
Examination of the Internal Control Systems in the Procedure of Receiving and Returning Collateral at Pegadaian Sharia

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ABSTRACT

The purpose of this study is to find out and evaluate the implementation of the internal control system for the receipt and return of Sharia Pawnshop collateral.

This research is qualitative research using the case study method. The subject of this research is Pegadaian Syariah ar Hakim, Medan, Indonesia and the object of the research is the implementation of an internal control system for the return of collateral. Data collection techniques use interviews, direct observation and documentation.

The results of the study found that the implementation of the internal control system for the return of collateral still needs to be improved, especially improvements in management, because there are still dual positions in the administrative department, this may cause fraud and ultimately weaken internal control, especially in the procedure for receiving and returning collateral.

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Introduction

PT Pegadaian Syari'ah is a type of company owned by the state and operates in the financial services sector with a focus on providing pawn services (Perwataatmadja, 1999). Sharia Pawnshops which aim to help and services to the community on a small scale have made a significant contribution to the development of MSMEs in Indonesia (Rosana, 2019). In fact, sharia pawnshops are one of the drivers of economic growth (Afista et al., 2023). The existence of this company helps people who are experiencing financial difficulties by providing the possibility to meet cash needs quickly. The amount of financing depends on the estimate of collateral. The more valuable the collateral, the greater the chance of getting financing. Therefore, the existence of collateral is a condition that must be met.

Before granting credit for the disbursement of funds at the sharia pawnshop, first assess the collateral to determine the quality and value of the goods in determining the loan money in accordance with the market price (Ghozali, n.d.). The assessment procedure for collateral is carried out to meet the quality and adequate value of collateral in the implementation of financing procedures. After that, in providing financing by the pawnshop on the basis of the applicable pawn law, it is required to pay attention to the status of ownership of the goods and the estimate in accordance with the value of the goods to be used as collateral.

To avoid the risk of collateral being exchanged or collateral lost before maturity, an internal control system is needed to analyze the estimate of collateral to avoid errors in assessing and estimating collateral (Fazini & Suparno, 2018). The internal control system functions to transfer collateral so that it is not confused with other customer collateral. To avoid this, a good acceptance process is needed to prevent damage, fraud and mistakes (Sabaria et al., 2012).

According to the International Organization of Supreme Audit Institutions (INTOSAI), internal control is an integrated process influenced by management and employees, designed to address risks and provide sufficient confidence to achieve the mission and achieve the general objectives (Andina et al., 2023). COSO, a private sector consortium consisting of the American Accounting Association (AAA), AICPA, Institute of Internal Auditors, Institute of Management Accountants, and Financial Executives Institute, released the results of its research that internal control is a process involving the board of commissioners, management, and staff under the direction of both (Riyandini & Subeki, 2013). The purpose of this process is to provide sufficient confidence that the objectives of the controls have been achieved, considering the effectiveness and efficiency of the organization's operations, the reliability of financial statements, and compliance with applicable laws and regulations (Napitupulu et al., 2022). The five components of COSO are: Control environment, risk assessment, control activities, monitoring, information and communication (Febriani et al., 2024).

Internal control system provides great benefits if applied to the company. Hidayat (2022) In his research, he found that the implementation of the internal control system influences the achievement of company goals as well as the effectiveness and efficiency of company performance. Likewise, the research carried out Nurlaeliyah et al., (2017) Produce findings if the internal control system is not implemented effectively, it will increase the risk of

unethical behavior. Learn More, Harianto et al., (2024) In his research, he found that the implementation of an internal control system with Islamic values can be more effective in preventing fraud.

Research on sharia pawn was conducted by (Irmawati et al., 2008). This study explains how the revenue and expenditure control system is implemented in computer-based sharia pawnshops. But there are still many weaknesses including there are still double tasks, but the form and menu form contained in the computer are quite good.

Several studies have also found that the implementation of a weak internal control system can potentially reduce customer trust and increase the risk of abuse of authority and fraud. As the research conducted Siwu (2013) found that in the management of the organization in the pawn company studied, there are dual positions that have the potential to increase the risk of abuse of authority and weaken employee performance because of the many tasks that must be carried out simultaneously. In fact, according to Chaniago & Marliyah (2022) The organizational structure must clearly separate the functional responsibilities, duties, and authorities, in the implementation of the duties of each organizational unit. An internal control system is considered good when all elements in the organization are managed and the system is fulfilled.

Based on the arguments above, this study tries to explore more deeply the application of the internal control system to the procedure for receiving and returning collateral correctly and in accordance with sharia principles. The results of this study provide benefits for institutions that are involved in the sharia pawnshop business as a reference so that the business process runs efficiently, effectively, and in accordance with applicable regulations, to avoid the risk of misappropriation and fraud.

LITERATURE REVIEW

Internal Control System

According to the Indonesia Public Accounting Association (2011), the internal control system is a process carried out by the board of commissioners, management and other personnel to provide adequate confidence about the achievement of three groups, namely reliability of financial reporting, Effectiveness and efficiency of operations, Compliance with applicable laws and regulations (Nangoi & Sumangando, 2015). The internal control system includes the organization of all methods and provisions that have been created that are used in a company to oversee its assets, pay attention to the readiness and reliability of accounting data, improve business efficiency and support the compliance of existing management policies (Handayani, 2020).

An internal control system is a process carried out by the board of commissioners, management and other entities designed to provide adequate confidence in the achievement of financial reporting reliability, operational effectiveness and efficiency and compliance with applicable laws and regulations (Dita et al., 2021).

Based on the definition described above, it is concluded that internal control is a form of excellence or rule that must be obeyed and carried out by management, individuals and company leaders who have been assessed to provide commensurate confidence in the company's achievements and objectives which include the reliability of financial statements,

operational effectiveness and efficiency, compliance with regulations and laws that have been set and maintaining the company's assets.

Guarantee

A guarantee is a liability given by the debtor to the creditor. In terms of credit guarantees, there are two types. First, credit with collateral is credit given with a guarantee. The guarantee can be in the form of tangible or intangible goods or a guarantee of people. This means that each credit issued will be protected at least the value of the collateral or for certain credits, the collateral must exceed the amount of credit applied for by the prospective debtor. Second, unsecured credit is a credit that is given without collateral for certain goods or people. This type of credit is given by looking at the business prospects, character and loyalty or good name of the prospective debtor during contact with the bank or other parties (Nangus & Suryantari, 2023). In practice, what can be used as a credit guarantee by prospective debtors is a guarantee with items such as buildings, motor vehicles, machinery/equipment, merchandise, plants/gardens/rice fields and other valuables. Second, securities guarantee such as stock certificates, bond certificates, land certificates, deposito certificates, Promissory Notes, Money Orders and other securities (Burahman, 2017).

Guarantees play a very important role in the loan realization process by customers. A guarantee is everything that is received by creditors and handed over by the debtor to guarantee a debt and receivables in society. "Collateral is all tangible goods owned by the debtor or owned by other parties with the knowledge and consent of the debtor and handed over by the debtor who gives the debtor the power to take the goods after being paid off" (Lompang & Kalalo, 2018). From the various definitions above, it can be concluded that "collateral is a liability that can be valued with money, namely in the form of certain objects that the debtor submits to the creditor to obtain loan money" (Ngurawan et al., 2021).

COSO (Commite of Sponsoring Organization of The Treadway)

Internal Control according to COSO consists of 5 components (Sumangando & Nangoi, 2015). First, the control environment is the actions, policies, and procedures that describe the attitude of the top management, directors, and voters of an entity from internal control and its importance to the entity. Second, risk assessment the risk assessment of an entity for financial reporting is the identification, analysis and management of risks relevant to the preparation of financial statements that have reasonably been presented in accordance with general periodic accounting principles. Third, control activities are policies and procedures to help ensure that the necessary actions are taken to deal with the risks involved in achieving the objectives of the entity. Fourth, information and communication are an information system that has been relevant to the purpose of financial reporting, including an accounting system, consisting of methods and records that have been established to record, manage, overview, and report transactions related to entities and maintain accountability for related assets and liabilities. Fifth, monitoring is a process that assesses the quality of internal control over time. Monitoring has included the right personnel to assess the design and operation of the controls on a timely basis and take the necessary corrective actions.

METHOD

This study uses a qualitative research approach. The method used is a case study with the research subject at PT Pegadaian Syariah ar-Hakim Medan. Meanwhile, the object of the research is the application of internal control on the receipt and return of collateral. Data collection techniques are carried out by means of observation, interviews, and documentation.

The data analysis method used by the researcher is the descriptive analysis method, which is a method of discussing problems that describe, describe, compare, and explain from a data or situation. According to Miles and Humberman, the analysis activity consists of three streams of analysis (Miles, M.B & Huberman, 1994) namely data reduction, data reduction is the classification stage and discards what is not needed, so that the data can produce meaningful information and also make it easier to draw conclusions. The need for data analysis through the reduction stage is due to the large amount of data and the complexity of the data. This stage is carried out for the selection of relevant or not data with the final goal (Stake, 2005). Second, data presentation, data presentation is a collection of data that is systematically arranged and easy to understand, so that it will provide the possibility of producing conclusions and taking actions (Sugiyono, 2012). Third, drawing conclusions and verification. The initial conclusions presented are still provisional and will change if strong supporting evidence is not found at the next stage of data collection. However, if the conclusions presented at the initial stage are supported by valid and consistent evidence when the researcher returns to the field to collect data, then the conclusions presented are credible conclusions. The conclusion in qualitative research is a new finding that has never existed before (Sugiyono, 2017). Findings can be in the form of descriptions or descriptions of an object that was previously still unclear (Danu, 2015).

RESULT

Based on the results of the interview, it was found that the procedure for receiving goods in the sharia pawnshop system in general is no different from the conventional pawnshop system, namely when the customer wants to pawn the goods, the customer must bring the goods they want to pawn and bring several requirements such as an identity card. If the customer has met the requirements, the pawn will be processed and given to the appraiser to estimate the price, then if after getting the price of the estimated goods, it will be confirmed with the customer and if the customer agrees with the adjusted price, the loan process will be carried out immediately.

The procedure for returning goods for customers who want to redeem goods, whether goods that have matured or not, then the customer comes to the office and pays off the goods by bringing a proof of rahn (SBR) and bringing an identity card such as an ID card and then paying off the goods. If the customer cannot come for certain reasons, the repayment can be represented by another person/family of the customer with a note of bringing a proof of love that has been signed by the customer.

Procedure for Receiving Goods

Customer: Prospective customers first fill out a credit request form by attaching a photocopy of their ID card/other identity and collateral that will be used as collateral. After

that, receive back the credit request form as proof of delivery of collateral, sign the credit proof letter (SBK) and which is submitted by the cashier by receiving a sum of money and the original credit proof letter and submit the credit request form to the cashier.

Assessor: As an assessor, receive a credit request form with attachments of other ID cards/identities along with collateral collateral and sign a credit request form as proof of receipt of collateral from the customer. The appraiser makes an estimate to determine the value of the collateral in accordance with the appraisal regulation book and the applicable circular letter by determining the amount of loan money that can be given to the customer in accordance with applicable regulations.

Cashier: as a cashier, receive the original credit proof letter and the credit proof letter body is folded from the assessor by matching the credit proof letter with the credit request form submitted through the customer. Prepare and make payments for collateral in accordance with the amount stated on the credit proof letter.

Warehouse Officer: As a warehouse officer receives and calculates the collateral handed over by the assessor, the handover of collateral uses the collateral receipt book, matches the collateral received with the amount stated in the collateral receipt book and if appropriate, validated by signing the receipt column, recording in the warehouse book and the collateral received is stored in the warehouse according to the group, rubric, and credit months for collateral.

Item Withdrawal Procedure

Customers who have made a pawn come to the cashier to hand over the original SBK. Then the cashier enters the customer data that has been listed in the original SBK submitted by the customer. Then the cashier informs the amount of ransom to be paid by the customer along with the amount of capital rent/interest from the customer's loan, then the customer pays the ransom amount according to the loan amount along with the amount of fees per four months. Then the collateral will be taken by bringing a note of mortgage repayment given by the cashier. Then the collateral can be handed over to the customer.

The internal control system's evaluation of the collateral receipt system's procedure for receiving and returning collateral is conducted by examining five components of COSO: control environment, risk assessment, control activities, information and communication, and monitoring. The evaluation of the internal control system regarding collateral receipt yields the subsequent findings.

Control Environment

The storage department will issue the collateral after the consumer has paid off all of their loans. The collection of collateral by the client must be conducted directly by the customer and cannot be represented. When submitting a collection, customers are required to provide proof of identity and credit. The store and the cashier have established a distinct division of responsibilities. The standard operational guidelines of the branch office of PT. Pegadaian (Persero) govern the procedure for returning collateral. The credit proof letter that the customer submits when collecting the collateral will be archived as evidence that the customer has returned the collateral.

Risk Assessment

During the risk evaluation of the return of collateral at PT. Pegadaian (Persero), customers are required to present their identity and evidence of credit in person before they can retrieve collateral. The officer responsible for the storage function is the sole individual who is authorized to retrieve collateral from the enclosure.

Control Activities.

The officer responsible for the storage function typically executes the collateral return procedure. Nevertheless, managers are responsible for the retrieval of collateral from the trunk in the Branch Service Unit office, as they also serve as storage officers. Customers are required to present an identity card during the loan repayment procedure to guarantee the precision of the information. The operational guidebook of the branch office of PT. Pegadaian (Persero) regulates the entire procedure of returning collateral and receiving cash.

Information and communication

Information for management in the form of accounting reports, accounting reports produced in the procedure for returning collateral and the cash receipt system are loan statements, daily cash reports, repayment reports, repayment recapitulation reports, loan and repayment overview reports.

Monitoring

The cashier and storage functions are the two distinct functions that verify the validity of customer documents used to redeem loans during the supervision process for the return of collateral and the cash receipt system. Repayment and daily cash reports are generated and summarized daily to enable leaders to verify the quantity of cash receipts and repayment. The internal control system for the return of collateral and the cash receipt system in the branch service unit (UPC) is not satisfactory, as evidenced by the evaluation results. This is because the UPC manager concurrently occupies the position of collateral depositor, while the cashier simultaneously functions as both cashier and administrator. Once more, this is in direct opposition to the internal control system of COSO, particularly in the control activities that necessitate the separation of duties.

DISCUSSION

The results of this study found that the internal control system has been carried out quite well in the control environment, risk assessment, control activities, information and communication and monitoring. The results of this study, in terms of internal control system in accordance with the research conducted by (Nangoi & Sumangando, 2015) who implement the COSO internal control system in their company, by implementing this system, the risk of fraud and human error can be minimized. In contrast to the research conducted by (Anggreni, 2017). The object of his research was carried out at PT. Pegadaian (Persero) UPC Pasar Seririt, which uses its own internal control system, does not use the COSO internal control system. However, in general, the results of his research recommend that an internal control system must be carried out to avoid the risk of fraud.

The results of this study found that the organizational system has not been fulfilled properly. This is due to the dual position in the management structure. So, the sharia pawnshop company needs to improve the management structure in the organization. The

organizational structure must strictly separate functional responsibilities. The organizational structure is a framework for the division of functional responsibilities to organizational units that are formed to carry out the company's main activities. This finding is the same as the case in the research conducted (alim, 2008) who found that there were dual positions in the organizational structure. This can potentially result in fraud, misappropriation and misuse of company funds, so that it can increase the risk of errors in the receipt and valuation of collateral.

CONCLUSION

The internal control system has been carried out quite well in the control environment, risk assessment, control activities, information and communication and monitoring. However, the organizational system has not been fulfilled properly. This is due to the dual position in the management structure. So, the sharia pawnshop company needs to improve the management structure in the organization. The company also needs to hold an appraiser at the UPC so that UPC managers do not concurrently hold positions. The collateral must be stored in a cage and recorded in documents to minimize the risk of misappropriation.

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