

## ANALYSIS OF CASH AUDIT PROCEDURES AT KAP KUMALAHADI, SUGENG PAMUDJI & REKAN BANDUNG BRANCH

**Raeni Putri Sari<sup>1\*</sup>, Muhammad Ubaidillah<sup>2</sup>, Imam Prayogo<sup>3</sup>**

<sup>1</sup> Associate Degree of Accounting, Universitas Diponegoro (Undip)

<sup>2,3</sup> Vocational School Department, Universitas Diponegoro Undip)

Corresponding E-mail: [raeniputrisari@gmail.com](mailto:raeniputrisari@gmail.com)<sup>1\*</sup>, [ubaidillah@lecturer.undip.ac.id](mailto:ubaidillah@lecturer.undip.ac.id)<sup>2</sup>,  
[imamprayogo@lecturer.undip.ac.id](mailto:imamprayogo@lecturer.undip.ac.id)<sup>3</sup>

Received : 21 May 2025

Published : 13 July 2025

Revised : 29 May 2025

DOI : <https://doi.org/10.54443/morfai.v5i6.3381>

Accepted : 17 June 2025

Link Publish : <https://radjapublika.com/index.php/MORFAI/article/view/3381>

### Abstract

The background of this study is based on the importance of cash audits as the most liquid assets that are vulnerable to the risk of deviation. The purpose of the study is to determine the general audit procedures and cash audit procedures applied at KAP Kumalahadi, Sugeng Pamudji & Partners Bandung Branch, and to compare them with existing theories. This study uses a qualitative approach with data collection methods through observation, interviews, and documentation studies. The analysis was carried out by comparing cash audit practices at KAP (including cash opname, bank confirmation, and reconciliation) with standard theory. The results of the study indicate that cash audit procedures KAP Kumalahadi, Sugeng Pamudji & Partners Bandung Branch have been implemented well and according to standards, although there are some differences in their implementation. Cash opname and bank confirmation practices are carried out in more detail and systematically than theory.

**Keywords:** *Cash audit procedures, cash opname, bank confirmation, bank reconciliation*

### INTRODUCTION

Cash is one of the most important current asset elements in a company's financial statements because it has a high level of liquidity. Cash is used as the main tool to meet short-term financial obligations and fund the company's daily operations. Cash can be in the form of cash, cashable checks, or bank account balances that are ready to be used at any time. Because of its characteristics that are easily accessible and transferred, cash is an object that is very vulnerable to the risk of deviation, either in the form of recording errors or deliberate fraudulent acts. Therefore, examining cash accounts through audit procedures is very crucial in ensuring the fairness of the presentation of financial information. Cash audit is a systematic process carried out by auditors to evaluate and test the feasibility of cash information presented in financial statements. This audit procedure is not only limited to matching numbers, but also includes examining transaction documents, physical cash counting (cash opname), reconciliation between book balances and bank statements, and confirmation by third parties such as banks. The main purpose of a cash audit is to provide assurance that information regarding cash and cash equivalents in the financial statements has been presented fairly in accordance with generally accepted accounting principles. Cash audits also help auditors detect indications of fraud or weaknesses in the internal control system related to cash management. Several experts have explained the importance of cash audits in supporting the auditor's opinion on financial statements. Thian, (2021) explains that audit procedures must be carried out systematically through the stages of planning, understanding internal control, substantive testing, and reporting audit results. Agoes, (2008) states that auditors use various techniques such as physical inspection of assets, observation, external confirmation, and analysis of supporting documents as a basis for forming an audit opinion. Meanwhile, Purwanti et al., (2023) emphasize that the reliability and sufficiency of audit evidence must be considered carefully through tracing techniques, vouching, recalculation, and testing of supporting documents such as invoices, cash disbursement evidence, and bank statements.

Several previous studies have shown that cash audit practices in the field face various challenges. Ivani & Nurdiniah, (2019) examined cash audit procedures at PT KLM and found differences in nominal amounts in cash opname caused by errors in cashier recording, as well as discrepancies in bank balances when external confirmation was carried out. Research by Shofa, (2023) at KAP Dra. Suhartati & Rekan also identified obstacles in collecting

audit evidence due to the lack of document readiness from the client, which was then resolved through communication and re-requesting data. Meanwhile Maghrizky, (2023) found that KAP Mohammad Sunusi and Rekan faced problems in the form of inappropriate cash balances due to hanging bonds and inactive bank accounts that had not been closed, which had the potential to cause administrative losses for clients. Considering the results of previous studies and the importance of monitoring cash accounts, this study was conducted to analyze the cash audit procedures applied at KAP Kumalahadi, Sugeng Pamudji & Rekan, Bandung Branch. This study aims to determine the suitability between the procedures applied in the field with the applicable professional audit theory and standards, and to provide a real picture of the implementation of cash audits in the practice of the world of work. The results of this study are expected to contribute to the development of audit science and become a practical reference for auditors, students, and other professionals.

## **LITERATURE REVIEW**

### **Audit Procedures**

Audit procedures are a series of techniques used by auditors to obtain sufficient and relevant evidence to support an opinion on financial statements. Ardianingsih, (2018) explains that basic techniques in audit procedures include inspection of internal and external documents, direct observation of operational activities, confirmation to third parties such as banks or customers, and recalculation of mathematical calculations in accounting records. Auditors do not only focus on one technique, but combine various approaches to obtain comprehensive audit results. In addition, the use of special audit software such as CAATs has also begun to be adopted to process electronic data efficiently, especially in a digitalized business environment. Furthermore, Hanifah et al., (2024) group audit procedures into three main categories. First, procedures to understand the company's internal control system, which includes understanding the control environment, accounting system, and internal control procedures implemented. Second, testing of controls that have been designed and implemented by the company to prevent and detect material misstatements. Third, substantive testing is carried out to identify material errors through analytical procedures and detailed examination of balances and transactions. These three types of procedures complement each other in the audit process so that auditors can provide the right opinion on the fairness of the financial statements presented by the entity.

### **Cash Audit Procedure**

Cash is one of the accounts that is very sensitive and prone to errors and deviations, so it requires special attention in the audit process. Hartoko, (2019) stated that the audit of cash begins with an evaluation of the effectiveness of internal control over the management of cash and cash equivalents. The next stage is the preparation of a cash schedule, physical cash count, and confirmation of bank balances to third parties. In this process, reconciliation between the company's internal records and bank statements is an important step to avoid errors in recording or manipulating balances. In addition, supporting documents such as meeting minutes and credit agreements are also examined to detect any restrictions or use of certain funds that need to be disclosed in the financial statements. Cash audits also include analysis of interbank transactions before and after the financial statement date to identify attempts to manipulate the ending balance. The auditor conducts tracing of cash transactions after the balance sheet date until close to the audit completion time to ensure that there are no important events that are not recorded. For cash in foreign currencies, the auditor checks the accuracy of the conversion value based on the official exchange rate and the accounting treatment of exchange rate differences in accordance with the provisions of SAK ETAP or IFRS. Cash audit procedures are not only intended to ensure the existence of the balance, but also to assess the entity's compliance with reporting standards and the effectiveness of the internal control system implemented.

Simangunsong, (2024) through his research emphasized the importance of cash opname as a form of direct verification of the conformity of the physical cash balance with the company's bookkeeping records. The auditor not only checks the physical existence of cash, but also traces the origin of receipts and expenditures retrospectively to the previous period. This evaluation is complemented by an analysis of internal controls, such as cash deposit policies and separation of duties between cash holders and transaction recorders. Common findings in cash audit practices include the potential for recording errors due to late deposits to the bank, especially during holidays. Strategies such as routine deposits and the use of transaction vouchers have proven effective in minimizing the risk of errors and misuse of funds. Systematic cash audit procedures help auditors ensure the integrity and accountability of the cash balance presented in the financial statements.

## **METHOD**

This study uses a qualitative descriptive method, which is an approach that aims to describe and understand in depth a phenomenon based on data obtained from the field. This method was chosen because it is able to provide a holistic and in-depth picture of the implementation of cash audit procedures applied at KAP Kumalahadi, Sugeng Pamudji & Rekan, Bandung Branch. This study does not aim to test hypotheses or measure the relationship between variables quantitatively, but rather to explore how cash audit procedures are implemented in real practice, including how auditors design, implement, and evaluate the audit stages of cash accounts. Through this approach, researchers can gain a contextual understanding of cash audit practices, including the process of collecting audit evidence, evaluating internal controls, and reporting audit results. Researchers also try to capture the dynamics behind the implementation of audits, such as the obstacles faced by auditors in the field and the strategies applied to overcome them. This method also allows researchers to compare practices in the field with standards or theories in the audit literature, so that they can identify gaps or conformities between the two.

### **Data Collection Techniques**

In this study, data were collected through three main techniques, namely observation, interviews, and documentation. These three techniques complement each other so that the data obtained is valid, relevant, and in-depth. Observations were conducted directly during the internship activities at KAP Kumalahadi, Sugeng Pamudji & Rekan, Bandung Branch. The researcher was involved as a passive participant who observed the ongoing cash audit process. Observations included activities such as checking incoming and outgoing cash documents, implementing cash opname, bank reconciliation processes, and interactions between auditors and clients. This observation aims to obtain a real picture of the stages of cash audits and how auditors apply audit procedures and techniques in practice. Interviews were conducted in a semi-structured manner with senior auditors and audit staff involved in the cash audit process. This interview aims to dig up in-depth information about internal audit policies, work procedures, audit experience, and challenges often faced in cash account audits. Through interviews, researchers also gain direct insight from practitioners regarding the differences between theory and practice in implementing cash audits. Documentation is used as a complementary technique to obtain secondary data in the form of documents relevant to cash audits. The documents include: Cash audit Standard Operating Procedure (SOP), audit working papers, bank confirmation forms, bank reconciliation results, and audit report results. These documents help researchers verify information obtained through observation and interviews, and are used as analysis materials to compare with theories in the audit literature.

### **Data Analysis Techniques**

The data obtained from observations, interviews, and documentation were analyzed qualitatively descriptively. Researchers conducted data reduction to filter relevant information, then organized the data into thematic categories such as audit stages, examination techniques, audit constraints, and internal control evaluations. Each category was analyzed to identify patterns, relationships, and gaps between theory and practice. The triangulation approach was used as a strategy to validate the findings. Triangulation was carried out by comparing the results of observations, interviews, and documentation to ensure that the data obtained was consistent and accurate. This is important in qualitative research to increase the validity of the research results and avoid researcher bias.

## **RESULTS AND DISCUSSION**

### **Results**

#### **General Audit Procedures at KAP Kumalahadi, Sugeng Pamudji & Rekan Bandung Branch**

The implementation of audit procedures at KAP Kumalahadi, Sugeng Pamudji & Rekan Bandung Branch begins with the audit planning stage. This stage includes determining the audit objectives, scope of work, examination methods, and estimated audit completion time. The auditor team prepares and sends a list of data requests to the client as an initial step to understand the client's conditions and needs. At this stage, an evaluation of the assigned audit team personnel and an initial assessment of the characteristics of the engagement are also carried out, especially if the engagement is a first-year audit. This initial step is important to understand the audit context and the risks that may be faced. The next stage is risk assessment and understanding of the client's internal control system. The auditor sets initial materiality, identifies and analyzes audit risks, and evaluates the extent to which the client's internal control is able to prevent and detect material misstatements. Understanding the client's entity and business processes is the main focus, especially to identify significant areas that require further testing. The more

complex the client's business systems and processes, the wider the scope and depth of testing performed by the auditor. The audit procedure continues to the substantive testing stage which includes a detailed examination of the transactions and balances of the financial statements. The auditor carries out verification using various communication methods, such as direct interviews, telephone calls, and short messages via the WhatsApp application, in order to confirm the required information quickly and efficiently. The final stage of the audit process is reporting, which consists of preparing an Independent Auditor's Report, a Reclassification List if necessary, and preparing a Management Letter containing suggestions and recommendations to the client regarding the findings found during the audit process.

### **Cash Audit Procedures at KAP Kumalahadi, Sugeng Pamudji & Rekan Bandung Branch**

The cash audit at KAP begins with the implementation of cash opname, which is a sudden physical cash count. At this stage, the auditor interviews the accounting department to find out who is responsible for cash management and to ask about the cash disbursement authorization policy. The auditor requests a daily cash report and checks the status of funds, whether they are fixed or non-fixed. Cash is classified based on nominal and currency type, and converted into Rupiah at the Bank Indonesia middle rate for transactions in foreign currencies as of December 31. The calculation of money is carried out in detail per sheet with strict supervision from the auditor. If there is a difference between the physical balance and the accounting records, the auditor asks for clarification and supporting evidence, which is then recorded in the management letter after obtaining approval from the relevant parties. Next, a rollback procedure is carried out, namely tracing the cash balance from the reporting date (usually December 31) to the date of the cash opname. The auditor requests a cash book mutation from the reporting date to the audit date to track transactions that cause changes in the balance. The purpose of this procedure is to ensure that no important transactions are not recorded or reported. If a difference in the balance is found during the rollback process, it is handled following the same procedure as in cash opname. Audit evidence collected at this stage includes photocopies of cash mutations and related transaction documents.

The audit procedure for bank accounts begins with sending a confirmation letter to all banks where the client deposits their funds. The bank confirmation form includes all information regarding the financial relationship between the client and the bank, such as balances, loans, deposits, and leasing obligations. The auditor ensures that the confirmation response is sent directly from the bank to the KAP, complete with a stamp, signature of the bank official, and the date of the letter. After the confirmation is received, the auditor verifies the conformity between the bank balance in the confirmation and the balance in the client's financial statements. Any differences found must be explained through the reconciliation process or re-confirmation request. After the confirmation stage, the auditor continues with the bank reconciliation procedure. The auditor requests bank statements in physical and digital form, especially the last sheet of December and monthly statements for one year. This process includes checking the consistency of the cash balance between the client's general ledger, bank statements, and bank confirmation results. For accounts in foreign currencies, the auditor adjusts the value to the Bank Indonesia middle rate. If a difference is found, the client is asked to provide a written explanation and supporting evidence. The final part of the bank audit procedure involves examining the checkbook and demand drafts. The auditor checks the serial numbers of the checks used throughout the year and compares them with the data in the client's general ledger. Sampling is done to assess the consistency and validity of the transactions. The auditor also asks for the reason for canceling a check or demand draft, and verifies whether there was any official authorization from the authorities in the process. Audit evidence in the form of photocopies of the checkbook, proof of cancellation, and authorization documents are an important part of this verification.

## **Discussion**

### **H1: Audit Procedures in Theory and Practice**

After analyzing and comparing the theory with its implementation at KAP Kumalahadi, Sugeng Pamudji & Rekan Bandung Branch, the author can conclude the extent of the conformity or inconsistency between the audit procedures according to theory and the practices carried out at the KAP. The results of the comparison can be seen in the following table:

**Table 1.** Comparison of Theory and Practice of Audit Procedures

<b>Decription</b>	<b>Theory</b>	<b>Practice</b>	<b>Analysis</b>
Audit Planning	Focus on understanding internal controls	Define objectives, methods, timeline, and	Practical approach is more technical and

	and risks for audit strategy.	request data from the client early in the audit.	detailed from the beginning.
Audit Techniques	Inspection, observation, confirmation, interviews, recalculation, and CAATs.	Confirmation through direct interviews, phone calls, WhatsApp; review of client data.	Practice involves more flexible and modern communication tools.
Audit Reporting	Prepare opinions and recommendations in the Independent Auditor's Report.	Independent Auditor's Report, Reclassification List, and Management Letter.	Practice includes more supporting documents as part of the audit report.

Source: Primary data (2025)

Based on the results of the analysis conducted, there is a first comparison between audit procedures in theory and the practices applied in KAP. In theory, the audit begins with general planning, namely understanding the client. Practices in KAP in the process tend to be more technical and detailed from the start, where the auditor directly determines the objectives, scope, audit methods carried out and the timeline of the work. This may be due to the demands of time efficiency and auditor experience, so that practices in the field emphasize more on a direct approach to concrete audit evidence. However, the ultimate goal of the audit remains to provide an accurate and reliable opinion. The results of the second comparative analysis, in theory the audit process should ideally follow a formal communication flow and structured procedures. Practices in KAP found that the implementation of the audit was more dynamic by utilizing modern communication media such as WhatsApp for team and client coordination. This approach allows the audit process to be more flexible, where requests for documents, or discussions of audit findings can be carried out in real-time without being fully tied to formal meetings. The results of the third comparative analysis, audit theory states that the audit report only contains an independent auditor's report with a general opinion and recommendations. Practice in KAP, reporting is more complete with three documents, namely first, the independent auditor's report, second the reclassification list (journal adjustments), and finally the management letter (operational findings and suggestions). KAP Kumalahadi, Sugeng Pamudji & Rekan, Bandung Branch not only meets the standards, but also acts as a business partner by providing practical solutions through more detailed and applicable reports.

## H2: Cash Audit Procedures in Theory and Practice

After analyzing and comparing the theory with its implementation at KAP Kumalahadi, Sugeng Pamudji & Rekan, Bandung Branch, the author can conclude the extent of the suitability or inconsistency between the cash audit procedures according to theory and the practices carried out at the KAP. The results of the comparison can be seen in the following table:

**Table 2.** Comparison of Theory and Practice of Audit Procedures

Description	Theory	Practice	Analysis
Cash Opname	Physical audit of cash to validate existence and prevent fraud.	Conducted suddenly, counted per denomination, cash grouped by value and currency.	Practical approach is more detailed and systematic, with complete documentation.
Evaluation of Cash Controls	Assess the effectiveness of cash control and operational transactions.	Inquire about the number of cash holders and the authorization policy for disbursements.	Theory is more conceptual, while practice focuses on operational aspects of cash management.



Bank Confirmation and Reconciliation	Verify bank balances through third-party confirmations and reconciliation with records.	Send bank confirmation forms and compare with financial statements and bank statements.	Practice is more administrative and thorough, including stamp, signature, and supporting documents.
--------------------------------------	---	---	---

Source: Primary data (2025)

Based on the results of the analysis conducted, there is a first comparison, namely in theory, cash opname aims to validate the existence of cash and prevent fraud with simple calculations. In practice at KAP, this procedure is carried out suddenly, money is counted per sheet, and grouped by nominal and type of currency. This approach not only meets the basic objectives of physical validation, but also allows for more accurate detection. This difference reflects the KAP's adaptation to real needs in the field where accuracy and documentary evidence are key factors in cash audits. The results of the second comparative analysis show that in theory it tends to be comprehensive and idealistic, while practice in the field emphasizes more on questions related to daily control. This difference reflects the KAP's adaptation to the need for audit efficiency while maintaining the essence of internal control, although in a simpler form and focused on the most likely practical risks in the client's environment. The results of the third comparative analysis are that in theory audits require confirmation of bank balances through third parties and reconciliation. However, in KAP, the practice is more detailed, namely a reply form from an official bank confirmation complete with a bank stamp/signature, then a detailed check between the bank statement and the financial report, and complete documentation of each stage. The research results show that field practice is stricter than theory, with an emphasis on complete documentation evidence to support audit quality.

## CONCLUSION

Based on the results of the discussion and analysis, it can be concluded that there are quite striking differences between the implementation of audit procedures in theory and practice. At the audit planning stage, theory emphasizes a general understanding of the client, while practice directly enters a more detailed technical stage. Communication in theory is carried out formally and structured, while in practice it tends to be flexible and adapts to needs. In terms of reporting, theory only produces one main document, but practice includes various supporting documents that strengthen the audit results. Cash audit procedures also show similar differences. **Cash opname** which in theory is carried out simply, in practice is carried out in detail with more systematic methods and full supervision. Evaluation of internal cash control in theory is comprehensive and ideal, but in practice it is more focused on collecting operational information that is technical and applicable. As for the bank confirmation and reconciliation process which in theory only emphasizes verification through third parties, in practice at KAP includes complete administrative stages, including document checking and detailed reconciliation. As a form of strengthening the audit process, it is recommended that KAP Kumalahadi, Sugeng Pamudji & Rekan Bandung Branch document each audit stage in more detail and structured, not only formal but also including non-formal communication conducted through digital media such as telephone or WhatsApp. Good documentation can be an internal evaluation tool, a basis for accountability, and a reference in the future. In addition, complete documentation will also increase transparency, strengthen audit evidence, and support the accountability of the audit results as a whole.

## REFERENCES

- Agoes, S. (2008). *Praktikum Audit, Seri 2* (P. Wuriarti (ed.)). Salemba Empat. [https://books.google.co.id/books?hl=id&lr=&id=xDNaXTA4OBwC&oi=fnd&pg=PA1&dq=buku+prosedur+audit&ots=dvjF\\_Eef\\_c&sig=\\_I92hbbfsIGj6f0WVzlkTIQ6Fwg&redir\\_esc=y#v=onepage&q=buku+prosedur+audit&f=false](https://books.google.co.id/books?hl=id&lr=&id=xDNaXTA4OBwC&oi=fnd&pg=PA1&dq=buku+prosedur+audit&ots=dvjF_Eef_c&sig=_I92hbbfsIGj6f0WVzlkTIQ6Fwg&redir_esc=y#v=onepage&q=buku+prosedur+audit&f=false)
- Ardianingsih, A. (2018). *AUDIT LAPORAN KEUANGAN* (B. S. Fatmawati (ed.)). PT. Bumi Aksara. <https://books.google.co.id/books?hl=id&lr=&id=uJ5OEAAAQBAJ&oi=fnd&pg=PP1&dq=prosedur+audit+l>

- aporan+keuangan&ots=l8f4S2paFW&sig=RuROxyHrh6-lau5OXwd23O71Ofs&redir\_esc=y#v=onepage&q=prosedur audit laporan keuangan&f=false
- Hanifah, R. U., Sulistyawati, A. I., & Yulianti. (2024). *Auditing Konsep dan Teori Pemeriksaan Akuntansi Buku 1* (Issue May).
- Hartoko, S. (2019). Pemeriksaan Akuntansi (Teori dan Praktek). In *Bening Pustaka*.
- Ivani, M., & Nurdiniah, D. (2019). Prosedur Audit Kas dan Setara Kas Pada PT XYZ olek KAP Doli, Bambang, Sulistiyanto, Dadang Dan Ali. *MAHASISWA BINA ISNANI*, 9(1), 1–5.
- Maghrizky, M. R. (2023). PROSEDUR AUDIT KAS DAN SETARA KAS DI KAP MOHAMMAD SANUSI DAN REKAN. *AT-TAWASSUTH: Jurnal Ekonomi Islam*, VIII(I), 1–19.
- Purwanti, A., Atsarina, A., Saprudin, Kurniati, S., Atiningsih, S., Kurniasih, N., Imaningati, S., Kusumaningtyas, M., Sari, I. A., Solovida, G. T., Hardiwinoto, Izzaty, K. N., Setyowati, W., Wahyuningsih, E. D., Suparwati, Y. K., Indriasari, I., & Dewi, R. R. (2023). *Auditing* (Luhglatno (ed.)). Cv.Eureka Media Aksara.
- Shofa, M. (2023). *ANALISIS PROSEDUR AUDIT ATAS KAS PADA KAP DRA. SUHARTATI & REKAN CABANG SEMARANG*.  
[http://repository.unissula.ac.id/id/eprint/30676%0Ahttp://repository.unissula.ac.id/30676/1/Akuntansi%28D3%29\\_49402000031\\_fullpdf.pdf](http://repository.unissula.ac.id/id/eprint/30676%0Ahttp://repository.unissula.ac.id/30676/1/Akuntansi%28D3%29_49402000031_fullpdf.pdf)
- Simangunsong, J. F. S. M. (2024). *PROSEDUR CASH OPNAME: PENGELOLAAN DAN VERIFIKASI KAS YANG EFEKTIF*. 8(8), 1–5.
- Thian, A. (2021). *Dasar-dasar Auditing, Integrated and Comprehensive Edition* (L. Mayasari (ed.)). ANDI.  
[https://books.google.co.id/books?hl=id&lr=&id=MTQmEAAAQBAJ&oi=fnd&pg=PP1&dq=dasar+-+dasar+auditing&ots=y7bW2-CEo7&sig=zNpePAtpguH-U\\_SExxaXCqBCpUc&redir\\_esc=y#v=onepage&q=dasar - dasar auditing&f=false](https://books.google.co.id/books?hl=id&lr=&id=MTQmEAAAQBAJ&oi=fnd&pg=PP1&dq=dasar+-+dasar+auditing&ots=y7bW2-CEo7&sig=zNpePAtpguH-U_SExxaXCqBCpUc&redir_esc=y#v=onepage&q=dasar - dasar auditing&f=false)