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Abstract: Complete document sets and availability ability to capture business flow have been underestimated among small-medium business practitioners, affecting the bigger chance of unnecessary loss and increasing risks which prone to fraudulent acts both originally from internal and external parties. This research is equipped with interview transcript involving Mr. Daniel Ifianto, CEO (Chief Executive Operational) of CV. Mandiri Jaya Agro-business (MJA), and his wife as CFO (Chief Financial Officer), which main business activity is exporting paddy and corn seeds as respondents. Second Entity, as the research object, is a CV. DCK which is an architecture and interior design company, Mr. DK. Research Method used is a qualitative study which is investigating monetary and operational fraud, errors, and omissions occurred both intentional and unintentionally related to the availability of complete documents and Standard Operating Procedure (SOP) application. The research finding shows that solutions were found through creating sets of document copies, authorizations, and document cycle movements concluding parties and people involved both internally and externally. The implication was fraud has been significantly reduced, and the owner feels that applying a complete set of documents and proper authorization has been useful for monitoring the organization itself before fraud happens.

Keywords: Fraud, Risks, Accounting Information, Integrated Documents, Document Flow.


Accounting information system helps smoothen business operations in terms of implementation, control, making investment decisions, as well as in quality provision and valid data which are used as a basis for evaluating periodical performance evaluation. This financial statement aims to provide useful information for management and stakeholders in making decisions related to resource allocation (ACCA, 2010; FASB 2006). In doing so, the application for standardized accounting information which is in accordance with the nature and scope of business is highly needed by the company, since this will facilitate the company or related industry to withdraw data and make business decision more efficient and effective based on the phenomena that occurred in that company and industry (Dalci and Tanis, 2002 in Zakaria, WN W, et al., 2017).

In general, many family businesses and micro, small and medium businesses (MSMEs) have not fully implemented accounting information systems yet as well as implemented standard operating pro-