

Evaluation Procedure Cash Control in Realizing Internal Control at PT Umsida Sinergi Utama (Case Study Agribusiness Business Unit)

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ABSTRACT

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Cash management plays a critical role in ensuring liquidity, efficiency, and accountability within organizations. However, weaknesses in cash control procedures, such as the absence of formal Standard Operating Procedures (SOPs) and inadequate internal control systems, often lead to risks of fraud, errors, and inefficiencies. This study aims to evaluate the effectiveness of cash control procedures in realizing internal control at PT Umsida Sinergi Utama, particularly within its agribusiness business unit. A qualitative case study approach was applied, using in-depth interviews with finance officers, managers, and academic experts, complemented by direct observations and documentation reviews. Data were analyzed using the Miles and Huberman interactive model, while triangulation was employed to ensure data validity. The findings reveal that the company relies heavily on manual recordkeeping, lacks formal SOPs, and has not fully implemented the COSO internal control framework. Consequently, internal control remains weak, risk assessment is reactive, and monitoring activities are informal. These conditions increase the vulnerability of the organization to financial misstatements and misuse of funds. The study concludes that establishing formal SOPs, integrating digital systems, and strengthening audit and monitoring functions are essential to improving internal control effectiveness. The results provide practical insights for university-owned business units and emerging organizations facing similar constraints.

1. Introduction

1.1 Background

Cash management is a vital aspect of company operations that ensures liquidity, efficiency, and financial security. As the most liquid asset, cash is highly vulnerable to errors, misuse, and fraud—especially when managed manually and without formal procedures. These challenges hinder the implementation of effective internal control systems. PT Umsida Sinergi Utama, particularly its agribusiness unit, faces the complexity of daily cash transactions without written Standard Operating Procedures (SOPs) and lacks a structured internal control system. This situation increases the potential for misstatements and misuse of funds. The importance of internal control implementation, as outlined in the COSO framework (Control Environment, Risk Assessment, Control Activities, Information and Communication, and Monitoring), is the main focus in ensuring the effectiveness of cash management. A clearly defined, measurable, and documented system enables companies to minimize risk and enhance financial efficiency and transparency. Based on this phenomenon, this research focuses on evaluating the cash control procedures at the

agribusiness unit of PT Umsida Sinergi Utama to determine how well internal control can be achieved.

1.2 Problem Statement

The core issue addressed in this study is the absence of a structured internal control system and the lack of written SOPs for cash management. These deficiencies result in a higher risk of transaction irregularities, inaccurate records, and weak oversight.

From this background, the research questions are:

- What are the cash control procedures implemented at the agribusiness unit of PT Umsida Sinergi Utama?
- How effective are these procedures in achieving internal control?
- What recommendations can be made to improve the company's cash control system?

1.3 Objectives and Scope

The objectives of this research are:

1. To analyze and evaluate the cash control procedures applied at the agribusiness unit of PT Umsida Sinergi Utama.
2. To assess the effectiveness of these procedures in supporting internal control based on the COSO framework.
3. To provide strategic recommendations for developing a more efficient and accountable cash control system.

Scope:

This research is limited to evaluating cash control in the agribusiness unit of PT Umsida Sinergi Utama and does not include other business units. The focus is on procedural, technological, and supervisory aspects, as well as the implementation of COSO principles.

2. Literature Review

2.1 Related Work

Previous studies have shown that implementing strong internal control systems can significantly reduce the risk of fraud and improve operational efficiency. Research conducted at PT Aseli Dagadu Djokdja demonstrated that when the five COSO components and supporting SOPs are fully implemented, they lead to effective cash control.

Other studies have also found that companies lacking written SOPs and formal internal control systems tend to face operational inefficiencies and higher fraud risk.

2.2 Research Gap

The research gap lies in the limited studies conducted on start-up companies or university-owned businesses (BUMU) like PT Umsida Sinergi Utama. Prior studies typically focus on large-scale companies with well-established systems and modern technology.

This study addresses that gap by analyzing how cash control is implemented in a newly established business unit that still relies on manual systems, lacks formal SOPs, and has not yet applied the full COSO framework. The core focus is to evaluate how a company with limited resources can build an effective and efficient internal control system.

3. Methodology

This chapter presents the research design, the methods used for data collection, data analysis, and validation techniques. Each method was selected to align with the research objectives, which aim to evaluate the effectiveness of cash control procedures in supporting internal control within PT Umsida Sinergi Utama's agribusiness unit.

Given the nature of the study - which seeks to explore processes, practices, and perceptions - a qualitative case study approach was chosen. This method enables a deeper understanding of how

cash control is practiced in the real-world context of a university-owned business unit that lacks formal SOPs.

The methodology adopted in this research ensures that the findings are contextual, detailed, and reflective of the actual conditions in the field.

3.1 Data Collection

Data were obtained from primary sources using the following techniques:

1. In-depth interviews with key personnel such as the Finance Officer, Agribusiness Unit Manager, and an academic expert in internal auditing.
2. Direct observations at the workplace to assess how cash is handled and monitored.
3. Documentation review of transaction records, receipts, and financial reports related to cash management.

Informants were selected using purposive sampling, focusing on individuals with direct involvement and sufficient knowledge about cash management procedures. This method ensures that the data collected are rich and relevant to the research focus.

3.2 Analysis Techniques

The data were analyzed using the Miles and Huberman model, which includes:

- Data Reduction: Simplifying and organizing raw data from interviews and observations.
- Data Display: Presenting the data in the form of narratives or tables to identify themes and patterns.
- Conclusion Drawing: Interpreting the data to generate findings relevant to the research questions.

This analytical method allows the researcher to identify relationships, make comparisons, and draw valid conclusions based on actual field conditions.

3.3 Validation

To ensure data reliability and accuracy, this research employed source triangulation. This technique involves confirming the same information from multiple informants — for example, comparing statements from the Finance Officer and the Manager regarding procedures.

Triangulation helps eliminate bias, validates the consistency of data, and ensures that the results are credible and trustworthy.

4. Results and Discussion

This chapter presents and interprets the research findings derived from interviews, observations, and documentation. The goal is to answer the research questions by examining how cash control procedures are implemented and how they contribute to internal control within PT Umsida Sinergi Utama's agribusiness unit.

The findings are discussed in relation to the objectives and frameworks introduced in earlier chapters, especially the COSO internal control model. Where applicable, comparisons are made with prior research and best practices in the field.

Visuals such as tables or diagrams may be used to effectively represent important patterns and trends.

4.1 Key Findings

The study identified several important points regarding the current state of cash control in the agribusiness unit:

- The company still relies heavily on manual recordkeeping, with limited use of digital systems.
- No formal SOP exists to regulate daily cash operations.
- Internal control mechanisms are mostly informal and not documented.

- There is a lack of independent audit or risk assessment.
- Past instances of fraud and misuse have occurred, prompting the need for improved monitoring.

4.2 Interpretation of Results

The results show that current procedures do not fully align with the COSO internal control components, which has implications for organizational risk and financial transparency:

- The control environment lacks structure due to missing SOPs.
- Risk assessment is informal and reactive rather than systematic.
- Control activities are present but not standardized or enforced.
- Information and communication are delayed due to the manual system.
- Monitoring is not conducted independently but depends on management discretion.

These deficiencies expose the organization to operational inefficiencies and increase the likelihood of fraud. Therefore, the implementation of a formal internal control system, with digital support and audit mechanisms, is essential for improving cash management.

5. Discussion

This chapter discusses the broader implications of the findings presented in the previous chapter. The analysis explores how the current cash control procedures at PT Umsida Sinergi Utama's agribusiness unit align or differ from existing research and what these results suggest for internal control practices in similar organizational contexts. The discussion also identifies limitations of the current research and offers suggestions for future studies.

5.1 Comparison with Prior Research

The findings of this study are consistent with several previous studies emphasizing the importance of formalized internal control systems and SOPs in reducing fraud and improving financial accountability. For example, research conducted at PT Aseli Dagadu Djokdja highlighted the effectiveness of applying all five COSO components-control environment, risk assessment, control activities, information and communication, and monitoring-in establishing strong internal controls.

In contrast, the current study reveals that PT Umsida Sinergi Utama's agribusiness unit lacks formal SOPs, structured risk assessments, and independent monitoring, which weakens the effectiveness of its internal control. Unlike prior studies that analyzed well-established firms, this research focuses on a newly established business unit with limited resources and informal procedures, thus contributing a novel perspective to the literature on internal controls in emerging or developing organizations.

5.2 Limitations

This study has several limitations:

- Single-case design: The focus on only one unit within one organization limits the generalizability of the findings.
- Qualitative approach: While providing depth, the qualitative method relies heavily on participant perspectives, which may introduce subjectivity.
- Time constraint: The research was conducted over a limited period, which may not capture long-term trends or improvements in internal control.
- Limited documentation: Due to the lack of formal SOPs or digital records, the study had to rely more on interview data than official company procedures.

5.3 Future Research

Future studies could explore the following directions:

- Comparative studies involving multiple units or companies to assess internal control practices across various organizational contexts.

- Quantitative validation of internal control effectiveness using performance metrics or fraud detection rates.
- Longitudinal research to track the impact of implementing formal SOPs and digital systems over time.
- Examination of employee perspectives on internal controls and ethical behavior, which could provide additional insights into organizational culture and compliance.

6. Conclusion

S CONCLUSION**

This study set out to evaluate the cash control procedures at the agribusiness unit of PT Umsida Sinergi Utama in relation to the effectiveness of internal control implementation. Using a qualitative case study approach, data were collected through interviews, observations, and documentation review. The findings were analyzed using the COSO internal control framework.

The key findings reveal:

- The absence of formal SOPs and audit mechanisms has hindered the effectiveness of internal control.
- The company still relies heavily on manual systems, which increase the risk of recording errors and misuse of funds.
- The five components of COSO have not been fully implemented, particularly in the areas of risk assessment and monitoring.
- Although some control activities exist, they are mostly informal and lack consistency.

These findings contribute to the field by illustrating how a newly established, resource-limited business unit experiences challenges in implementing internal control. The study emphasizes the urgent need for formal procedures, risk assessments, and technology integration in cash management practices.

7. Recommendation

Based on the findings, the following recommendations are proposed:

1. Develop and implement formal SOPs for cash receipt, disbursement, reconciliation, and reporting.
2. Adopt a digital ERP-based system to replace or supplement manual cash recording, enabling real-time monitoring and data accuracy.
3. Establish an internal audit function or assign independent personnel to monitor compliance with cash handling procedures.
4. Conduct risk assessments periodically to identify and mitigate potential fraud or misuse.
5. Provide regular training to employees on internal control principles, ethical standards, and proper documentation practices.
6. Promote a culture of accountability and transparency, supported by leadership commitment and employee involvement.
7. Benchmark against industry best practices to continuously improve internal control performance.

Implementing these recommendations will help PT Umsida Sinergi Utama improve its internal control environment, reduce risks, and achieve better financial stability and operational efficiency.

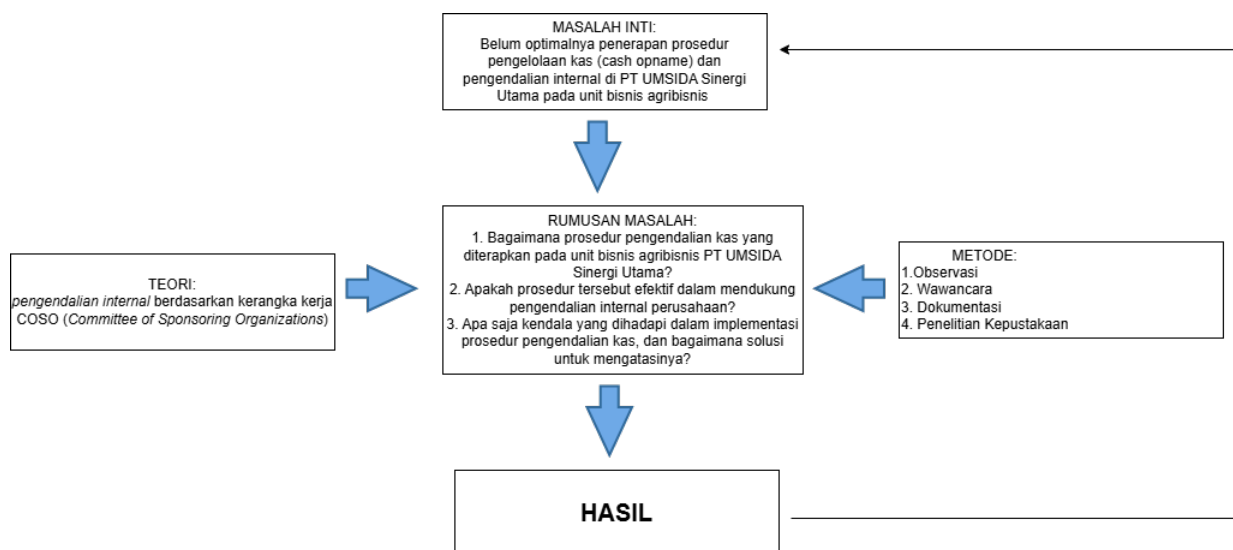
Appendix

After completing the main body, add an Appendix section directly after the text and before the References. The appendix is where you can include supplementary materials like detailed tables,

questionnaires, or extensive data that support the main content but would be too detailed for the main text. Ensure this section follows the same font and spacing format as the main body.

Acknowledgement

Frame Of Mind



Tabel 1. research informantsnforman

No	Name Of Informant	Description
1.	ANAP	Keuangan PT USU
2.	MKA	Manager agribisnis
3.	N	Akademisi

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