

Analysis of the Internal Cash Control System at BPJS Ketenagakerjaan Belawan Branch

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ARTICLE INFO

Keywords:

Internal Control System;
accounting system; cash
receipts; cash disbursements;
BPJS of Employment

ABSTRACT

A company that has a good internal control system is a company that is able to separate functional responsibilities clearly, has a good authorization system and recording procedure, and has adequate resources. BPJS Employment Belawan Branch Office conducts many cash receipts and disbursements transactions that occur every day, so an internal control system is needed that is able to maintain the integrity of accounting information and protect company assets against fraud and abuse. The importance of the role of the internal cash control system in the company in carrying out its operations so that the company's goals can be achieved is the background of the research. The purpose of the study was to analyze the Internal Cash Control System at BPJS Ketenagakerjaan Belawan Branch. Methods: with the first stage of data collection: Types of data: primary data and secondary data. Data sources: internal data and external data. Data collection methods: filed research, observation and interviews. Stage 2 data analysis: Data Analysis Methods: Collecting data, classifying, interpreting, conclusions. Stage 3 Publication related to the Analysis of the Internal Cash Control System. The Internal Control System for Cash Receipts and Disbursements at BPJS Ketenagakerjaan Belawan Branch has been running well. This can be seen from the documents used, related functions, procedures and records of cash receipts and disbursements, but internal audits by SPI are carried out every 2 years. Every cash receipt and cash disbursement must be authorized by the head of the court so that there is no fraud or misuse. The use of cash receipts and disbursement documents is carried out properly, using documents in all transactions and authorized by the Head of Finance. The occurrence of transactions involving cash must be carried out properly by the Head of the Finance Division. BPJS Ketenagakerjaan Belawan Branch has separated parts/functions according to the authority, duties and responsibilities as well as conducted an objective selection for each new employee in order to obtain reliable and appropriate employees as required by the company.

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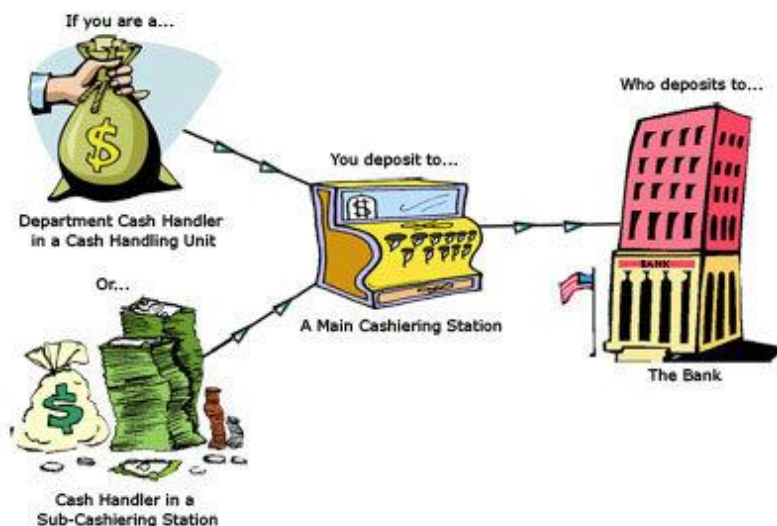
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1. INTRODUCTION

Cash management in an organization is very helpful for management in terms of making decisions, including investment decisions, accountability decisions for the resources used and company expansion decisions. This is because cash is also called a liquid asset (liquid). Therefore, cash is often the target of fraud or theft. That is why, in accounting for cash, the need for procedures to protect cash from misuse and theft is very important [1]. To realize the goals to be achieved by the company, the management in the company is required to form an internal control structure as a tool [2]. A company that has a good

internal control system is a company that is able to separate functional responsibilities firmly, a good authorization system and recording procedure, and adequate resources [3].



Relevant studies include: [5], [6], [7], [8], [9], [10], [11], [12], [13], [14], [15], [16], [17], [18], [19], [20], [21], [22].

Employment Social Security Administration Agency (BPJS) is a public program that provides protection for workers to overcome certain economic risks and is implemented using social insurance mechanisms [4]. BPJS Employment Belawan Branch Office conducts many cash receipts and disbursements transactions that occur every day, so an internal control system is needed that is able to maintain the integrity of accounting information and protect company assets against fraud and abuse. The importance of the role of the internal cash control system in the company in carrying out its operations so that the company's goals can be achieved is the background of the research. The specific purpose of this research is to analyze the Internal Cash Control System at BPJS Ketenagakerjaan Belawan Branch, which has implemented and implemented a good internal control system for cash receipts and disbursements to support its operations.

2. METHOD

2.1 Place and time

The research was conducted at BPJS Employment Belawan Branch. Address Jl. K.L. Yos Sudarso No. 101 Medan. Research Time March-July 2022.

2.2 Data types

Types of data: primary data, primary data obtained from BPJS Belawan branch related: Elements of Internal Control over Cash Receipts, Sections Relevant to Cash Receipts, Documents Used in Cash Receipts, Cash Receipt Procedures, Cash Receipt System Flowcharts, Documents -Documents used in cash disbursements, accounting records used in cash disbursements, cash disbursements procedures, cash disbursement's system flowcharts

Secondary data is primary data that has been further processed and presented either by primary data collectors or by other parties or from previous research articles.

2.3 Data analysis method

1. Collecting data, namely the results of this study, was compiled based on the data collected from the object of research.
2. Classifying, namely the data that has been collected and then classified and classified according to its type for further interpretation.

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3. Interpreting, which is looking for a clear picture of the problem under study in accordance with the data collected and classified.
4. Conclusion, that is, the results of the research are then compared with theories related to the problem to draw conclusions.

3. RESULT AND DISCUSSION

3.1 Description of Research Results

3.1.1 Brief History of the Company

The Government of the Republic of Indonesia issued a Government Regulation and enacted it on September 22, 1995, namely Government Regulation Number 36 of 1995 concerning the Establishment of the Agency for the Implementation of the Manpower Social Security Program. This government regulation has a very special meaning, namely the change in PT. Labor Social Insurance (ASTEK) became PT. Labor Social Security (JAMSOSTEK). In February 1993, with the issuance of PP No. 14 concerning the implementing regulations for Social Security for Workers in accordance with Presidential Decree no. 22 of 1993 and the Regulation of the Minister of Manpower No. 5/Men/1993 which states the implementing regulations for Jamsostek which include the following programs:

1. Old Age Guarantee
2. Work Accident Insurance
3. Health Care Insurance
4. Death Guarantee

PT Jamsostek (Persero), which was transformed into BPJS (Social Security Administering Agency) Employment, is still trusted to carry out labor social security programs, which include JKK, JKM, JHT with the addition of Pension Security starting July 1, 2015.

Realizing the greatness and dignity of this responsibility, BPJS Ketenagakerjaan continues to improve competencies in all service lines while developing various programs and benefits that can be directly enjoyed by workers and their families. And entrepreneurs, but also make an important contribution to increasing the nation's economic growth and the welfare of the Indonesian people. (www.bpjsketenagakerjaan.go.id)

3.1.2 Organizational Structure

Describes the arrangement or composition by laying the basis of its relationship with the parts to each other inform (arrangement). The structure is poured in the form of an organization as a container.

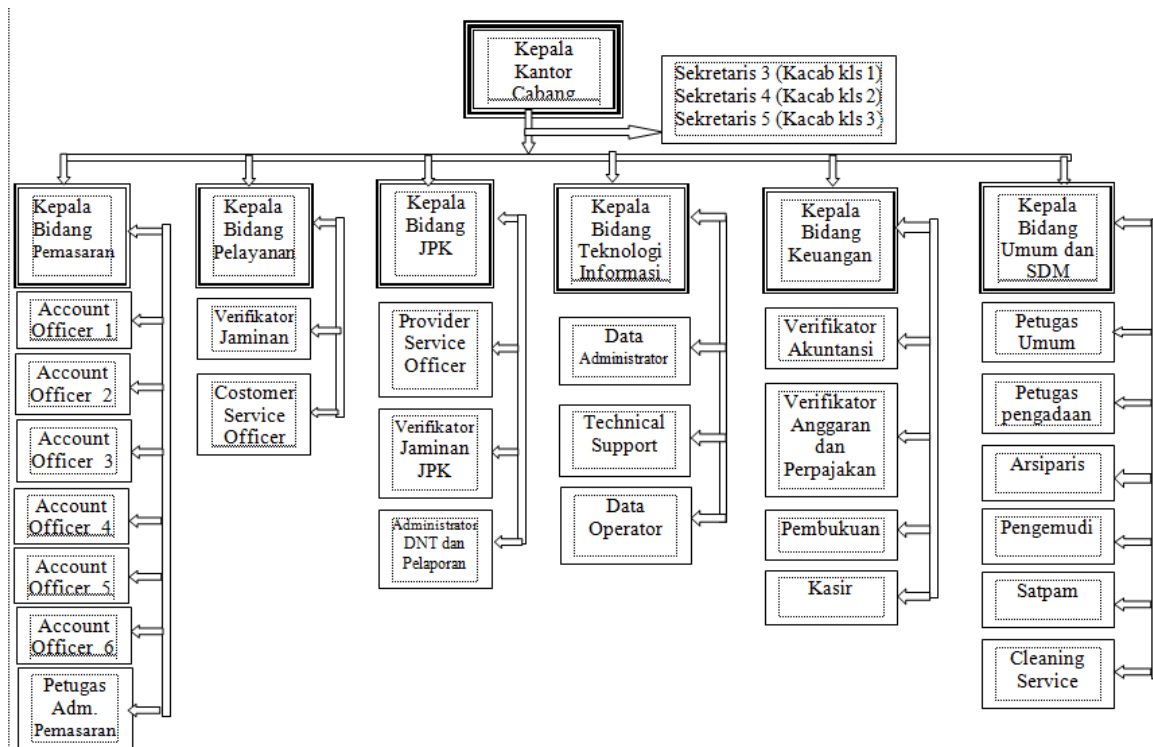


Figure 3.1 Organizational Structure of BPJS Employment Belawan Branch

Source: BPJS Employment Belawan Branch 2020

3.1.3 Company Vision and Mission

A. Perusahaan Company Vision

Realizing Reliable, Sustainable and Prosperous Social Security Employment for All Indonesian Workers

B. Company Mission

- a. Protect, Serve & Welfare Workers and Families
- b. Providing a sense of security, ease & comfort to increase the productivity and competitiveness of participants
- c. Contributing to the Development and Economy of the Nation with Good Governance

C. Company Logo



Figure 3.2 BPJS Employment Logo

Source : <https://www.bpjsketenagakerjaan.go.id/> 2022

3.1.4 Internal Cash Control System at BPJS Ketenagakerjaan Belawan Branch

A. Internal Control System for Cash Receipts

1. Elements of Internal Control

The internal control system implemented by BPJS Ketenagakerjaan Belawan Branch includes:

- a. Organization
In designing an organization related to cash receipts, BPJS Ketenagakerjaan Belawan Branch divides functional responsibilities based on the separation of sections/functions. Carrying out all stages of the transaction should not be carried out in only one part, in order to avoid fraud and cash misappropriation.
- b. Pencatatan Authorization System and Recording Procedure
All cash receipts, namely the payment of BPJS contributions made by company workers, are received by BPJS Employment Belawan Branch through bank transfers. BPJS Employment Belawan Branch will receive an account from the bank. From this account, the bookkeeping department will make a contribution receipt and be authorized by the head of finance.
- c. Healthy Practice
BPJS Ketenagakerjaan Belawan Branch conducts an internal inspection conducted by the SPI (Internal Monitoring Unit) which is conducted every 2 years by the Head Office. BPJS Employment Belawan Branch only sends monthly reports to the Head Office for inspection.

2. Relevant Section in Cash Receipts

The sections related to cash receipts at BPJS Ketenagakerjaan Belawan Branch include:

- a. Marketing
This section is in charge of filling out and collecting the Recapitulation of Contribution Payment Details and the Memorandum of Depositing BPJS Employment Contributions to companies participating in the BPJS Employment program and depositing money received from the company to the Bank.
- b. Bookkeeping Section
This section is in charge of receiving and comparing the Contribution Payment Details Recapitulation, Memorandum of Depositing BPJS Employment Contributions and Bank Deposit Proofs, making Contribution Receipts and recording them in the contribution receipt journal.
- c. Head of Finance
The Head of Finance is in charge of authorizing the Proof of Bank Deposit and Contribution Receipts it receives from the Bookkeeping Section.

3. Flowchart of Cash Disbursements at BPJS Ketenagakerjaan Belawan Branch

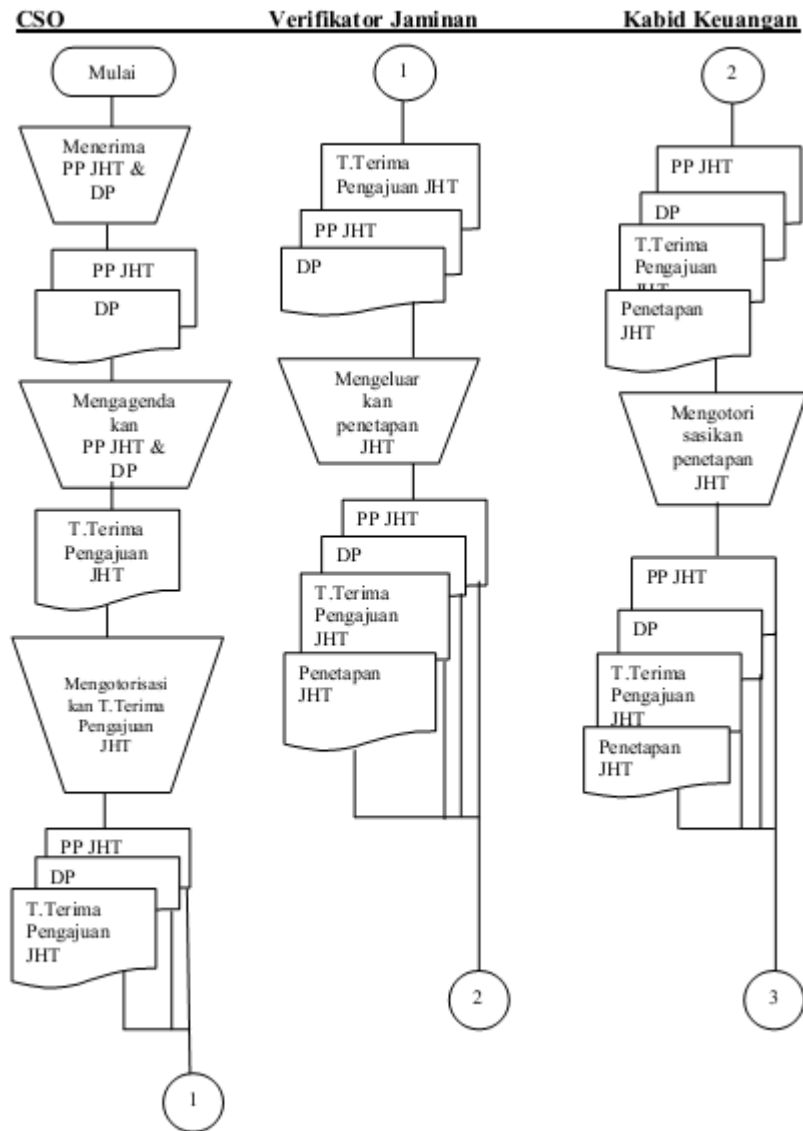


Figure 3.3 Flowchart of cash disbursements for guarantee payments

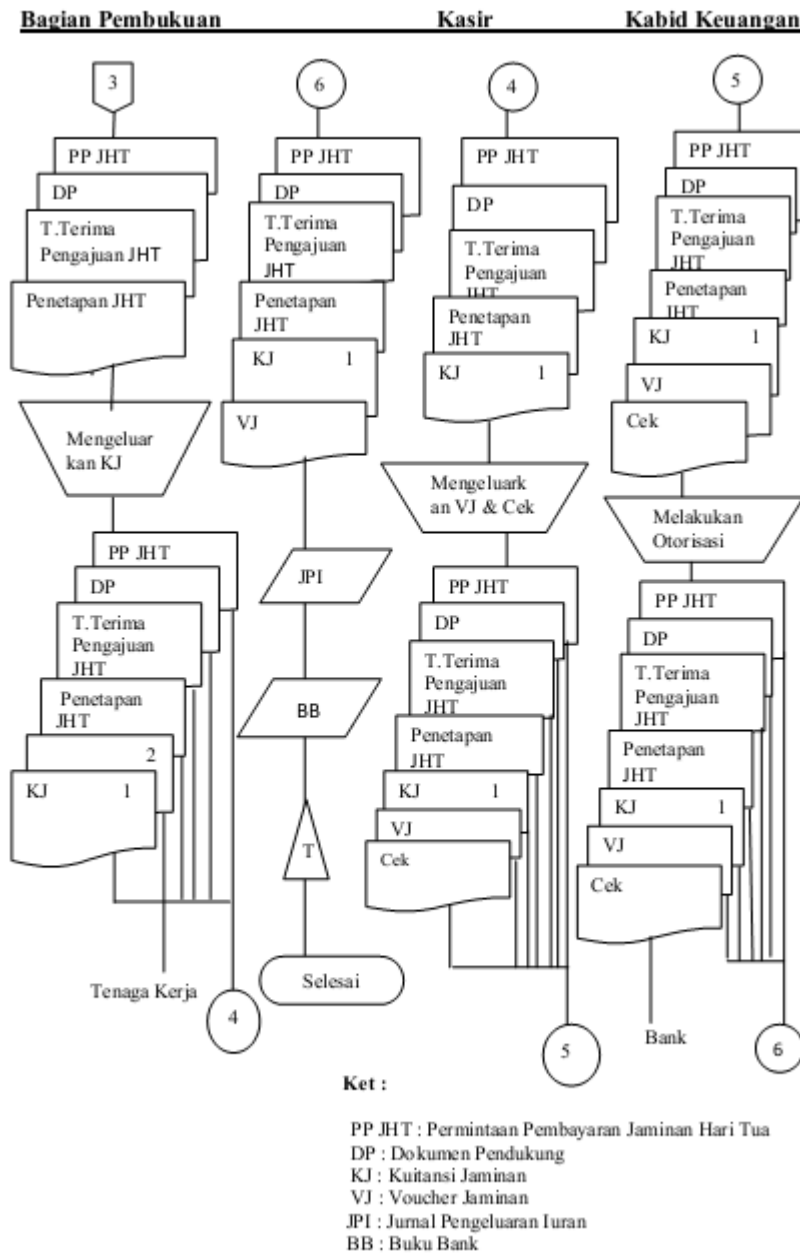


Figure 3.4 Flowchart of cash disbursements for guarantee payments (continued)

Description of cash disbursement flowchart for guarantee payments:

- **CSO (Customer Service Officer)**
 - o Receive PP JHT and DP from the workforce.
 - o Schedule PP JHT & DP and issue a Receipt for Submission of JHT for authorization.
 - o Submit PP, JHT, DP and Receipt of JHT Submission to the Guarantee Verifier.
- **Guarantee Verifier**
- Receive PP JHT, DP and Receipt for Submission of JHT from the CSO section.
- Issuing a Guarantee Determination and submitting it to the Service Section along with PP JHT, DP and Receipt for Submission of JHT

Head of Service

- Receive PP JHT, DP, Receipt for Submission of JHT and Determination of Guarantees from the Guarantee Verifier.
- Authorizing and submitting PP JHT, DP, Receipt for Submission of JHT and Determination of Guarantees received from the Guarantee Verifier.

Bookkeeping Section

- Receive PP JHT, DP, Receipt of Submission of JHT and Determination of Guarantee from the section that has been authorized by the Head of Service.
- Issue 2 copies of the guarantee receipt, the 1st sheet is submitted together with PP JHT, DP, Receipt of JHT Submission and Guarantee Determination to the Cashier and the 2nd sheet is submitted to the workforce.

Cashier

- Receive PP JHT, DP, Receipt of JHT Submission and Determination of Guarantee and 1st sheet of guarantee receipt from the Bookkeeping Function.
- Issuing Guarantee Vouchers and Checks and submitting them together with PP JHT, DP, JHT Submission Receipt and Proof of Guarantee Determination and 1st sheet of guarantee receipt to the Head of Finance.

Head of Finance

- Receive Guarantee Vouchers and Checks as well as PP JHT, DP, Receipts for Submission of JHT and Determination of Guarantees and 1st sheet of Guarantee Receipt from the Head of Finance.
- Authorizing Guarantee Vouchers and Checks as well as PP JHT, DP, JHT Submission Receipts and Guarantee Determination and 1st sheet of Guarantee Receipt.
- Depositing Checks to the Bank and Resubmitting, PP JHT, DP, Receipts for Submission of JHT and Determination of Guarantees and 1st sheet of Guarantee Receipts and Guarantee Vouchers to the Bookkeeping Section to be recorded in the Contribution Expenditure Journal and Bank Book and archived by date.

3.2 Discussion

In accordance with the previous description and the data collected from the research results of researchers in the company and what researchers have described in the description of the data above, the researchers will try to describe the discussion of the research results.

3.2.1 Belawan Internal Control System for Cash Receipts at BPJS Ketenagakerjaan Belawan Branch

BPJS Employment Belawan Branch has used the internal control system for cash receipts properly, this is indicated by the presence of:

1. Relevant Section in Cash Receipts

In cash receipts at the Belawan Branch of BPJS Employment, there has been a separation of the sections that handle cash receipts, namely the Marketing Section, the Bookkeeping Section and the Head of Finance.

2. Documents Used in Cash Receipts

The documents used at the Belawan Branch of Employment BPJS in carrying out cash receipts by transfer from the Bank are the Contribution Payment Details Recapitulation, BPJS Contribution Deposit Note, Bank Deposit Proof and Contribution Receipt.

3. Accounting Records Used in Cash Receipts

The accounting record used in cash receipts at BPJS Ketenagakerjaan Belawan Branch is the Contribution Receipt Journal via transfer from the Bank. For example: on June 1, 2021, BPJS Ketenagakerjaan Belawan Branch receives contributions via bank transfer in the amount of Rp. 1,000,000.00 are as follows:

Dr. Bank IDR 1,000,000.00

Cr. JHT Guarantee Payable IDR 1,000,000.00

3.2.2 Internal Control System for Cash Disbursements at BPJS Ketenagakerjaan Belawan Branch

One of the cash disbursements at BPJS Ketenagakerjaan Belawan Branch is for guarantee payments, especially JHT to companies participating in the Jamsostek program that have used the internal control system for cash disbursements properly. This is marked by the presence of:

1. Sections Relevant to Cash Disbursements

In cash disbursement at BPJS Ketenagakerjaan Belawan Branch, there has been a separation of sections that handle cash disbursements, namely CSO (Customer Service Office), Guarantee Verifier, Head of Service, Bookkeeping Section, Cashier and Head of Finance.

2. Documents Used in Cash Disbursements

The documents used in cash disbursements at BPJS Ketenagakerjaan Belawan Branch for guarantee payments, especially JHT, are JHT Payment Requests, Supporting Documents, JHT Submission Receipts, Determination of JHT submissions, Guarantee Receipts, Guarantee Vouchers and Checks.

3. Accounting Records Used in Cash Disbursements

The accounting record used in cash disbursements is the Contribution Expenditure Journal for guarantee payments, especially JHT. For example: on June 1, 2021 BPJS Ketenagakerjaan Belawan Branch pays Old Age Security via bank transfer in the amount of IDR 2,500,000,000.00 is as follows:

Dr. JHT Guarantee Payable IDR 2,500,000,000.00

Cr. Bank IDR 2,500,000.00

4. CONCLUSION

4. The Internal Control System for Cash Receipts and Disbursements at BPJS Ketenagakerjaan Belawan Branch has been running well. This can be seen from the documents used, related functions, procedures and records of cash receipts and disbursements, but internal audits by SPI are carried out every 2 years.
5. Each cash receipt and cash disbursement must obtain authorization from the head of the field so that there is no fraud or misuse.
6. The use of cash receipts and disbursements documents is carried out properly, using documents in all transactions and is authorized by the Head of Finance. The occurrence of transactions involving cash must be carried out properly through the Head of the Finance Division.
7. BPJS Ketenagakerjaan Belawan Branch has separated the sections/functions according to the authority, duties and responsibilities as well as conducted an objective selection, for each new employee in order to obtain reliable and appropriate employees as required by the company.

Acknowledgements

Researchers would like to express their gratitude to the Ministry of Education and Culture, DRPM, and LLDIKTI region 1 for financing the Novice Lecturer Research grant for the 2022 fiscal year 2022, with contract number 153/E5/PG.02.00.PT/2022 and agreement / contract number 040/LL1/LT/K/2022, 020/LPPM Unham/VI/2022, as well as Universitas Amir Hamzah which has facilitated lecturers to carry out and participate in activities in the PDP scheme through Simlitabmas.

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