ability to continue operations after the investment is made. Because going concern is an assumption in the financial statements, the current financial status of the company has been determined (Ira Kristiana, 2012). Business health can be measured by monitoring financial performance. Continuity of existence is a hallmark of business continuity. If a business is considered as a going concern, it is believed that the business will be able to maintain its operations indefinitely. The audit report which has been revised to include information about a company's ability to continue as a going concern is one indicator that the auditor believes the business faces an increased risk of failure. The decision-making process for this matter involves several stages of analysis from the auditor's point of view. Operational results, economic conditions affecting the company, the company's ability to pay taxes and the company's liquidity needs in the future must all be taken into account by the auditor (Setyarno et al., 2006 cited in Rahman and Siregar, 2012).

The cooperative business model has evolved significantly over the last few decades to be more in line with Indonesia's economic democracy (as stipulated in Article 33 of the 1945 Constitution concerning Corporations). In addition, cooperatives play an important role in the economic development of Indonesian society, especially indigenous peoples. Investment cooperatives, such as those for paying off mortgages, can give people the tools they need to build long-term financial security. Therefore, cooperation has become an interesting field of study in various disciplines. Savings and loan cooperatives are cooperatives whose main activities are providing savings and loan services, as defined by Law no. 17 of 2012. The cooperative's financial report details all its activities over a certain period of time, so that

readers can find out about the income, expenses of the cooperative, assets, and the obligations and benefits of being a member. Competition is getting tighter along with the growth of the business sector in Indonesia. Businesses in today's competitive environment require a sharper focus on profit and the ability to consider internal and external factors. This is important so that the business can survive and continue to run according to its goals, namely maximizing SHU (Remaining Business Results) with minimal resource consumption. Businesses keep lots of financial records. Two of them play a critical role in assisting corporate leadership and outsiders in assessing a company's financial health and growth prospects. The two types of documents in question are balance sheets and profit and loss. Every company has a fundamental goal of increasing profit or revenue, which will indirectly increase the value of the company as a whole. However, there are times when a business cannot maximize its own productivity, and as a result, its operations fall short of expectations. One way to increase a company's profits is to streamline its operations. Previous research conducted by Eka Nofiansyah (2015) explains how consolidated financial reports from both the head office and regional offices make the accounting process more efficient and systematic, and how these reports are the best tool for describing financial health. Holistic Business Practices (head office). Both the federal and provincial governments still use the same organizational structure, so that the federal and provincial governments are not separate but have equal judicial authority. However, each is treated as its own entity in court. Accounting activities for each entity are usually coordinated between the head office and the respective regional offices. Several accounts representing communications between head office and branch offices can be found in operations. The accounting technique used to track transactions between branch offices is known as "gagging", and can be used to convince outsiders that the branch office is actually involved in business with the head office. When inter-office transactions cause complications, head office is responsible for resolving them.

Central Banks and Commercial Banks use accounting information systems to track all financial transactions. Mulyadi (2016:3) (2016:3) (2016:3) Financial accounting software provides management with the financial information they need to make decisions. Because the headquarters and field offices are considered as one entity for legal purposes, a company's financial records reflect only one set of books of account. We will consolidate all financial activities and obligations into one set of books. The purpose of this paper is to assess the completeness of records relating to transactions that occur at the head office and head office, and their impact on the valuation of the company's equity as a whole, using the data presented above. Therefore, the author gives the title of his work "BRANCH OFFICE TRANSACTION RECORDING SYSTEM IN RELATION TO THE PREPARATION OF JOINT FINANCIAL STATEMENTS (COMPANY CONSOLIDATION)" (Case Study: Savings and Loan Cooperatives for Mutual Benefit)

LITERATURE REVIEW

Cashier's Office Accounting System (AKA Transaction Office) Intermediary use for the head office and branches allows for a balanced distribution of the company's accounting systems. The corporate headquarters consists of a central accounting department, while branch offices are managed by branch managers. Improved accounting techniques to oversee the activities of each department. Different centralized office information systems serve different internal accounting and reporting needs, but a centralized financial data system must be consolidated so that it can meet external reporting standards. Abadi, Yusuf Floyd A., and Amir A. Abadi (2000: 437)

The consolidation of financial data from the head office and regional offices is identical to the consolidation of financial data from the parent company and subsidiaries. Revolving accounts are removed and static accounts are merged. Unprocessed documents due to internal file transfers between head office and field offices should be discarded. Following the quote style used by Floyd A. Beams and Amir Abadi Jusuf (2000:438)

Consolidated Financial Statements

Financial Statements The consolidated financial statements detail the financial condition of the parent company and the operating results of its subsidiaries. It is possible that the same or different entities have descendants of the business. As will be discussed in more detail below, a company needs to consolidate if a majority of its shares are held by other companies. Nonetheless, consolidation can be applied in other contexts; not all required units have to be profit-seeking companies or business organizations.

1. An organization's consolidated financial statements are primarily intended to meet the needs of stakeholders who have long-term ties with the business, such as shareholders, creditors and investors. Consolidated financial statements are often the only way to get a clear picture of the value of an organization's combined sources of funding under the levels of individual investment risk and return on those funds. Especially in scenarios where there are a large number of companies with important connections, there may not be a simple alternative to collecting large amounts of data that are specific to each of these companies separately, as well as how their combined financial and operational situation affects the conglomerate as a whole. You can evaluate management's efficiency in utilizing available resources by examining the consolidated financial reports provided by business owners and their family members

METHOD

The data used in this study are qualitative or descriptive in nature, and were collected through observation, interviews, and studies at the Sejahtera Bersama Savings and Loans Cooperative headquarters. An important consideration when deciding on a data collection strategy is the reliability of research information sources. The head office of the Sejahtera Bersama Savings and Loans Cooperative is located on Jl. Pajajaran No. 1 Kec. Babakan in North Bogor, and that's where the data collection was carried out. Methods Data analysis in this study was carried out using descriptive statistics, which were compared and contrasted with the results of field surveys and the latest theories obtained from data collected at the research location to determine the source of the problem methodically and thorough. manners. In this study, we use an analytical method known as the structural equation model (SEM) to examine the relationship between two independent variables—in this case, the preparation of financial statements using the accounting standards SAK ETAP and PSAK 65.

RESULT AND DISCUSSION

Results

Transaction Report on Sale and Purchase of Cabinet Offices in the Procedure for Preparing a Proposal for a Cooperative Pension Fund Investment Plan

Financial Statements are discussed and approved by the Budgetary and Daily Operations Board, and Monthly Financial Transactions are recorded accurately in the preparation of the Cooperative Investment Account in Retirement Income for Mutual Benefits. This is a great tool for management and Cooperative Members to check the status of the main office and individual cubicles. If the accounting and finance department in the head office building discovers an error in the financial report after it is received from the branch office, the correction will not take long if the report is handled by a trained expert. This is a very smart move, especially if your company needs to speed up its financial reporting.

There have been many transactions between the head office and field offices using Inter-Field Office Reconciliation; Therefore it is necessary to pay attention to the sexism of recording transactions, as contained in the Reconciliation Account Between the Head Office and the Field Office (Profit and Loss) and the Reconciliation Journal Between the Head Office and the Field Office (Balance Sheet) (Central and Field Offices). Combined accounting records are kept due to errors in one journal entry can prevent the formation of inter-office balances, and such errors have no place in accounting theory. Because the Financial Statements of the Cooperative Savings and Loans Sejahtera Bersama from the implementation of the accounting system are not always balanced between active and passive, companies must provide

skilled human resources in technology and database management for all automated transactions that have already occurred. The following are examples of actual journalizing errors that occurred in the past:

Contoh : Transaksi Droppingan yang dilakukan Kantor Pusat ke kantor cabang sebesar

Rp. 50.000.000. Jurnal yang terbentuk di cabang :

Dr . Bank Cabang 50.000.000

Jurnal yang terbentuk di Pusat : Cr. Bank Kantor Pusat 50.000.000 Seharusnya jurnal yang terbentuk di cabang ataupun dikantor pusat tidak single karena saling berkaitan , maka harus ada debet dan kreditnya. Jurnal seharusnya : Di Kantor Cabang : Dr. Bank Cabang 50.000.000

Cr. Rak Kantor Pusat 50.0000.000

Di Kantor Pusat :

Dr. Rak Cabang 50.000.000

Cr. Bank Pusat 50.0000.000

If accuracy is considered, it is possible to reduce the number of errors in the findings report as long as there are no errors when entering data. This can be done with commonly used accounting methods and accepted industry standards. There may be an error at the point where the transaction input data is read, and this is due to the fact that the Data Source was misclassified. However, there is already an infrastructure in place to monitor transaction inputs at corporate headquarters, so any mistakes can be corrected immediately if they occur. In addition, professional staff and state-of-the-art technology will ensure the highest level of security for every user, so you don't have to worry about bad parties gaining access to your financial data.

The SHU data found at the head office and field offices should be used to calculate the operating loss costs of the joint venture. Compiling large amounts of dirty data, such as balance sheets, requires additional analysis to get complete and comprehensive results. All balances of individual activities and responsibilities must be factored into the head office total before combined payments can be made to the head office and its satellite offices. The 'cross' of the Sejahtera Bersama Savings and Loans Cooperative obtained from inter-office transactions is legally significant because the head office and branch offices are treated as one unit.

Financial Budgeting Procedures

Paper-based timesheets and electronic time tracking systems can be used to accurately calculate payroll at headquarters and branches. PSAK 65 establishes the principle of consolidation of financial statements when one entity manages another entity or several entities. The procedure for preparing this work document can be compared to the procedure for preparing company financial reports. Only two journal entries are required, and they are as follows

- 1 Enter the journal to create an account
- 2) Elimination Journal

Therefore, the Sejahtera Bersama Savings and Loans Cooperative has long used a centralized and automated accounting software application. Deleted Journals The Prosperous Savings and Loans Cooperative with Inter-Office Accounts acts as a hub for all transactions between Branch Offices and Main Offices.

3. Annual Financial Report of the Three Pension Funds and Investment Funds of the Three Cooperatives.

Financial reporting, or report output, is an important part of the accounting process. Profit and Loss Statements, Statements of Changes in Equity, and Balance Sheets can provide information about a company's recent financial condition and profits. Annual Report on Business Finance Investment and Pension Plans The purpose of financial reporting, as stated in the Public Sector Accounting Standards Board Circular No. 1 (SAS Public Sector Accounting Standards Board Report No. 1), is to provide users

with information that enables them to make well-informed economic decisions. Furthermore, financial reports are structured reports on the condition and financial performance of a company, as defined by the Public Sector Accounting Standards Board Public Advisory Note No. 1 concerning Provision of Financial Reports .

Tabel 4.1

Laporan Laba Rugi Gabungan Koperasi Simpan Pinjam Sejahtera Bersama

Currency : IDR

DESCRIPTION	Cabang	Kantor Pusat	Konsolidasi
PARTIPASI ANGGOTA :			
PARTISIPASI ANGGOTA BRUTO:			
PARTISIPASI JASA PINJ ANGGOTA	169.601.929.058	157.601.929.058	327.390.206.112
PARTISIPASI JASA PROVISI & ADM PJM	16.091.665.669	41.297.000	16.132.962.669
PARTISIPASI JASA ADM SIMPANAN	201.100.078.626	93.614.700.234	294.714.778.860
JUMLAH PARTISIPASI BRUTO ANGGOTA	386.793.673.353	251.444.274.288	638.237.947.641
BEBAN POKOK :			
BIAYA JASA TABUNGAN ANGGOTA	33.293.820.508	283.114.320	33.576.934.828
BIAYA JASA SIMPANAN ANGGOTA	317.627.389.743	3.378.570.929	321.005.960.672
JUMLAH JASA TAB/SIMP ANGGOTA	350.921.210.251	3.661.685.249	354.582.895.500
JUMLAH PARTISIPASI NETTO ANGGOTA	35.872.463.102	247.782.589.039	283.655.052.141
PENDAPATAN DARI CALON ANGGOTA KOPERASI LAIN DAN ANGGOTANYA :			
JASA BUNGA DARI BANK	141.952.290	11.378.523.181	11.520.475.471
JASA BUNGA SURAT BERHARGA	-	2.597.862.901	2.597.862.901
JASA DARI KOPERASI	-	-	-
JASA OPERASIONAL LAINNYA	6.890.264.754	1.709.894.719	8.600.159.473
JUMLAH PEND JASA ANGGOTA LAINNYA	7.032.217.044	15.686.280.801	22.718.497.845
SALDO HASIL USAHA KOTOR	42.904.680.146	263.468.869.840	306.373.549.986
JUMLAH PENDAPATAN USAHA BERSIH	42.904.680.146	263.468.869.840	306.373.549.986
BEBAN OPERASI :			
BEBAN USAHA :			
BIAYA BUNGA PINJAMAN	-	12.483.349	12.483.349
BIAYA PEROLEHAN DANA SIMPANAN	207.743.477.367	7.862.091.037	215.605.568.404
BIAYA PEROLEHAN ADM PINJAMAN	-	-	-
BIAYA PEROLEHAN DANA PINJAMAN	6.358.420.892	350.368.172	6.708.789.064
BIAYA OPERASIONAL LAIN	159.654.780	2.040.338.750	2.199.993.530
BIAYA UMUM KEPEGAWAIAN	22.737.596.801	17.813.034.617	40.550.631.418
BIAYA UMUM KANTOR	5.450.755.567	2.085.086.925	7.535.842.492
BIAYA ADMINISTRASI	24.202.689.546	6.507.485.747	30.710.175.293
JUMLAH BEBAN USAHA	266.652.594.953	36.670.888.597	303.323.483.550
SISA HASIL USAHA KOPERASI	(223.747.914.807)	226.797.981.243	3.050.066.436
BEBAN PERKOPERASIAN :			
BIAYA KANTOR ORGANISASI PUSAT	2.220.000	1.758.578.146	1.760.798.146
SALDO HASIL USAHA SETELAH BEBAN	(223.750.134.807)	225.039.403.097	1.289.268.290
PERKOPERASIAN			
PENDAPATAN (BIAYA) DILUAR USAHA :			
PENDAPATAN DILUAR USAHA	3.247.696	3.513.364	6.761.060
BIAYA DILUAR USAHA	234.255.020	371.732.495	605.987.515
JUMLAH PENDAPATAN (BIAYA) DILUAR USAHA	(231.007.324)	(368.219.131)	(599.226.455)
SALDO HASIL USAHA SEBELUM PAJAK	224.671.183.966	(223.981.142.131)	690.041.835
TAKSIRAN PAJAK	-	-	-
SALDO HASIL USAHA BERSIH TAHUN BERJALAN	224.671.183.966	(223.981.142.131)	690.041.835

Sumber : Laporan Keuangan KSB

Tabel 4.2

Laporan Neraca Gabungan Koperasi Simpan Pinjam Sejahtera Bersama

KOPERASI SIMPAN PINJAM SEJAHTERA BERSAMA NERACA Current Period : DES-2018			
Currency : IDR			
Deskripsi	Cabang	Kantor Pusat	Konsolidasi
KAS DAN SETARA KAS	20.685.329.538	369.772.120.492	390.457.450.030
PINJAMAN YANG DIBERIKAN KEPADA ANGGOTA (PENYISIHAN PENGHAPUSAN PINJAMAN)	1.418.878.659.376	106.797.318.447	1.525.675.977.823
PIUTANG ANGGOTA DAN PIHAK LAIN	-	(3.453.691.258)	(3.453.691.258)
PENYERTAAN	-	45.593.800	45.593.800
PIUTANG LAIN-LAIN	-	365.678.325.000	365.678.325.000
PENDAPATAN YANG MASIH HARUS DITERIMA	183.168.807	39.748.847.253	39.932.016.060
BIAYA DIBAYAR DIMUKA	2.940.754.459	2.776.831.842	5.717.586.301
DEPOSIT DAN JAMINAN	35.023.542.249	1.356.803.737	36.380.344.986
	123.500.000	115.000.000	238.500.000
JUMLAH AKTIVA LANCAR	1.477.834.953.429	882.837.149.313	2.360.672.102.742
AKTIVA TETAP	126.873.181.200	103.260.813.600	230.133.994.800
AKUMULASI PENYUSUTAN	(25.707.932.882)	(10.448.507.799)	(36.156.440.681)
NILAI BUKU AKTIVA TETAP	101.165.248.318	92.812.305.801	193.977.554.119
AKTIVA LAIN-LAIN	271.773.264	13.761.889.740	14.033.663.004
JUMLAH AKTIVA TIDAK LANCAR	101.437.021.582	106.574.195.541	208.011.217.123
JUMLAH AKTIVA	1.579.271.975.011	989.411.344.854	2.568.683.319.865
KEWAJIBAN LANCAR			
TABUNGAN KOPERASI	260.407.438.216	19.600.559.865	280.007.998.081
SIMPANAN BERJANGKA	2.071.089.241.322	155.888.437.518	2.226.977.678.840
HUTANG PAJAK	15.335.258	989.177.707	1.004.512.965
BEBAN YANG MASIH HARUS DIBAYAR	-	1.265.443.150	1.265.443.150
BEBAN JASA YANG MASIH HARUS DIBAYAR	11.162.798.662	146.788.083	11.309.586.745
PENDAPATAN DITERIMA DIMUKA	1.777.883.132	1.308.442.908	3.086.326.040
KEWAJIBAN LAIN-LAIN	-	-	-
REKENING ANTAR KANTOR	(783.748.500.749)	783.748.500.749	-

Sumber : Laporan Keuangan KSB

KOPERASI SIMPAN PINJAM SEJAHTERA BERSAMA NERACA Current Period : DES-2018			
Currency : IDR			
Deskripsi	Cabang	Kantor Pusat	Konsolidasi
JUMLAH KEWAJIBAN LANCAR	1.560.704.195.841	962.947.349.980	2.523.651.545.821
KEWAJIBAN TIDAK LANCAR	-	-	-
JUMLAH KEWAJIBAN	1.560.704.195.841	962.947.349.980	2.523.651.545.821
JUMLAH KEWAJIBAN DAN EKUITAS	1.579.271.975.011	989.411.344.864	2.568.683.319.865
EKUITAS			
MODAL KOPERASI :			
SIMPANAN POKOK	5.860.460.000	50.200.000	5.910.660.000
SIMPANAN WAJIB	11.982.880.000	19.729.449.000	31.712.329.000
TAMBAHAN SIMPANAN POKOK	1.226.440.000	3.550.000	1.229.990.000
TAMBAHAN SIMPANAN WAJIB	1.875.270.000	7.175.000	1.882.445.000
CADANGAN TUJUAN RESIKO	-	3.606.308.209	3.606.308.209
SHU TAHUN LALU	(3.019.009.737)	3.019.009.737	-
SHU TAHUN BERJALAN	641.738.907	48.302.928	690.041.835
JUMLAH EKUITAS DAN MODAL	18.567.779.170	26.463.994.874	45.031.774.044
JUMLAH KEWAJIBAN DAN EKUITAS	1.579.271.975.011	989.411.344.864	2.568.683.319.865

Sumber : Laporan Keuangan KSB

CONCLUSION

Based on the research that has been done and supported by the data collected during the research, the following conclusions can be drawn:

1. Integration of Central Accounting Offices and Regional Accounting Offices using Accounting and Financial Information Technology for Object Oriented Systems (ARTOS) requires many reconciliations involving different reconciliations (RAK) between the Central Accounting Office and Regional Accounting Offices, with the total number of reconciliations increasing when the Regional Accounting Office and the Central Accounting Office were merged (deleted). Since the Accounting Information System (AIS) has not been fully developed, the Accounting Department has to be very careful before releasing the financial reports produced by the AIS. The continuous use of paper journals by the Koperasi Simpan Pinjam Sejahtera Bersama for cash transactions can lead to a discrepancy between active and passive investments in the Balance Sheet. However, you can prevent this entirely by requesting that the Department of Accounting journal be corrected. All loan repayment pool financial reports have been completed in accordance with SAK ETAP and SAK 65.
2. An accounting system is implemented to make it easier for the Ministry of Finance and Accounting to record all financial transactions in the Financial Statements. KSP-SB has implemented an accounting system (ARTOS), so creating a new worksheet to use in the purge journal is not part of the instruction process

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