

EVALUATION OF CASH AND BANK RECONCILIATION DELAYS ON THE EFFECTIVENESS OF INTERNAL CONTROL AT XYZ SAVINGS AND LOAN COOPERATIVE

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Abstract

This study aims to evaluate the delay in cash and bank reconciliation on the effectiveness of internal control at Xyz Savings and Loan Cooperative. The research method used a descriptive qualitative approach with structured interview technique as the main instrument of data collection. The results showed that the delay in cash and bank reconciliation was caused by the main factor in the form of late confirmation of transactions from cooperative members which resulted in the emergence of unmatched transactions. This condition occurs quite often and has a significant impact on the effectiveness of internal control, causing delays in financial reports and discrepancies in reports on member deposits and receivables. Although the cooperative has implemented a technology system that is considered very effective and handling procedures through other accounts payable, reliance on member responsiveness as an external factor remains a systemic weakness. Improvement efforts through announcements on the coordinator's WAG have not fully addressed the root of the problem. This study concludes that there is a need to develop a more proactive communication system and implement real-time notification technology to strengthen the internal control system and minimize reconciliation delays in the future.

Keywords: Cash and Bank Reconciliation, Delayed Confirmation, Internal Control, Savings and Loan Cooperative, Unmatched Transactions.

A. INTRODUCTION

Savings and loan cooperatives are microfinance institutions that have a strategic role in empowering the community's economy, especially in providing access to capital to their members (Azis et al., 2024). In carrying out their operations, cooperatives must manage various financial transactions involving cash income and expenditures accurately and transparently (Firmani, 2022). For this reason, an effective internal control system is needed to ensure that financial transactions are recorded correctly and reliably.

(Aulia & Novita, 2021) stated that the implementation of internal control based on the COSO framework is one of the crucial steps in maintaining the sustainability of cooperative businesses. COSO is an internal control framework consisting of five components, namely

the control environment, risk assessment, control activities, information and communication, and monitoring designed to help organizations achieve operational, reporting, and maintenance goals effectively and efficiently (Aulia & Novita, 2021). The complexity of transactions in cooperatives requires adequate supervision and control so that violations do not occur that can harm the organization (Susilowati & Purnamasari, 2023).

One of the important elements in the internal control system is the cash and bank reconciliation procedure (Rosita & Anggreini, 2019). This reconciliation aims to match the cooperative's internal cash records with bank reports, thus allowing early identification of differences or errors in recording transactions (Pebriana & Suasri, 2022). Reconciliation that is carried out routinely and on time is an important indicator in ensuring transparency and accuracy of financial reports. (Angow et al., 2023) emphasize that evaluation of the internal control system for cash receipts must be part of good cooperative financial governance. If there is a delay in the reconciliation process, the effectiveness of internal control can be disrupted and potentially pose greater financial risks.

The development of digital technology also has an impact on financial governance, including in the cash and bank reconciliation process (Selanno et al., 2022). Innovation in the field of digital accounting has enabled cooperatives to increase the efficiency of recording financial transactions and accelerate the reconciliation process. (Aryanto et al., 2023) show that digital accounting applications contribute to improving the quality of financial information for business actors, including cooperatives. Furthermore, (Alghafiqi & Munajat, 2022) highlighted the role of artificial intelligence in automating accounting processes that were previously manual and error-prone. Moreover, (Akbar et al., 2024) have developed an Android-based savings and loan cooperative application that reflects the digitalization trend in cooperative management.

Although technology has advanced rapidly, the implementation of accounting information systems in savings and loan cooperatives still faces various operational challenges. (Amalia et al., 2023) used the extreme programming method in developing a savings and loan accounting information system to address the complexity of user needs. One of the main problems that is often faced is the delay in the cash and bank reconciliation process, which can be caused by various factors such as limited human resources, transaction complexity, or technical system constraints. This delay has the potential to reduce the effectiveness of internal control and can have an impact on the quality of financial reports and suboptimal management decision-making.

The specific problem that occurred at the Xyz Savings and Loan Cooperative was that there were transactions that could not be matched in the cash and bank reconciliation process because there had been no confirmation from cooperative members. This condition reflects weaknesses in the communication and coordination system between cooperatives and their members, which ultimately results in delays in reconciliation completion. (Caniago et al., 2024) emphasize the importance of legal and regulatory aspects in cooperative management that can affect operational effectiveness. Therefore, an in-depth evaluation of the factors causing delays in cash and bank reconciliation and their impact on the effectiveness of internal control is very important to be carried out in order to improve the performance and governance of savings and loan cooperatives.

B. LITERATURE REVIEW

Internal control is a process where internal control is not an event or situation, but a series of activities that permeate the activities of an entity (Adinugroho & Susilowati, 2022). One of the important procedures in the internal control system is cash and bank reconciliation, which aims to align internal cash records with periodic bank statements (Saputra, 2022). This procedure is crucial because it is directly related to the validity of financial data and accident prevention. Delays in implementing reconciliation can be a signal of a weak control system, which in turn can disrupt the accuracy of financial reports and trigger the risk of financial loss for cooperatives. Cash and bank reconciliation is the process of matching cash balances based on the organization's internal bookkeeping records with the balances listed in bank statements for a certain period (Pebriana & Suasri, 2022).

The main purpose of this procedure is to identify and measure differences that may arise due to recording errors, transaction delays, or administrative violations. In practice, reconciliation is one of the main tools in maintaining the accuracy and integrity of financial reports. According to accounting theory, the implementation of reconciliation routinely and on time not only ensures the accuracy of the reported cash balance but also plays an important role in detecting violations, negligence, and discrepancies in the organization's cash flow (Nursamsiah et al., 2019). This procedure also helps management maintain transparency and accountability, which are part of the principles of good financial governance.

In line with the importance of cash and bank reconciliation, the use of technology is a significant supporting factor in the process. Research by (Aryanto et al., 2023) shows that the use of software-based accounting applications can increase the efficiency of financial recording and reporting, including accelerating the reconciliation process. This technology helps minimize recording errors and improves the recording of overall accounting information. In savings and loan cooperatives, the implementation of an integrated digital system allows for more real-time and accurate cash management (Sadewo et al., 2020). Thus, delays in reconciliation can be minimized, thereby supporting the effectiveness of internal control which is the main foundation in maintaining the operational extinction of cooperatives.

Furthermore, (Aulia & Novita, 2021) emphasizes the importance of internal control based on the COSO (Committee of Sponsoring Organizations of the Treadway Commission) framework in the cooperative environment. The COSO framework includes five main components, namely the control environment, risk assessment, control activities, information and communication, and monitoring. Consistent application of these five components can increase the effectiveness of control, including cash and bank reconciliation procedures. If reconciliation is carried out in a timely and sustainable manner, cash supervision can be carried out comprehensively and systematically.

The aspect of legal and regulatory compliance is also an important foundation in building a cooperative's internal control system (Santy, 2023). (Caniago et al., 2024) explain that in addition to administrative and operational aspects, cooperatives are required to comply with applicable accounting standards and financial regulations. This is what requires cooperatives to carry out financial procedures, including cash and bank reconciliation, in accordance with

generally accepted accounting principles (GAAP) and on time. Non-compliance with this regulation, one of which is in the form of late reconciliation, can have legal consequences and reduce member trust in the cooperative.

In financial reports, (Damanik et al., 2022) emphasized that the effectiveness of the internal control system greatly affects the quality of reporting. Through analysis of government work units, they found that the accuracy of reconciliation implementation plays a major role in producing reliable and transparent financial reports. These findings can be adapted in the context of cooperatives, where the timeliness of reconciliation is a key indicator in transmitting cash management performance and the effectiveness of the internal control system..

Thus, the delay in cash and bank reconciliation is not just a technical problem, but rather an indicator of weaknesses in the cooperative's internal control system (Fitria & Agha, 2024). This literature review shows that efforts to strengthen internal control need to be supported by the application of information technology, an understanding of the COSO framework, and compliance with financial regulations. The Xyz Savings and Loan Cooperative as the object of research needs to comprehensively highlight the factors causing the delay in reconciliation and its impact on the effectiveness of internal control, in order to design solutions that are oriented towards more professional and accountable financial governance.

C. RESEARCH METHODOLOGY

This study uses a qualitative method with structured interview techniques as the main instrument for data collection. In-depth interviews were conducted with key informants at the Xyz Savings and Loan Cooperative, including financial staff and management responsible for the cash and bank reconciliation process. The data collected included the frequency of reconciliation, operational constraints, the impact of delays, and improvement efforts that had been implemented. Data analysis was carried out descriptively by identifying patterns and themes that emerged from the interview results to understand the factors causing delays in reconciliation and their impact on the effectiveness of the cooperative's internal control system.

D. RESULT AND DISCUSSIONS

Identifying Factors Causing Delays in Cash and Bank Reconciliation

Cash and bank reconciliation is a crucial internal control procedure in maintaining the accuracy of financial reports and preventing fraud in financial institutions such as savings and loan cooperatives (Aulia & Novita, 2021). Based on the results of interviews conducted at the Xyz Savings and Loan Cooperative, it was found that although reconciliation is carried out every day, there are still significant obstacles in its implementation. Respondents stated that "there are incoming transactions that have not been confirmed from the sender of the money" and this happens "quite often", resulting in unmatched transactions which have an impact on the delay in the reconciliation process. This condition indicates a gap in the communication and transaction confirmation system between the cooperative and its members which needs special attention to improve the effectiveness of internal control. Delays in cash and bank reconciliation not only have an impact on administrative aspects, but also have the potential

to increase the operational and financial risks of the cooperative (Maidani et al., 2020). As stated in the interview, this delay causes "late financial reports and reports of member savings and receivables to be inconsistent". To overcome transactions that cannot be matched, the cooperative implements a procedure by "entering other debt accounts" with a settlement deadline until the end of the month. Although the cooperative has implemented a technology system that is considered "very effective" and made communication efforts through "announcements to the WAG coordinator", the problem of late confirmation from members is still a major challenge that requires a comprehensive solution to strengthen the cooperative's internal control system.

Factors Causing Delays in Cash and Bank Reconciliation

1. Delays in Confirmation of Transactions from Cooperative Members

The main factor causing the delay in reconciliation is the lack of confirmation from cooperative members regarding the transactions that have been carried out (Pebriana & Suasri, 2022). This condition results in the emergence of unmatched transactions that require additional time for the matching and verification process, thus hindering the timely completion of reconciliation.

2. Limitations of Communication and Notification Systems

Although cooperatives have used an effective technology system, there are still obstacles in the communication system to provide real-time notifications to members (Rachmawati et al., 2021). This causes members not to immediately know about transactions that require confirmation, so that the verification process is delayed and has an impact on delays in reconciliation.

3. Suboptimal Unmatched Transaction Handling Procedures

Handling unmatched transactions by entering them into other accounts payable indicates a temporary procedure that is not yet optimal. Although it provides a short-term solution, this procedure can cause an accumulation of unclassified transactions and potentially complicate the reconciliation process in the following period if not handled properly.

4. Dependence on External Factors (Member Responsiveness)

The effectiveness of the reconciliation process is highly dependent on the responsiveness of members in providing transaction confirmation (Aulia & Novita, 2021). These external factors are beyond the direct control of the cooperative, but have a significant impact on the smooth running of operations. Delays in member responses can be caused by various factors such as being busy, lack of understanding of procedures, or limited access to communication.

5. Impact of Delays on the Accuracy of Financial Reports

Delays in reconciliation have a direct impact on the timeliness of financial report preparation and the accuracy of member savings and receivables data (Raditya et al., 2021). This condition can reduce the quality of the financial information presented and has the potential to disrupt the management decision-making process and reduce member trust in the transparency of cooperative finances.

a. Effectiveness of the Cooperative Internal Control System

Xyz Savings and Loan Cooperative conducts cash and bank reconciliation "every day" to ensure the accuracy of financial records. However, the implementation of this daily reconciliation faces significant obstacles in the form of "unconfirmed incoming transactions

from the sender of the money". This condition indicates a gap in communication between the cooperative and its members, which has an impact on the effectiveness of the reconciliation process. Delays in confirmation from members are the main factor that hinders the timely completion of reconciliation, thereby reducing the overall quality of the cooperative's internal control.

Unmatched transactions occur "quite often" in this cooperative, indicating that the problem of late confirmation is not a sporadic occurrence but a systemic problem. To handle these unmatched transactions, the cooperative implements a special procedure by "inputting other payables accounts" as a temporary measure (Setiati et al., 2023). This policy provides a maximum time until "the end of the month" to resolve unidentified transactions. Although this procedure provides operational flexibility, repeated use of other payables accounts can indicate weaknesses in the internal control system and potentially cover up inaccuracies in recording.

Delays in the reconciliation process pose a real risk to the integrity of the cooperative's internal control system (Raditya et al., 2021). Based on interviews, "there are, financial reports are late & member savings & receivables reports do not match" are a direct consequence of the delay in reconciliation. This condition shows that delays not only impact administrative aspects, but also the accuracy of financial information presented to stakeholders. Mismatches in member savings and receivables reports can reduce member trust and potentially lead to disputes, as well as increase the risk of fraud due to weak real-time transaction monitoring. In facing the challenges of late reconciliation, cooperatives have implemented several corrective measures. Efforts made include "making announcements to the WAG coordinator" to improve communication and speed up confirmation from members. In terms of technology, the system used is considered "very effective" in reducing delays and human error. The combination of effective use of technology and increased communication through digital platforms shows the cooperative's commitment to improving its internal control system (Wibowo, 2019). However, the long-term effectiveness of these efforts needs to be evaluated periodically to ensure the sustainability of improvements to the reconciliation process and strengthening overall internal control.

b. Evaluation of the Current Internal Control System

Xyz Savings and Loan Cooperative has implemented a cash and bank reconciliation system with a daily frequency to ensure the accuracy of financial data. However, this implementation faces significant obstacles in the form of unmatched transactions due to late confirmation from cooperative members. As stated in the interview, "there are incoming transactions that have not been confirmed from the sender of the money" and this condition occurs "quite often". This problem reflects weaknesses in the communication and coordination system with members, which has a direct impact on the effectiveness of the reconciliation process even though it is carried out routinely every day.

Delays in reconciliation due to unmatched transactions create operational risks that can threaten the integrity of the cooperative's internal control system. The impacts that arise include "late financial reports and reports of member savings and receivables that do not

match", which indicates disruption to the accuracy and timeliness of financial reporting. To overcome unmatched transactions, the cooperative implements a procedure with "other debt accounts included" as a temporary measure until confirmation is obtained (Gasperz et al., 2022). Although it provides a short-term solution, this procedure has the potential to create an accumulation of unclear balances if not resolved within the maximum time limit until "the end of the month".

The technology system used by the cooperative is considered "very effective" in reducing delays and human errors, indicating targeted technology investment. However, the effectiveness of this technology has not fully addressed the root of the problem which lies in the aspect of communication and coordination with members. The improvement efforts that have been made are "making an announcement to the WAG coordinator" as a mechanism to accelerate transaction confirmation. This strategy shows a proactive approach in overcoming delays, but still requires further evaluation to ensure long-term effectiveness in minimizing unmatched transactions and strengthening the overall internal control system.

Based on the results of research at the Xyz Savings and Loan Cooperative, delays in cash and bank reconciliation are systemic problems that affect the effectiveness of internal control. Unmatched transactions that occur "quite often" due to late confirmation from cooperative members indicate weaknesses in the communication and coordination system. This is in line with research (Maidani et al., 2020) which emphasizes the importance of internal control analysis in savings and loan cooperatives to ensure operational effectiveness. This problem not only has an impact on the administrative aspect, but also threatens the integrity of the overall internal control system, so it requires special attention in its management.

The main factor causing the delay in reconciliation was identified as the dependence on the responsiveness of members in providing transaction confirmation (Raditya et al., 2021). This condition creates operational uncertainty because the cooperative does not have full control over these external factors. (Teri et al., 2023) in their research emphasized that effective internal control in savings and loan cooperatives requires a system that can minimize dependence on external factors (Khaerani, 2022). Delays in confirmation from members can be caused by various factors such as being busy, lack of understanding of procedures, or limited access to communication, all of which are beyond the direct control of cooperative management. The impact of delays in reconciliation on the internal control system is very significant, especially on the accuracy and timeliness of financial reporting. The results of the study showed that delays cause "late financial reports and reports of member savings and receivables that are inconsistent". (Fitria & Agha, 2024) emphasized that a weak internal control system in savings and loan cooperatives can pose operational risks that threaten business continuity. Inconsistencies in reports can reduce member trust and potentially lead to disputes, as well as increase the risk of fraud due to weak real-time transaction monitoring.

To overcome the problem of unmatched transactions, the cooperative implemented a procedure by entering the transaction into "other payables accounts" as a temporary measure. Although it provides a short-term solution, this procedure has the potential to create an accumulation of unclear balances if not completed within the maximum time limit. (Aulia & Novita, 2021) explained that efforts to maintain the continuity of cooperative businesses

require strong internal control based on the right framework. Repeated use of other debt accounts can indicate weaknesses in the internal control system and potentially cover up more serious recording inaccuracies.

Improvement efforts that have been made by cooperatives include improving communication through "announcements to WAG coordinators" and implementing a technology system that is considered "very effective". However, the long-term effectiveness of these efforts still requires ongoing evaluation to ensure the sustainability of improvements. (Putri & Endiana, 2020) emphasized that the influence of accounting information systems and internal control systems on cooperative performance requires a comprehensive and sustainable approach. The combination of effective technology and strengthened communication can be the optimal solution to strengthen the internal control system and minimize future reconciliation delays.

E. CONCLUSION

The delay in cash and bank reconciliation at the Xyz Savings and Loan Cooperative was caused by the main factor in the form of late confirmation of transactions from cooperative members which occurred quite often, resulting in the emergence of unmatched transactions. This condition has a significant impact on the effectiveness of internal control by causing delays in financial reports and discrepancies in member savings and receivables reports. Although the cooperative has implemented an effective technology system and handling procedures through other accounts payable, dependence on member responsiveness as an external factor remains a systemic weakness that requires comprehensive improvements to strengthen the internal control system.

Xyz Savings and Loan Cooperative needs to develop a real-time notification system integrated with a mobile application to speed up transaction confirmation from members. Implementation of an automatic reminder system and the application of a stricter confirmation deadline can reduce dependence on external factors. In addition, ongoing socialization needs to be carried out to members regarding the importance of timely confirmation and the consequences of delays. Periodic evaluation of the effectiveness of unmatched transaction handling procedures and the development of a real-time monitoring dashboard are also needed to strengthen the internal control system and improve the accuracy of overall financial reporting..

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