

AN EMPIRICAL ANALYSIS OF VEHICLE PETTY CASH EXPENDITURE TRENDS IN A COOPERATIVE ORGANIZATION

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Abstract: *Effective management of petty cash expenditure is essential for ensuring financial accountability and operational efficiency, particularly within cooperative organizations where resources are collectively owned and carefully monitored. This study examines vehicle-related petty cash expenditure within a Malaysian cooperative organization over a three-year period from 2022 to 2024. Adopting a quantitative and descriptive research design, the analysis is based on secondary data obtained from internal financial records maintained by the organization's accounts unit. Vehicle-related expenditure is categorised into petrol, parking and toll charges and other related costs to reflect the actual structure of transactions recorded. Descriptive statistics and trend analysis are employed to evaluate expenditure behaviour across annual and quarterly periods. The findings reveal a consistent increase in vehicle-related petty cash expenditure over the study period, accompanied by noticeable seasonal variations, with higher expenditure concentrated in specific quarters. Petrol expenses represent the dominant cost component, indicating the structural nature of fuel-related expenditure, while other costs exhibit greater variability and are potentially more controllable. The results highlight that although petty cash transactions are individually small, their cumulative impact constitutes a*

significant portion of operational expenditure. The observed trends suggest the need for improved monitoring, more accurate budget planning and stronger internal control mechanisms to enhance financial governance. This study contributes to the literature by providing empirical evidence on micro-level expenditure behaviour within a cooperative context and offers practical insights for strengthening cost control and financial management practices.

Keywords: *Vehicle Petty Cash, Expenditure Trends, Cost Control, Cooperative Organization, Financial Management.*

Introduction

Cooperative organizations play an important role in supporting socio-economic development by promoting financial inclusion, collective ownership and member welfare. In Malaysia, cooperatives operate within a regulated environment that emphasizes transparency, accountability and sound financial governance to safeguard members' funds and ensure long-term sustainability. As such, effective financial management is critical not only for operational efficiency but also for maintaining trust among members and stakeholders. Nevertheless, despite these regulatory expectations, many cooperatives continue to face challenges in managing routine operational expenditures, particularly in relation to monitoring practices, documentation quality and the effectiveness of internal control systems.

One area that requires careful attention is the management of petty cash expenditure. Petty cash is commonly used to facilitate small and immediate operational payments, enabling smooth day-to-day activities within the organization. Although individual transactions are relatively low in value, their cumulative impact can be substantial over time. In practice, weaknesses in petty cash management may arise in the form of inconsistent recording, insufficient supporting documentation, weak reconciliation processes and limited monitoring mechanisms. These issues may lead to inefficiencies, irregular claims and potential budget overruns, thereby undermining financial reporting reliability and weakening overall financial governance.

Among the various components of petty cash expenditure, vehicle-related costs represent a significant and recurring category, particularly for cooperative organizations that rely on transportation for administrative coordination, service delivery and operational mobility. In the Malaysian cooperative context, such expenses typically include fuel, maintenance, parking and toll charges, which are necessary to support daily activities. For the cooperative organization examined in this study, vehicle usage forms an essential component of operational activities, making vehicle-related petty cash expenditure a critical area for financial oversight. An initial review of internal financial records indicates that vehicle-related expenditure has increased over recent years, accompanied by variations across different periods, suggesting potential cost pressures and the need for closer monitoring and control.

Further examination of the expenditure structure reveals that petrol constitutes the dominant cost component, reflecting its role as a structural and unavoidable expense linked to operational activities. In contrast, other expenses such as parking, tolls and minor maintenance costs exhibit more variability, indicating the presence of controllable cost elements. These patterns highlight the growing financial significance of vehicle-related petty cash and raise important concerns

regarding cost management, budget sustainability and internal control effectiveness. Without systematic monitoring and analysis, the continued increase in such expenditures may place pressure on organizational resources and reduce financial flexibility.

Despite the recognized importance of petty cash management and budgetary control, empirical studies focusing on vehicle-related petty cash expenditure within cooperative organizations remain limited. Existing literature tends to emphasize broader financial management practices or large public-sector entities, with relatively less attention given to routine operational expenditures managed through petty cash systems. Moreover, few studies explicitly link expenditure trends with financial governance issues such as internal control effectiveness, accountability and cost control within the cooperative context.

Therefore, this study aims to conduct an empirical analysis of vehicle-related petty cash expenditure trends within a Malaysian cooperative organization over a three-year period from 2022 to 2024. By analysing actual internal financial records, the study seeks to identify expenditure patterns, evaluate temporal variations and assess their implications for financial governance and budget control. The findings are expected to provide practical insights that can support improved expenditure monitoring, strengthen internal control mechanisms and enhance financial management practices in cooperative organizations.

Literature Review

This section critically examines prior studies on petty cash management, vehicle-related operational expenditure, budgetary control and financial governance, with particular emphasis on their relevance to cooperative organizations. Rather than presenting isolated findings, the discussion synthesizes key themes to establish a conceptual basis for analysing vehicle-related petty cash expenditure.

Petty Cash Management and Internal Control

Petty cash plays an essential role in facilitating routine organizational transactions; however, its decentralized and small-value nature makes it vulnerable to weak control practices. Existing studies consistently highlight that ineffective petty cash management is often associated with inadequate documentation, weak monitoring and insufficient segregation of duties (Firdiana et al., 2023; Villania Putri & Yusdita, 2024). While these studies emphasize the importance of internal control mechanisms, they largely focus on procedural evaluation rather than examining how petty cash behaviour evolves over time.

In the Malaysian context, financial management challenges in organizations, particularly SMEs and cooperative-like entities, are often linked to limited financial expertise and weak enforcement of control mechanisms (Ramzi et al., 2022). This suggests that petty cash should not merely be viewed as an administrative function but as an integral element of financial governance. However, prior research has not sufficiently explored how recurring petty cash expenditure patterns may signal underlying governance issues such as inefficiencies, budget misalignment or weak accountability systems.

Thus, there is a need to extend existing literature by linking petty cash expenditure behaviour with broader financial management outcomes, particularly within cooperative organizations where accountability to members is critical.

Vehicle-Related Expenditure as a Cost Driver

Vehicle-related costs are widely recognized as a significant component of operational expenditure in organizations that depend on transportation. Empirical studies from public-sector contexts show that fuel and maintenance expenses constitute major cost drivers that require systematic monitoring (Silva & Silva, 2024; Modlin, 2016). These studies highlight that vehicle expenditure is highly sensitive to operational intensity, making it inherently variable over time.

However, there is a key limitation in applying these findings directly to cooperative organizations. Public-sector studies typically examine large-scale fleet management systems, whereas cooperative organizations often manage smaller-scale operations through petty cash mechanisms. Despite this difference, the underlying principle remains relevant—vehicle-related costs are influenced by usage patterns and therefore require structured monitoring to ensure efficiency.

This study builds on this insight by adapting the concept of vehicle expenditure monitoring to a petty cash context. Unlike formal fleet budgeting systems, vehicle-related petty cash represents more decentralized and less formalized expenditure, increasing the risk of inefficiencies if not properly analysed. Therefore, examining vehicle-related petty cash separately is justified, as it captures a distinct layer of operational spending that is often overlooked in traditional cost management studies.

Budgetary Control and Financial Governance

Budgetary control is widely acknowledged as a fundamental mechanism for ensuring efficient resource allocation and financial discipline. Studies have shown that effective budgeting practices enhance cost control, reduce inefficiencies and improve overall organizational performance (Prasad et al., 2023; Khoo et al., 2024). In Malaysian organizations, structured budgeting processes are particularly important in ensuring accountability and alignment between financial planning and actual expenditure.

In cooperative organizations, financial governance takes on additional importance due to their collective ownership structure. Ghani (2024) emphasizes that transparent financial reporting and strong governance mechanisms are essential for maintaining member trust. However, while existing studies focus on high-level financial reporting and budget performance, they often overlook the contribution of routine operational expenses, such as petty cash, to overall financial discipline.

This gap highlights the need to examine how micro-level expenditure (e.g., petty cash) interacts with macro-level financial governance. Specifically, recurring increases or fluctuations in petty cash expenditure may indicate weaknesses in budgeting accuracy, monitoring systems or cost control strategies.

Malaysian Cooperative Context

The Malaysian cooperative sector operates under governance frameworks established by the Suruhanjaya Koperasi Malaysia (SKM), which emphasize financial accountability, transparency and prudent resource management. Despite these regulatory structures, cooperatives face practical challenges in implementing effective financial controls, particularly in managing routine expenditures.

Existing studies on Malaysian cooperatives have primarily focused on financial reporting quality, governance practices and organizational performance (Ghani, 2024). While these studies highlight the importance of accountability, they provide limited empirical evidence on how day-to-day financial practices—such as petty cash management—affect governance outcomes.

This gap is significant because routine expenditures often represent the most frequent financial transactions within an organization. Failure to manage these effectively may undermine broader governance objectives. Therefore, examining petty cash expenditure trends within a Malaysian cooperative context provides a more grounded understanding of financial management practices at the operational level.

Expenditure Trend Analysis and Conceptual Direction

Trend analysis is widely recognized as a valuable approach for examining expenditure behaviour over time, as it enables organizations to identify cost patterns, anticipate future financial requirements and support more informed decision-making (Tuarez & Álvarez, 2022). However, existing applications of trend analysis have largely focused on aggregated financial indicators, with relatively limited attention given to routine operational expenditures such as petty cash. As a result, the dynamics of small but frequent transactions, which collectively influence overall financial performance, remain underexplored.

Building on insights from the literature on petty cash management, vehicle-related expenditure and budgetary control, this study conceptualizes vehicle-related petty cash as a recurring operational cost that reflects both organizational activity and resource utilization. Variations in such expenditure are closely associated with operational intensity and usage behaviour, while the pattern of change over time may signal the effectiveness of financial monitoring, control mechanisms and accountability practices. In this sense, analysing vehicle-related petty cash expenditure provides an important linkage between operational behaviour, cost structure and financial governance, offering a more integrated perspective on how routine financial activities contribute to broader organizational performance and sustainability.

Research Gap

Although prior studies acknowledge the significance of petty cash management, vehicle expenditure and budgetary control, these areas have largely been examined in isolation, with limited integration within a unified analytical framework. Much of the existing literature adopts a descriptive approach that emphasizes internal control procedures rather than analysing actual expenditure behaviour over time. Similarly, studies on vehicle-related costs tend to focus on macro-level analyses, often within large organizational or public-sector contexts, without adapting their insights to the more decentralized and transaction-based nature of petty cash systems. Within the Malaysian context, research on cooperative organizations has predominantly concentrated on governance structures and financial reporting quality, with relatively little empirical attention given to routine operational expenditures such as petty cash. Consequently, the relationship between petty cash expenditure trends and broader financial governance outcomes remains underexplored.

In addressing these limitations, the present study adopts a trend-based empirical approach to examine vehicle-related petty cash expenditure within a Malaysian cooperative organization.

By integrating insights from multiple strands of literature, the study contributes to both academic and practical perspectives by demonstrating how patterns in micro-level expenditure can provide meaningful indications of financial governance effectiveness, cost control practices and budgetary alignment.

Methodology

This section outlines the methodological approach adopted to examine vehicle-related petty cash expenditure within a Malaysian cooperative organization. The discussion covers the research design, data source and analytical procedures applied in the study.

Research Design

This study adopts a quantitative and descriptive research design, focusing on the systematic analysis of historical financial data. The approach is appropriate for identifying expenditure patterns and trends over a specified period without manipulating variables. By emphasising descriptive and trend-based analysis, the study seeks to provide an objective evaluation of actual expenditure behaviour and its implications for financial management.

The selected organization operates within a service-oriented cooperative environment where vehicle usage is essential to support administrative coordination, operational activities and member-related services. To ensure confidentiality and comply with organizational data protection requirements, the identity of the cooperative organization is anonymized in this study.

Data Source

The study utilizes secondary data obtained from internal petty cash financial records maintained by the organization's accounts unit. These records consist of documented transactions specifically related to vehicle usage over a three-year period from 2022 to 2024. The dataset includes detailed information for each transaction, such as date, amount, expenditure description and supporting documentation (e.g., receipts).

The dataset comprises a substantial number of vehicle-related petty cash transactions recorded over the three-year period, covering all available documented entries from the organization's financial records. The records were sourced from officially maintained accounting documents that are subject to routine internal checking and verification within the organization, thereby enhancing the reliability of the data.

Prior to analysis, the dataset was reviewed and cleaned to ensure consistency and accuracy. This process involved removing duplicate entries, standardising transaction descriptions, verifying expenditure classifications and identifying any missing or incomplete data. Where necessary, unclear transactions were cross-checked against supporting documents to minimise classification errors and ensure data validity.

Data Analysis Procedure

The data analysis was conducted using descriptive statistics and trend analysis techniques to examine expenditure behaviour over time. Financial data were aggregated and analysed on both annual and quarterly bases to identify overall trends and seasonal variations in vehicle-related petty cash expenditure.

For analytical clarity, expenditure was categorised into three main components based on the nature of transactions observed in the financial records. These categories include petrol (fuel-related costs), parking and toll charges (including Touch 'n Go payments) and other vehicle-related expenses. The “other” category comprises less frequent or irregular expenditures such as minor maintenance, car wash services and alternative transportation costs. This classification reflects the actual expenditure structure recorded in the dataset and ensures consistency between the methodology and findings.

To assess changes in expenditure over time, percentage change analysis was applied using the following formula:

$$\text{Percentage Change} = \frac{\text{Current Year Expenditure} - \text{Previous Year Expenditure}}{\text{Previous Year Expenditure}} \times 100$$

This measure enables comparison of year-on-year changes in expenditure levels and supports interpretation of cost growth or reduction trends.

In addition, tabular analysis was employed to systematically present and compare expenditure patterns across different periods. This approach enhances clarity in identifying trends, seasonal fluctuations and the distribution of vehicle-related petty cash expenditure.

Overall, the analytical approach provides a structured and data-driven examination of vehicle-related petty cash expenditure, enabling the study to identify patterns, evaluate variations and assess their implications for financial management and governance within the cooperative organization.

Findings

This section presents the empirical findings derived from the analysis of vehicle-related petty cash expenditure within the cooperative organization for the period from 2022 to 2024. The findings are organised to illustrate overall expenditure trends, quarterly expenditure patterns and the distribution of expenditure by cost components.

Table 1: Overall Vehicle Petty Cash Expenditure Trends (2022–2024)

Year	Total Vehicle Petty Cash Expenditure (RM)	Percentage Change (%)	Trend Interpretation
2022	5,773.18	—	Baseline year
2023	7,504.00	30.0	Increase in expenditure
2024	9,330.26	24.3	Further increase in expenditure

Note. The table reports aggregated annual vehicle-related petty cash expenditure for the cooperative organization.

The analysis of annual vehicle-related petty cash expenditure reveals a consistent upward trend over the three-year period from 2022 to 2024. As presented in Table 1, total expenditure increased steadily from RM 5,773.18 in 2022 to RM 7,504.00 in 2023, before rising further to RM 9,330.26 in 2024.

This trend indicates a substantial growth in vehicle-related operational spending across the study period. The marked increase between 2022 and 2023 suggests heightened vehicle

utilisation or expanded operational activities during this period. The continued rise in 2024 reflects sustained expenditure growth, potentially associated with increased mileage, higher fuel consumption, rising maintenance costs, or a combination of these factors.

The absence of expenditure moderation in the final year underscores that vehicle-related petty cash represents a growing component of operational costs within the cooperative organization. Although petty cash transactions are individually low in value, the cumulative annual totals demonstrate that such expenses can exert significant financial impact if not closely monitored.

Overall, the observed upward trend highlights the importance of continuous expenditure tracking and proactive cost-control mechanisms. Regular analysis of annual spending patterns can assist cooperative managers in anticipating future financial commitments, strengthening budget planning and ensuring prudent management of vehicle-related petty cash.

Table 2: Quarterly Vehicle-Related Petty Cash Expenditure (2022–2024)

Quarter	Period	Total Expenditure (RM)
Q1	January – March	5,163
Q2	April – June	5,442
Q3	July – September	6,003
Q4	October – December	5,999

Note. The table reports aggregated quarterly vehicle-related petty cash expenditure over the three-year period from 2022 to 2024.

The quarterly analysis of vehicle-related petty cash expenditure provides further insight into the temporal distribution of operational spending over the study period. As summarised in Table 2, expenditure levels are unevenly distributed across quarters, indicating variability in vehicle-related costs throughout the year.

The findings show that Quarter 1 (January–March) recorded the lowest expenditure at RM 5,163, suggesting relatively lower vehicle utilisation during the early part of the year. Expenditure increased in Quarter 2 (April–June) to RM 5,442, indicating a gradual rise in operational activities requiring vehicle usage. The highest level of expenditure was observed in Quarter 3 (July–September), amounting to RM 6,003, reflecting a peak period of operational demand. This elevated level of spending was largely sustained in Quarter 4 (October–December), which recorded a similar expenditure of RM 5,999.

The concentration of higher vehicle-related petty cash expenditure in the third and fourth quarters suggests that these periods are associated with increased organizational activity, travel frequency, or operational workload. Such patterns may be influenced by cyclical operational requirements, end-of-year activities, or intensified service delivery schedules common in organizational contexts.

Overall, the quarterly expenditure pattern highlights the importance of period-specific financial planning. By identifying quarters with consistently higher spending, cooperative organizations can anticipate budgetary pressures and enhance expenditure monitoring during peak operational periods. This quarterly perspective complements the annual trend analysis and provides a more granular understanding of vehicle-related petty cash expenditure behaviour.

Table 3: Composition of Vehicle-Related Petty Cash Expenditure by Category (2022–2024)

Expenditure Category	2022 (%)	2023 (%)	2024 (%)
Petrol	70	66	75
Parking and Toll	29	28	21
Others	1	6	4
Total	100	100	100

Note. The table reports the percentage distribution of vehicle-related petty cash expenditure by category for each year from 2022 to 2024.

The analysis of vehicle-related petty cash expenditure by cost components provides important insight into the underlying structure of operational spending across the study period. As summarised in Table 3, petrol, parking and tolls and other miscellaneous expenses constituted the main categories of vehicle-related expenditure between 2022 and 2024.

Across all three years, petrol expenditure consistently represented the largest proportion of total vehicle-related petty cash spending. In 2022, petrol accounted for 70% of total expenditure, followed by a slight decline to 66% in 2023 before increasing substantially to 75% in 2024. This pattern indicates that fuel consumption remained the dominant and most stable cost component, reflecting its structural nature and close connection to daily operational activities and vehicle utilisation.

Parking and toll expenses constituted the second largest component of expenditure but displayed a gradual declining trend over time. These expenses accounted for 29% of total expenditure in 2022, decreased marginally to 28% in 2023 and further declined to 21% in 2024. The reduction in the relative share of parking and toll costs suggests improved route planning, reduced reliance on tolled routes, or more efficient trip coordination in later years.

The “others” category, comprising miscellaneous vehicle-related expenses, represented the smallest share of total expenditure throughout the study period. Although minimal in 2022 at 1%, this category increased to 6% in 2023 before moderating to 4% in 2024. The fluctuation in this category suggests the presence of irregular or non-recurring costs that, while relatively small in proportion, require continued monitoring to ensure expenditure control.

Overall, the distribution of expenditure by cost components indicates that vehicle-related petty cash spending is highly concentrated in fuel-related expenses, with secondary contributions from parking and toll charges. This concentration underscores the importance of fuel management strategies as a primary focus of cost-control initiatives within the cooperative organization.

Summary of Key Findings

The findings of this study reveal several important patterns in vehicle-related petty cash expenditure within the cooperative organization over the 2022–2024 period. First, the analysis of annual expenditure trends shows a consistent increase in total vehicle-related petty cash expenditure, indicating growing operational reliance on vehicle usage and associated costs over time.

Second, the quarterly analysis highlights uneven distribution of expenditure across the year, with higher spending concentrated in the third and fourth quarters. This pattern suggests that vehicle-related costs are influenced by operational cycles and periods of intensified organizational activity, reinforcing the need for period-specific budgeting and financial planning.

Third, the cost composition analysis demonstrates that petrol expenditure is the dominant and structural component of vehicle-related petty cash spending across all years. The increasing share of petrol costs in 2024 further emphasises the impact of fuel consumption on overall operational expenditure. In contrast, parking and toll expenses show a declining trend, while miscellaneous costs remain relatively small but variable.

Collectively, these findings indicate that although vehicle-related petty cash transactions are individually small in value, their cumulative effect represents a significant and growing operational cost. The results highlight the importance of systematic expenditure monitoring, trend analysis and targeted cost-control measures to enhance financial efficiency and accountability within cooperative organizations.

Discussion

This study set out to analyse vehicle-related petty cash expenditure trends within a cooperative organization and to examine how such expenditure evolves over time. The findings provide important insights into the nature of operational spending and highlight key considerations for financial management and governance in cooperative settings.

The analysis reveals that vehicle-related petty cash expenditure does not follow a consistent upward or downward trend over the three-year period. Instead, expenditure levels fluctuate across years, suggesting that vehicle-related costs are strongly influenced by operational requirements and usage intensity rather than fixed budgeting patterns. This finding aligns with existing literature on operational cost behaviour, which emphasises that transportation-related expenses often vary according to workload, service demand and organizational activity levels. For cooperative organizations, this underscores the importance of flexible budgeting approaches that can accommodate operational variability while maintaining financial discipline.

The quarterly analysis further illustrates that vehicle petty cash expenditure is unevenly distributed throughout the year. Certain quarters exhibit notably higher expenditure, indicating periods of intensified operational activity. This pattern suggests that vehicle usage is closely linked to specific operational cycles or peak activity periods. From a management perspective, such information is valuable for anticipating high-spending periods and implementing targeted monitoring mechanisms. Proactive financial planning based on historical quarterly trends may enable cooperative organizations to allocate resources more efficiently and reduce the risk of budget overruns.

The breakdown of expenditure by cost components indicates that fuel and maintenance costs constitute the largest share of vehicle-related petty cash spending. These expenses can be considered largely structural, as they are necessary to support daily operations and ensure vehicle functionality. However, the observed variation in fuel expenditure across periods

suggests the presence of controllable cost elements. This implies that while certain vehicle costs are unavoidable, there remains potential for efficiency improvements through measures such as improved vehicle scheduling, monitoring fuel consumption, or promoting responsible usage practices among staff.

Importantly, the findings highlight the cumulative impact of petty cash expenditure. Although individual vehicle-related transactions may be relatively low in value, their aggregation over time represents a substantial component of operational costs. This observation reinforces the argument that petty cash should not be overlooked in financial management practices. In cooperative organizations, where financial resources are shared among members, effective control of routine expenditures is essential to maintain transparency, accountability and trust. Overall, the empirical evidence suggests that systematic monitoring and trend analysis of vehicle-related petty cash expenditure can enhance managerial awareness and support more informed decision-making. By distinguishing between recurring structural costs and variable expenses, cooperative organizations are better positioned to design targeted cost-control strategies without compromising operational effectiveness. These insights contribute to the broader understanding of financial management within cooperative organizations and emphasize the practical value of data-driven expenditure analysis.

Conclusion and Implications

This study provides an empirical analysis of vehicle-related petty cash expenditure trends within a cooperative organization over a three-year period from 2022 to 2024. By examining actual expenditure records, the study offers practical insights into how routine operational costs evolve over time and how they may affect overall financial efficiency. The findings reveal that vehicle-related petty cash expenditure fluctuates across years and quarters, with spending largely driven by recurring fuel and maintenance costs. These results indicate that while such expenditure is essential for daily operations, it requires systematic monitoring to prevent inefficiencies and budgetary strain.

The study demonstrates that analysing petty cash expenditure trends can enhance managerial understanding of cost behaviour and support more effective financial planning. The identification of periods with higher expenditure underscores the importance of anticipating operational intensity and aligning budget allocations accordingly. Furthermore, distinguishing between structural and controllable costs enables cooperative organizations to focus cost-control initiatives on areas with greater potential for efficiency improvements without compromising operational needs.

Practical Implications

From a practical perspective, the findings suggest that cooperative organizations should adopt more structured monitoring mechanisms for vehicle-related petty cash expenditure. Regular review of expenditure trends, supported by quarterly analysis, can assist management in identifying unusual spending patterns and implementing timely control measures. Improved fuel consumption monitoring, vehicle usage planning and preventive maintenance scheduling may further contribute to cost efficiency.

The study also highlights the importance of strengthening petty cash governance within cooperative organizations. Enhanced documentation, clear authorization procedures and

transparent reporting can improve accountability and reinforce members' confidence in financial management practices. Given the cumulative impact of petty cash spending, even small efficiency gains can result in meaningful improvements to overall financial sustainability.

Implications for Policy and Future Research

At the policy level, the findings support the need for guidelines that encourage prudent petty cash management in cooperative organizations. Policymakers and cooperative regulators may consider promoting standardized reporting and expenditure review practices as part of broader financial governance frameworks.

While this study focuses on a single cooperative organization, future research may extend the analysis to multiple cooperatives or different organizational contexts to enhance generalisability. Further studies could also incorporate comparative analysis across operational categories or examine the relationship between expenditure trends and organizational performance indicators. Such efforts would deepen understanding of cost management practices and contribute to the development of more resilient and sustainable cooperative organizations.

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