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Strengthening Cash Handling Practices in Government Agencies: Insights from External Certified Public Accountants

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Index Terms:

cash handling practices, fraud prevention, descriptive-correlational, agency relationship, internal control, regulation, ethics and integrity

Abstract. This study examined the cash handling practices of government offices and identified areas requiring strengthening and improvement, particularly in relation to fraud prevention. It focused on gaining a clearer understanding of how the existing procedures help in minimizing the risk of fraud and ensuring transparency in reports for public fund management. A quantitative descriptive-correlational research design was employed for the conduct of this study which involves 33 respondents assigned from the various government offices in the Province of Surigao del Sur. The study utilized a descriptive component to determine the level of existence of cash handling practices, while correlational component to examine the relationships among two or more variables. Data were collected using structured survey questionnaire and analyzed using appropriate statistical tools for reliability and validity of the study. The findings revealed that regulations significantly influenced the fraud-preventive measures which highlights the importance of strict adherence to established laws, rules, and regulations. Meanwhile, the agency relationship, internal control, and ethics and integrity showed no significant effects on prevention. The result suggests that having strong internal control mechanism and behavioral factors are important but it is not sufficient on their own without strong regulatory support. Overall, the study highlights the critical role of regulatory compliance in enhancing fraud prevention among government agencies. It is recommended that agencies place greater emphasis on adherence with existing laws, rules, and regulations, conduct regular monitoring and evaluation, and strengthen coordination among offices to improve cash handling practices to ensure proper handling, managing, and safeguarding of government funds.

Introduction

The significance of cash handling practices in government agencies focuses on their role in ensuring financial accountability, efficiency, and transparency in public sector operations. In this context, the study highlights the importance of External Certified Public Accountants (CPAs) in evaluating the appropriateness and effectiveness of these cash handling processes, ensuring that public resources are properly managed and safeguarded. According to Lewis (n.d.), regular reviews of financial transactions, including daily cash-out procedures, are essential to ensure that cash is properly controlled and accurately recorded. Similarly, Dina (2022) stresses the need for strict cash supervision to prevent deviations in financial operations, which reflects ongoing issues in government cash handling practices. Furthermore, Kurniawan, A. et. al. (2024) provides that internal control mechanisms such as proper segregation of duties and continuous monitoring are critical in minimizing fraud and ensuring efficient financial management. Hence, employees must be knowledgeable about proper cash handling practices to ensure accuracy, accountability, and compliance in financial processes (Esber, 2023).

Despite the existence of established decrees and Republic Acts governing cash handling practices, challenges in their effective implementation remain evident in government agencies. Instances of financial mismanagement continue to occur, as demonstrated by an audit case in Camarines Sur where an Accountable Officer was dismissed due to gross dishonesty and malversation of funds, involving missing cashbooks, unreported withdrawals, and delayed deposits that resulted in a funding shortfall (En Banc, 2021). According to Hernandez (2021), this highlights persistent weaknesses in internal control systems, particularly in cash handling and deposit procedures, as well as in the proper segregation of duties, which are essential in preventing employee collusion. Hence, this study seeks to examine the cash handling practices of government agencies in the Province of Surigao del Sur to address these gaps and provide insights for improving financial management and accountability. The fulfillment of the study enables to propose cash handling enhancement framework to inform and empower government agencies with regard to their respective financial operations. As stewards of public funds, these agencies bear a profound responsibility to uphold accountability, effectiveness, and transparency.

Review of Related Literature

Cash handling practices in government agencies can be better understood through the lens of agency theory, which explains the relationship between principals and agents in the management of financial resources. According to Orencia (2023), transparency initiatives function as essential tools in aligning the interests of citizens and governing bodies, thereby reducing information asymmetry and promoting responsible financial management. Transparency and accountability measures, one of the important factors in internal control, aims to improve disclosure of financial information (Brillantes,et.al., 2024). Furthermore, Giannopoulos et al. (2025) assert that well-established control systems minimize financial risks, which in turn can lead to cost savings and improved organizational performance, a point also supported by Johnson (2023). Adherence to established procedures reduces errors and enhances financial transparency, thereby promoting consistency in financial operations (Kunst & Beugelsdijk, 2025). Al-Faryan (2024) also emphasizes that periodic audits improve accountability and deter fraudulent behavior by increasing the likelihood of detection. While institutional controls are essential, ethical behavior is not solely dependent on these mechanisms but is also shaped by individual values and moral responsibility (Redjo & Aksa, 2025). In this regard, Khamzima et al. (2022) stress that ethical systems must be embedded within organizational structures to support proper financial practices, including effective cash handling.

Methodology

The researcher employed a descriptive-correlational research design, following the framework discussed by Creswell and Creswell (2022). This study utilized a descriptive component to determine the level of existence of cash handling practice, while correlational component to examine the relationships among two or more variables. This study was conducted in the Province of Surigao del Sur and involved respondents who were actively engaged during the period of data collection. The primary respondents were External Certified Public Accountants (CPAs) assigned by COA to various government agencies within the province. A total of 33 External CPAs were included as respondents, representing the complete enumeration of eligible External CPAs assigned in the province at the time of data collection.

Ethical Consideration

Prior to the conduct of the study, proper protocols were strictly observed. Formal permission was obtained from the Regional Director of the Commission on Audit (COA) Regional Office XIII to allow the researcher to engage External Certified Public Accountants (CPAs) assigned in the Province of Surigao del Sur as respondents. Participation in the study was entirely voluntary, and respondents were informed of their right to decline or withdraw at any point without any consequences. Furthermore, the identities of the respondents were strictly protected to ensure confidentiality of the data. All information gathered was used solely for academic purposes and stored securely to prevent unauthorized access.

Results and Discussion

This chapter presents the findings of this research. It contains data findings and discussion of the study to answer the questions set out before.

Indicators	Frequency	Percent (%)
Age		
26 – 30 years old	8	24.24%
31 – 40 years old	18	54.54%
41 years old above	7	21.22%
Gender		
Male	15	45.5%
Female	15	45.5%
Non-Binary	3	9.1%

Marital Status		
Single	15	45.5%
Married	17	51.5%
Widowed	1	3.0%
Employment Station		
Local Government Sector	19	57.57%
DPWH	3	9.90%
DepEd	3	9.90%
SUC	2	6.06%
Water District	4	12.12%
NIA	2	6.06%
Years in Service		
3 years and below	4	12.12%
4 – 5 years	1	3.03%
6 – 10 years	18	54.54%
11 years and above	10	30.31%

Table 1. The demographic profile of the respondents in terms of age, assigned station, and years of service.

A total of 33 respondents were classified according to age, gender, marital status, assigned station, and years in service. The respondents were predominantly middle-aged employees, with an equal distribution of males and females. Most were married and assigned to the local government sector, reflecting a workforce with varied personal backgrounds and professional responsibilities. The majority had several years of government service, indicating substantial experience in public administration and organizational operations. These characteristics suggest that the respondents possess adequate knowledge of government procedures and practices, enabling them to provide informed and credible assessments of cash-handling practices and related processes within their respective agencies.

Indicators	Weighted Mean	Verbal Description
Agency Relationship	4.31	Strongly Agree
Internal Control	3.87	Moderately Agree
Regulations	3.46	Moderately Agree
Ethics and Integrity	4.09	Moderately Agree

Table 2. The existing Standard Operating Procedures on cash handling practices among government agencies.

It presents the weighted mean scores of the respondents' assessment of the indicators. Agency Relationship obtained the highest mean which indicates that respondents perceive that the agency is fully compliant with established SOPs and the accountable officers or cashiers are properly designated with written authority from the Head of Agency. Clear organizational structures and designated accountable officers promote effective supervision and oversight, ensuring that financial transactions are properly monitored and documented. Conversely, Regulations received the least favorable assessment, indicating that compliance with certain regulatory requirements remains a challenge. This does not necessarily imply noncompliance; rather, it suggests difficulties in fully understanding, applying, or consistently observing prescribed procedures. The finding may also reflect gaps in policy dissemination, monitoring, documentation, and supervisory follow-up. When regulations are not uniformly implemented, cash-handling activities become more vulnerable to delays, procedural lapses, audit observations, and inconsistencies in financial reporting, ultimately affecting accountability and the effective management of public funds.

Indicators	Weighted Mean	Verbal Description
Agency Relationship	4.05	Moderately Agree
Internal Control	3.77	Moderately Agree
Regulations	4.03	Moderately Agree
Ethics and Integrity	3.75	Moderately Agree

Table 3. The level of enhancement on the existing cash handling practices among government agency in terms of: Agency Relationship, Internal Control Regulations, and Ethics and Integrity.

The results of the survey present the level of enhancement in the existing cash handling practices of the government agency based on four (4) key indicators. Overall, the respondents rated all indicators as *Moderately Agree* which indicates that the practices have been well-established and compliant with SOPs, with only minor enhancements needed in certain areas. Agency Relationship emerged as the most favorably assessed dimension, indicating that government agencies have made substantial progress in strengthening coordination, accountability, and the delegation of responsibilities related to cash-handling activities. This finding suggests that personnel generally understand their assigned roles and responsibilities and are able to perform their duties within established organizational structures and reporting systems. In contrast, Ethics and Integrity emerged as the least strongly assessed dimension, suggesting that ethical principles and values may not yet be fully institutionalized across all levels of the organization. Strengthening these areas can reinforce accountability, enhance transparency, increase public trust, and further improve the effectiveness and integrity of cash-handling practices within government agencies.

Source of Variances per Indicator		r- value	p-value	Decision	Conclusion
Agency Relationship	Age	0.790	0.001	Reject H_0	Significant
	Gender	-0.045	0.810	Failed to reject H_0	Not Significant
	Marital Status	0.120	0.510	Failed to reject H_0	Not Significant
	Employment Station	0.740	0.002	Reject H_0	Significant
	Years of service	0.700	0.004	Reject H_0	Significant
Internal Control	Age	0.835	0.000	Reject H_0	Significant
	Gender	-0.032	0.865	Failed to reject H_0	Not Significant
	Marital Status	0.145	0.430	Failed to reject H_0	Not Significant
	Employment Station	0.765	0.001	Reject H_0	Significant
	Years of service	0.710	0.004	Reject H_0	Significant
Regulations	Age	0.845	0.000	Reject H_0	Significant
	Gender	-0.015	0.935	Failed to reject H_0	Not Significant
	Marital Status	0.165	0.365	Failed to reject H_0	Not Significant
	Employment Station	0.790	0.001	Reject H_0	Significant
	Years of service	0.735	0.003	Reject H_0	Significant
Ethics and Integrity	Age	0.812	0.000	Reject H_0	Significant
	Gender	-0.020	0.905	Failed to reject H_0	Not Significant
	Marital Status	0.150	0.410	Failed to reject H_0	Not Significant
	Employment Station	0.770	0.001	Reject H_0	Significant
	Years of service	0.715	0.003	Reject H_0	Significant

Table 4. Significant relationship between the profile of the respondents and the level of enhancement of the cash handling practices among government agencies.

The findings indicate a significant relationship between respondents' demographic profile and their perception of the enhancement of cash-handling practices. Age, employment station, and length of service (to each indicator) influenced the implementation of these practices. The results suggest that experience and organizational assignment influence how internal control mechanisms are understood and applied in public institutions. In contrast, gender and marital status showed no significant influence, suggesting that they do not affect cash-handling practices among respondents. This means that differences in sex and civil status do not meaningfully affect how employees assess or understand cash-handling improvements within the agency. For *gender*, the finding suggests that both male and female respondents generally share similar levels of awareness, understanding, and evaluation of financial procedures. This implies that access to information, training, and workplace exposure is relatively equal regardless of sex, resulting in comparable perceptions of cash-handling practices. For *marital status*, the result indicates that being single, married, or widowed does not significantly shape respondents' views on cash-handling enhancement. This suggests that personal family situation does not strongly influence how employees perceive or evaluate institutional financial systems, as their assessments are more likely driven by work-related experience and organizational factors rather than personal circumstances.

Indicators	Weighted Mean	Verbal Description
Agency Relationship	2.48	Disagree
Internal Control	2.73	Agree
Regulations	2.84	Agree
Ethics and Integrity	3.16	Agree

Table 5. The common challenges and shortcomings faced by government agencies in terms of: Agency Relationship, Internal Control, Regulations, and Ethics and Integrity.

The findings provide that Ethics and Integrity pose the most significant challenge in cash-handling practices, suggesting that concerns related to reporting misconduct and maintaining accountability continue to affect agency operations. This may indicate that employees still encounter barriers in reporting irregularities, particularly when confidentiality and protection from retaliation are perceived to be insufficient. Such conditions may weaken accountability mechanisms and increase exposure to fraud risks. The finding underscores the need to strengthen whistleblowing systems and promote a culture of transparency and accountability. In contrast, Agency Relationship emerged as the least challenging area, indicating that effective coordination and clearly defined responsibilities support efficient and accountable cash-handling operations.

Indicators	Weighted Mean	Verbal Description
Agency Relationship	3.76	Moderately Agree
Internal Control	3.47	Moderately Agree
Regulations	3.74	Moderately Agree
Ethics and Integrity	3.34	Agree

Table 6. Measures to prevent and detect fraud in cash handling.

The result shows that the implementation of cash-handling controls in government agencies is generally effective, although opportunities for improvement remain. This suggests that existing policies and procedures provide a reasonable level of protection for public funds and support accountability in financial operations. Agency Relationship obtained the highest mean, indicating that clearly defined roles, responsibilities, and reporting structures are generally well established and understood by personnel. Such conditions may facilitate coordination, strengthen accountability, and support the consistent implementation of cash-handling procedures. Conversely, Ethics and Integrity recorded the lowest mean, suggesting that ethical standards and accountability practices may be more challenging to institutionalize because they depend on both formal policies and individual behavior. This finding underscores the need to strengthen ethics training, integrity-building initiatives, and accountability mechanisms to promote responsible conduct, reduce fraud risks, and enhance public trust in financial management.

Source of Variances		r- value	p-value	Decision	Conclusion
Challenges found by government agencies and the measures to prevent and detect fraud in cash handling	Agency Relationship	-0.373	0.536	AcceptH_0	Not Significant
	Internal Control	0.539	0.349	Accept H_0	No Significant
	Regulation	0.882	0.001	Reject H_0	Significant
	Ethics and Integrity	-0.508	0.383	Accept H_0	No significant

Table 8. Significant relationship between challenges found by government agencies and the measures to prevent and detect fraud in cash handling.

It can be observed from the table that a significant relationship was found only for the *Regulation* indicator suggests that issues such as delayed remittances and incomplete documentation have a direct impact on the effectiveness of fraud-prevention measures. Meanwhile, the other three indicator: *Agency Relationship*, *Internal Control*, and *Ethics and Integrity*, showed no significant relationship. The effectiveness of fraud prevention and detection efforts depends largely on sustained regulatory compliance. Adherence to established standards and enforcement mechanisms is closely associated with greater accountability, improve control over financial transactions, and provide stronger protection of public resources, ultimately supporting integrity and transparency in financial management.

Findings

Demographic Profile. Results showed that the majority of respondents belonged to the 31–40 age group, with an equal representation of males and females. Most were married and were stationed in the Local Government Sector. In terms of length of service, the majority had been in service for 6–10 years, indicating a mid-career professional stage characterized by greater job stability and clearer career progression.

Existing SOPs. Among these indicators, Agency Relationship obtained the highest mean, while Regulation recorded the lowest mean. The highest mean suggests that government agencies demonstrate strong compliance in ensuring that personnel designations are supported by written authority. Conversely, the lowest mean indicates that regulatory requirements are less consistently observed and may require further strengthening to improve overall compliance.

Level of Enhancement. Among these, Agency Relationship obtained the highest overall mean, indicating stronger enhancement in the bonding requirements of personnel handling cash and the establishment of clear segregation of duties. On the other hand, Ethics and Integrity recorded the lowest overall mean, suggesting the need for further improvement and greater attention.

Significant Relationship between Demographic Profile and Level of Enhancement. Age, Employed Station, and Years in Service showed a significant influence as evidenced by p-values less than 0.05. In contrast, no significant relationship was observed for Gender and Marital Status, as their p-values were greater than 0.05.

Common Challenges and Shortcomings. Respondents agreed that Internal Control, Regulation, and Ethics and Integrity posed challenges; however, Ethics and Integrity obtained the lowest mean.

Preventive Measures. It yielded an overall mean interpreted as "moderately agree" across all three indicators. Respondents placed particular emphasis on Ethics and Integrity, which obtained the lowest overall mean, meanwhile, other indicators suggest that preventive measures have been implemented only to a certain extent, rather than being fully applied.

Conclusion and Recommendations

Conclusion

The results revealed that the respondents' demographic profile has a significant influence on their assessment of the enhancement of cash-handling practices within government agencies. In particular, age, employment station, and years of service were found to affect how respondents perceive and evaluate the extent of improvements implemented in their respective agencies. The study further indicates that regulatory challenges have a significant influence on preventive measures; thus, agencies must prioritize strict adherence to COA and DBM guidelines. While the other indicators did not show significant influence, this does not invalidate the study. Instead, it highlights which areas exert the strongest impact and therefore require heightened attention.

Recommendation

The recommendations are based on the findings and conclusions of the study and are beneficials to the following groups: Government Employees, Government Agencies, Regulatory Bodies and Oversights, and Future Researcher.

1. The Government Employees encourage to undergo a regular orientation and capacity-building programs to strengthen their knowledge on policies, procedures and ethical responsibilities.
2. As regards to Government Agencies, strengthening internal controls is highly encouraged to support effective and transparent operations. Adherence to the guidelines issued by the Commission on Audit (COA) and the Department of Budget and Management (DBM) is likewise promoted to ensure consistency and compliance.

3. In terms of Regulatory Bodies and Oversight Agencies, enhancing supervision and verification procedures over financial transactions is likewise recommended, alongside maintaining updated audit trails and comprehensive documentation logs, to help promote greater transparency and accountability.
4. Finally, Future Researchers are encouraged to broaden the scope of the study by increasing the sample size, ideally covering a wider area or the entire region, and to consider incorporating qualitative research methods, such as interviews, to gain deeper insights into issues related to fraud and regulatory non-compliance.

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Competing Interests Statement

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this article.

Data Availability Statement

Data sharing is not applicable to this article as no new data were created or analyzed in this study; all data used were obtained from previously published sources as cited in the reference list.

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Appendices

No appendices are attached to this study.