

Evaluation Internal Control System of Cash Spending Based on the Framework COSO

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ABSTRACT: This study is aim to evaluate the application of internal control system of cash disbursement toward PT XYZ. The study is a qualitative study that using descriptive analytic method. Data collection techniques used are interviews, observations, and documentations. The data sources used are primary data and secondary data which obtained through the employee of PT. XYZ. Data analysis tool that was used is control matrix based on COSO Framework. The result of this study is showed that the application of internal control system of cash disbursement is good and suitable with COSO Framework, but there are few elements that have not applied yet by the company, such as not raining to improve employee competence, the organization structure has not been upgrade frequently, the accounting and finance division have not estimate a risk that could happen in the process of cash disbursement, no prevention from noncompliance cash disbursement's SOP, operating result of cash disbursement have not evaluated and compared with periodic budget, no meeting and surveillance by management in every division to communicate cash disbursement problem and internal control, and there are no daily direct monitoring toward the employees.

KEYWORDS-Internal Control System, Cash Disbursement, Control Matrix, COSO

I. INTRODUCTION

Cash is a company's financial asset that can be used for operational activities. Cash can also be used to pay the company's obligations and is a payment instrument that is ready and free to be used to finance the entity's activities because cash is the company's most liquid asset [1]. Cash is the most liquid asset and affects almost every transaction, cash is often misused in both the receipt and disbursement of cash. Therefore, cash must be managed properly in order to avoid intentional or unintentional errors in the transaction cycle[2].

The cash disbursement system is a unit that involves parts or functions, documents used such as forms and records, and supervisory procedures that are in accordance with the company's needs to handle cash disbursements [2].The system and implementation of cash disbursement procedures must be evaluated to pay attention to their effectiveness and efficiency. This is because cash is the company's most fluid and volatile asset, and is often used in transactions that occur in the company.

PT. XYZ is a company engaged in the food and beverage industry. Its main business is as a leading beverage manufacturer in Indonesia. In the beverage section, the Company produces various beverages such as milk, fruit juices, teas, traditional drinks and health drinks, and packaged in aseptic packaging materials. In the food section, the Company produces sweetened condensed milk, powdered milk, and tropical fruit juice concentrate.

Activities to evaluate the current cash disbursement accounting information system there are still errors in the suitability of procedures for carrying out cash disbursements. Based on interviews that have been conducted by the author with the accounting department of PT. XYZ, that the phenomenon or problem that occurs in the cash disbursement procedure is the demand budget requests from several internal company departments that are not in accordance with the cash disbursement procedure due to an urgent need, for example

a department that still issues budget application documents or new cash receipts for payments that must be made on the same day, but there are still cash receipts that have not been completed. At PT. XYZ should not do this because they have to complete the previous payment or cash receipt first. The errors mentioned have passed the stage of approval of the cash receipt by the accounting department, but the procedure will be completed again after urgent payments have been made. However, this can disrupt the company's daily cash flow. The related company makes daily cash flow on cash transactions and is reported daily to the board of directors. If the problem keeps recurring, of course it can make the cash flow information produced less effective.

The problems mentioned above indicate that the internal control system for cash disbursements in related companies still has weaknesses. However, internal control should work well within the company because it is very important and can minimize fraud and abuse. Internal control is one form of management that is important and needed by every company[3]. This is because internal control is a policy that is able to provide certain provisions and limitations in each company's performance and operational activities. Companies need internal control because they can analyze existing problems and may arise in a company in the process of achieving goals [4]. The better the internal control system of a company, the company will be safe from abuse and the more it can develop and be trusted.

Objectives of the internal control system are maintaining organizational wealth, checking accuracy and reliability accounting data, Encouraging efficiency, and Encouraging compliance with management policies[5]. Based on the above theory and the phenomena found in the company, it can be interpreted that the internal control system for cash disbursements in related companies has not achieved its goals, especially goal number four.

Evaluation of the implementation of the internal control system for cash disbursements can be carried out based on the COSO framework. This is because the control framework according to COSO can help improve the implementation of internal control in each organization and help organizations manage risk better and improve overall organizational performance[5].

It is necessary to evaluate the internal control system for cash disbursements that has been implemented by PT. XYZ uses the COSO reference standard which states that internal control has five components for the effectiveness of internal control, namely the Control Environment, Risk Assessment, Control Activities, Information and Communication, and Monitoring. With the evaluation of internal control using the COSO reference standard for cash disbursements, it can assist in the process of monitoring and controlling possible deviations. This evaluation is needed in providing positive input and recommendations and is expected to be able to minimize errors that occur in the cash disbursement procedure[2].

II. LITERATURE REVIEW

Internal Control

Internal control according to the Committee of Sponsoring Organizations of The Tread way Commission (COSO) is a process that is influenced by the board of directors, management, and other personnel in an entity designed to provide reasonable assurance about the achievement of objectives in the category of effectiveness and operational efficiency, level of reliability of financial reporting, and compliance with applicable laws and regulations[6].

Internal control aims to protect assets from misuse, produce accurate accounting information and data for business success, and also comply with regulations within a company[7].

According to the Committee of Sponsoring Organizations of The Tread way Commission (COSO) ([5]it states that the internal control component consists of five components, namely: (1) Control Environment (2) Risk Assessment (3) Control Activities (4) Communication and Information (5) Monitoring Activities

Cash Disbursement

Cash disbursement cycle is a series of business activities and data management activities related to the

purchase and payment of goods and services purchase. the expenditure cycle is a series of business activities and information processing operations that occur continuously and are related to the purchase, payment of goods and services[8].

Cash Disbursement Internal Control System

The notion of a cash disbursement internal control system is a method used by a company to ensure that cash disbursements are made only for authorized transactions and that cash is used effectively and efficiently[7]. Internal control over cash disbursements must ensure that disbursements are made only for authorized transactions. In addition, controls must ensure that cash is used efficiently[9].

III. RESEARCHMETHOD

The research is a qualitative research. Qualitative research is research that is used to investigate, find, describe, and explain the quality or features of social influences that cannot be explained, measured or described through a quantitative approach[10]. Researchers use a qualitative approach with the reason that they want to be able to dig deeper into information related to a research topic. The author uses a descriptive analysis method. Descriptive analysis is a method of data analysis by describing and describing the data that has been collected without making conclusions that apply broadly and generally[10]. The data that has been obtained in this study, processed and analyzed according to the theory that has been studied in order to get an overview of the object of research and conclusions can be drawn.

The data analysis tool used by the author to evaluate the internal control system of cash disbursements at PT. XYZ is the control matrix based on the COSO framework and supported by other tools such as transaction documents and flowcharts relevant to cash disbursements. The control matrix is a tool used to analyze the strength or weakness of a control on a system or procedure described in a system flow chart or flowchart and its description, with the aim of operating systems and information systems [8]

IV. RESULTANDDISCUSSION

Based on data analysis with control matrix tools with 5 element of COSO internal control, there are the result:

Control Environment

1. (P-1) The existence of a new employee recruitment system that is carried out objectively in accordance with the knowledge and skills required by the company.

PT. XYZ has implemented a recruitment system. Job street is a means of PT XYZ in recruiting the best candidates who have the skills that support the required qualification standards. On the website, there is information about the job, requirements, and qualifications as well as the criteria needed according to the department. After passing the selection stage that has been carried out on the job street page, then participants whose CVs match the qualifications and are selected will be interviewed by users from the departments in need. In it, it will be known which positions are appropriate in the department for potential participants according to the interests, talents, and expertise of the participants. Usually experience is also important at this stage as a user-departmental consideration. Because the user will look for needs that can be met by prospective participants who will later fill positions in the department. The next stage is the participants who are declared to have passed the initial selection, followed by a psychological test that functions to identify the character of the participants such as attitude, personality, interest, and intelligence. The results of the psychological test play a major role in determining whether the participant is suitable to be accepted to work in the company or not.

After the results of the psychological test come out, then the user will interview according to the participant who

is closest to the required criteria, the interview usually asks about things that the participant can do or have done before in the position or job desk that will be given to the participant. After being declared as part of the employees of PT XYZ, a medical check-up will be carried out to check the health and readiness of employees to work. Thus, based on this, the above steps can produce suitable employees and reduce the occurrence of recruitment abuse and cash disbursements as well as ensure the security and authenticity of existing resources.

2. (P-2) The placement of employees is adjusted to the level of education, appropriate educational background and expertise possessed.

The placement of employees has been adjusted to the level of education, appropriate educational background, and expertise possessed. Education has an important role in improving the quality of human resources. By adjusting the level of education, appropriate educational background, and expertise possessed, the work carried out will be maximized because employees are placed in sections that match their potential, interests, and talents. This can reduce the risk of misuse of cash disbursements, accuracy and accuracy of documents, which is caused by: ignorance or lack of knowledge and skills possessed by employees, as well as ensuring the efficiency and security of resources.

3. (P-3) There is a code of ethics, regulations, and sanctions policies made based on the agreement between the company and employees to reduce or eliminate acts of fraud.

This control has been implemented by PT. XYZ. Face recognition is a facial recognition technology that can identify a person from a digital image or video in real time. The employee code of ethics applied by PT. XYZ has used an attendance machine (face recognition) or used an application that is already available for attendance when WFH (work from home). If the employee is late, he is given a warning by the HRD (Human Resource Department) followed up by the HOD (Head Office Department). Employees who have received a maximum of 3 warning letters will be terminated. This can reduce the occurrence of misuse of cash disbursements and ensure the security of existing resources.

4. (M-1) There is training or education and training to improve competence for employees, especially the accounting and finance department.

PT. XYZ does not provide training or training activities for employees. Training or training is a means for employees to develop or improve employee abilities, especially the accounting and finance divisions so that the work carried out can be more optimal and run as desired, this can minimize misuse of cash disbursements and ensure operating efficiency. Employee training and training in a company is closely related to the performance results of the employee. The impact that occurs if the training is not carried out is the performance does not meet company standards, lack of productivity at work.

5. (P-4) Each division in the company is given a clear job description related to the duties, authorities, and responsibilities related to their functions.

PT. XYZ provides a description the ipsi of each position is clearly related to the duties, authorities, and responsibilities that are continuous with their functions. This job description is not described in a written document or on the company's official website. With a clear job description, it will be efficient and employees will carry out tasks in accordance with their job descriptions, this can reduce the abuse of authority and the risk of fraud in the management of cash disbursements.

6. (M-2) The organizational structure is updated regularly.

The organizational structure of PT XYZ is not updated regularly. The result is the emergence of obstacles in communicating with one another. The organizational structure should be updated regularly and evaluated to properly segregate functional responsibilities. The implementation of regular organizational structure updates

can improve operating efficiency and the security of existing resources.

7. (P-5) There is a written SOP or policy related to the cash disbursement system.

PT XYZ already has a written SOP or policy regarding the cash disbursement system. SOP (Standard Operational Procedure) or written policy is made or compiled to regulate procedures for activities, especially related to company operations. Thus, employees can understand the rules and duties in this company, simplify the process of adapting new employees, facilitate the achievement of company targets, and minimize errors. SOPs can be the legal basis, reference for employee performance, provide detailed information about work, and serve as guidelines for work implementation. This can minimize the occurrence of misuse in cash disbursements, ensure the accuracy and accuracy of related documents and records with cash disbursements, and compliance with SOP (Standard Operational Procedure) cash disbursements.

8. (P-6) The company performs functions separately, especially in the accounting and finance divisions.

PT. XYZ separates the functions separately, especially in the accounting and finance divisions, the separation of functions is needed to reduce the possibility for employees to make mistakes. The recording and disbursement of cash are carried out by different sections, namely by the accounting and finance departments. The separation of functions is implemented into two parts, namely Separation of recording function with cash function, Separation of the accounting function from the finance function, That way it can minimize the misuse of cash disbursements and the resulting data is as expected.

9. (P-7) There is an internal control function (internal auditor) to oversee the policies and procedures in the cash disbursement process.

PT. XYZ already has an internal control function that oversees policies and procedures in the cash disbursement process. The function of internal control (internal auditor) is to carry out effective, objective, and independent activities aimed at increasing the value of the company. With this internal control, it can have a positive impact on PT XYZ, because with this internal control it can control the effectiveness related to internal control, especially those related to cash disbursements transactions. In addition, the security of wealth is guaranteed and accounting data is also guaranteed for its accuracy and reliability of reporting.

Risk Assessment

10. (M-3) The accounting and finance division estimates the risks that will occur in the cash disbursement process.

The accounting and finance department of PT XYZ has not estimated the risks that will occur in the cash disbursement process. The finance division according to the company's internal regulations usually estimates the risks that will occur in the cash disbursement process, by compiling a risk profile. A risk profile (identification, measurement, and mitigation) is created in the finance division. If a company does not estimate the risk profile it can increase the risk even more. This risk can certainly increase the occurrence of misuse of cash disbursements and the resulting documents are less accurate.

11. (P-8) Cash disbursement transactions are not carried out by the cashier from beginning to end without intervention from other departments.

Operationally, PT XYZ has implemented a separate cash disbursement function. Companies should perform separate functions, especially in the accounting and finance departments. Cash disbursement transactions are one of the real examples in the practice of cash transactions in companies. Therefore, cash disbursement transactions cannot be carried out alone by the cashier from beginning to end, without intervention from other parts. This can minimize the misuse of cash disbursements and work more efficiently.

12. (P-9) Cash balance on hand is protected from possible theft or improper use.

PT XYZ strictly maintains existing cash balances from the possibility of theft or unexpected use, such as periodic matching and insurance existing cash balance. Cash flow reports are also reported to the board of directors on a daily basis. By implementing this control system, the cash balance will be secure. This can minimize misuse of cash disbursements and ensure resource security.

13. (P-10) Prevention of human error as a result of journal entry errors.

There are controls that can minimize the occurrence of human errors in the implementation of cash disbursement procedures at PT. XYZ. Immediately after recording the journal on the related document, the accounting supervisor will carry out the document validation step every day. With this control, it is able to prevent errors due to human errors in recording journals and cash disbursements documents.

14. (M-4) Prevention of non-compliance with cash disbursement SOPs by employees.

During the implementation of cash disbursements, there are still frequent cases of non-compliance with SOPs by several departments at PT. XYZ, this is because there is an urgent need from the relevant department. These errors can have an impact on the company's daily cash flow reports because they are not in accordance with the budget targets that have been made previously. Due to the absence of such control, cash disbursement operations will be disrupted and inefficient, work flow will be messy, and employee performance will not be optimal.

15. (P-11) Cash disbursement is based on the cash budget that has been determined by the company.

The cash disbursement applied by PT XYZ has been based on the cash budget that has been determined by the company. The company prioritizes mandatory special payments such as taxes, bank interest, and employee salaries. Expenditures will be adjusted to the availability of existing funds, if funds are not available a check will be issued to be added to cash. This can minimize the misuse of cash disbursements.

Control Activity

16. (P-12) Cash disbursement transactions must be authorized by the competent authority.

Expenditure authorization at PT XYZ has been applied and resides with the Accounting Manager and Finance Manager. This authorization is useful for preventing improper transactions and ensuring that transactions are only carried out when needed. The implementation of this authorization is in the form of signing a document or record of cash disbursement transactions. The authorization system starts when the finance department wants to issue a certain amount of money, it is necessary to ask for authorization first from the Accounting Manager and the Finance Manager, then after that they can continue the cash disbursement process. The signing of cash disbursements transactions that are authorized by authorized officials will ensure the accuracy of the cash transaction documents and prevent misuse of cash disbursements transactions.

17. (P-13) There are restrictions on access to parties who can input documents related to cash disbursements and parties who make cash disbursements.

In the implementation of cash disbursement procedures at PT. XYZ, this control has been implemented. This is aimed at restricting the access of parties who can input cash disbursement documents, for example invoices or cash out receipts, these documents can only be done by the accounts payable section of the accounting department. In addition, there is also access to parties who can make cash disbursements namely the cashier of the finance department. This certainly can prevent the misuse of cash, guarantee the accuracy of documents, and authorization on documents.

18. (P-14) Recording of cash disbursements journal is based on evidence of cash disbursements that have been authorized by the authorities.

PT. XYZ, Accounting Manager and Finance Manager have the authority to check the cash disbursement journal entries. The recording of this cash disbursement journal is based on evidence of cash disbursements that have been authorized by the authorities. Every cash disbursement transaction that occurs must be supported by valid and valid evidence of cash disbursements and the transaction must be recorded in the cash disbursements journal. In the cash disbursements journal there is complete supporting evidence and cash disbursements transaction documents and accounting records. These three things have an important role in the journal recording process.

19. (P-15) Adequate documents related to cash disbursements can show responsibility.

Adequate documents and forms related to cash disbursements have shown PT XYZ's sense of responsibility. This document contains: The date, month, and year of making the document in accordance with the reality of the occurrence of cash disbursement transactions; A brief description of the cash disbursement transactions that occurred; Nominal cash disbursements expressed in numbers and letters; Proof of cash disbursements that have been authorized by the Accounting Manager and Finance Manager; The parties who make payments and receive payments are clearly stated. c Documents and forms containing the things above have shown that there is responsibility on the part of the company and the data is guaranteed to be correct.

20. (P-16) The use of serial numbers on documents related to cash disbursements and can be accounted for by the cashier.

PT. XYZ has documents containing cash disbursement transaction data. The document uses a serial number which is useful if the document is to be traced. This serial number is accounted for by the cashier because the cashier has the right to provide the serial number. Giving this serial number has the benefit of helping and ensuring accurate and complete recording of cash disbursements for all related cash disbursements transaction data. So that cash disbursements transactions can be tracked in case of misuse and can reduce misuse of cash disbursements transactions.

21. (P-17) The basic documents and supporting documents for cash disbursements transactions are stamped with the "LUNAS" stamp by the authorized department after the transaction occurs.

The basic document used by PT XYZ is proof of cash disbursement transactions. The document is affixed with the stamp "LUNAS" and affixed with the payment document number by the authorized department after the transaction occurs as evidence that the cash disbursement transaction has been paid as stated in the cash disbursement transaction evidence.

Information and Communication

22. (P-18) The communication that has been built is good in supporting the cash disbursement system.

The communication built by PT. XYZ in supporting the cash disbursement system is a two-way communication, for example communication between the division that requires cash and the finance and accounting departments. Communication has an important role because communication is a process of delivering information involved in the cash disbursement system. With good communication, the misuse of the cash disbursement system can be minimized and the security of existing resources is guaranteed.

23. (P-19) Financial information generated by the entity's financial system is reported on a regular basis.

PT. XYZ has implemented this control by reporting daily financial information to the board of directors through cash flow reports. This of course can minimize misuse in cash disbursements because it is reported every day.

24. (M-5) The operating results of cash disbursements are evaluated and compared with the budget on a regular basis.

PT. XYZ has not implemented this control. This can be one of the reasons for the misuse of cash disbursements, because it can make cash disbursements not in accordance with the budget targets that have been set.

25. (P-20) There is a means of communication to report irregularities in the cash disbursement process and management supports the use of these facilities.

This control has been implemented by PT. XYZ. The means of communication available to the company to report irregularities in the cash disbursement process is through daily cash flows reported to the board of directors, this control has been implemented by the company and can minimize cash abuse and ensure resource security.

26. (M-6) Management holds meetings and supervision in each section to communicate cash disbursements and internal control issues.

This control has not been implemented by the company, this can have an impact on cash abuse and resource security, because this is important to be able to detect quickly if there are problems in controlling and disbursing cash.

27. (P-21) All cash disbursements are made with documents on behalf of the company or payee.

All cash disbursements on behalf of the company can guarantee receipt of the check by the intended party. PT XYZ has determined that the cash disbursement process is carried out with documents on behalf of the company or payee. With the stipulation of the control, the cash disbursement document can be considered valid or valid. In the information and communication component, there are 6 control plans that are analyzed whether or not they are applied to the related company. Of the 6 control plans, there are 2 points that have not been implemented, namely: The operating results of cash disbursements are evaluated and compared with the budget on a regular basis, Management holds meetings and oversight in each department to communicate cash disbursements and internal control issues. It can be said that internal control on the information and communication components is said to be adequate although there are still shortcomings.

Monitoring

28. (M-7) There is direct monitoring of employee performance on a daily basis. This monitoring is not applied by PT XYZ to its employees. Direct monitoring of daily employee performance is the most important thing to ensure that all transactions are processed accurately and properly. This can trigger the misuse of cash disbursements and employees who work not in accordance with established procedures.

29. (P-22) Periodic internal inspection by the internal audit function.

PT XYZ conducts periodic internal inspections by the internal inspection function which is carried out regularly once a year. The existence of periodic internal inspections illustrates that the practices carried out are in accordance with the indicators that have been set.

30. (P-23) Checking the suitability of records with evidence of transactions related to cash disbursements made by cashiers and recapitulation of cash disbursements. Checking the suitability of records with proof of transactions has been carried out by the cashier, recapitulation of cash disbursements is also carried out once a year. This of course can minimize the occurrence of abuse cash disbursements and ensure resource security.

31. (P-24) Periodically, the physical amount of cash on hand is matched with the amount of cash according to accounting records.

This control has been implemented by PT XYZ by matching the physical amount of cash on hand with the amount of cash according to accounting records on a regular basis once a year. The process of matching the physical amount of cash that is carried out periodically has the benefit of preventing the embezzlement of company funds by irresponsible employees because if there is a difference between the amount physical cash on hand with traceable amounts of cash according to accounting records. This is done so that there is no dispute between the physical amount of cash on hand and the amount of cash according to existing accounting records.

In the monitoring component, there are 4 control plans that are analyzed whether or not they are applied to the related company. Of the 4 control plans, there is 1 point that has not been implemented, namely the existence of direct monitoring of the daily performance of employees. It can be said that the internal control on the monitoring component is said to be adequate even though there are still shortcomings.

V. CONCLUSION

Based on the data and analysis that has been done by the researcher, it can be concluded that the results of the evaluation of the implementation of the internal control system for cash disbursements carried out using a control matrix based on the COSO framework indicate that the internal control over cash disbursements at PT. XYZ has been adequate although there are still some control elements that have not been implemented by the company. This can lead to various risks that can hinder and harm the company's operational activities. Control plans that have not been implemented include training to improve employee competence, the organizational structure has not been updated regularly, the accounting and finance departments have not estimated the risks that may occur in the cash disbursement process, there is no prevention from non-compliance with cash disbursements SOPs, results of cash disbursements operations. has not been evaluated and compared with the budget on a regular basis, there are no meetings and supervision by management in each section to communicate cash disbursements and internal control issues, and there is no direct monitoring of the daily performance of employees.

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