



Analysis of Accounting Information Systems on the Effectiveness of Transaction Processes and Reporting at PT. PNM

Unit Mekaar

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ABSTRACT

This research was conducted to determine the effectiveness of the transaction process and reporting using the accounting information system at PT. PNM Mekaar. Before the accounting information system was implemented, the transaction process and daily transaction reporting at the Mekaar office were still manual. This research was conducted to find out how the use of accounting information systems on the effectiveness of transaction processes and reporting at PT. PNM Mekaar. The research method used is the research method by direct practice and interviews with reference to the Technology Acceptance Model (TAM) theory. From the results of research conducted on the use of Accounting Management Information Systems on the Effectiveness of Transaction Processes and Reporting at PT. PNM Mekaar, there are 5 integrated applications consisting of Mekaar Initiation, Mekaar Initiation Back Office, PKM Mobile, PKM Mobile Back Office and Mekaar Integration. The accounting information system that is used is useful and easy to use by users, as the user's willingness is higher which results in increased levels of use, causing system error/down constraints

INTRODUCTION

A. Background

The accounting information system used at PT. PNM Mekaar is the BR.Net application. As time went on and the development of Mekaar's business, the number of transactions that were recorded manually by the Account Officer (AO) was then inputted into BR.Net by the Financial Account Officer (FAO). Daily closing times took a long time, and inefficient and effective activities resulted in the large number of files/documents that must be archived, then taking into account the activities of Account Officers in the field when billing installments requires a long time for manual recording so it is not effective and efficient, and to support the success of achieving targets that have been set every year, an accounting information system is needed that supports to support the reporting process as a tool for decision making of interested parties.

PNM Mekaar is a group-based empowerment service through:

1. Improving financial management to achieve family goals and welfare;
2. Business capital financing without collateral;
3. Habituation of a culture of saving;
4. Increasing entrepreneurial competence and business development

The Mekaar program is implemented through business indoctrination by applying:

1. Weekly meetings that must be carried out in a disciplined and timely manner by saying prayers, customer promises, Mekaar account officer promises, collective promises.
2. Mekaar's customers are those who already have a business, or are about to do business, or who have done business because they already have previous business experience in accordance with Islamic law.
3. The customer is required to own a business after being provided with financing.
4. From beneficiaries to beneficiaries.

The terms used in PT. PNM Mekaar, including:

1. Mekaar Account Officer (AO) is a Mekaar branch employee who carries out marketing activities, conducts due diligence activities, proposes the amount of financing, prepares disbursement, and manages customers until they are paid off.
2. Financial and Administration Officer (FAO) is an employee of the Mekaar branch who carries out activities for recording financing, finance and office administration.
3. Mekaar Senior Account Officer (SAO) is a Mekaar Branch employee whose job is to assist KC in managing business activities, supervision and operations of the Mekaar Branch.
4. Branch Head is the work unit responsible for managing Mekaar's financing portfolio according to the specified area.
5. FP4 is a form containing requests, approvals, agreements up to the disbursement of Mekaar financing.
6. Weekly Group Meetings (PKM) are activities every week with a predetermined schedule, which Mekaar customers must attend.

7. Disbursement Realization Sheet (LRP) is a document used to record customer disbursement realization.
8. Weekly Billing Sheet (LPM) is a document that records all transactions during the PKM consisting of installment and deposit transactions.
9. Installments are customer obligations that must be paid for financing that has been provided according to the agreement.
10. Custody is voluntary savings where withdrawal and deposit can only be made during PKM.
11. Office Transaction Daily Report (LHTK) is a document containing financial reports that informs all financing and operational transactions every day.
12. Daily Closing is closing the diary at the end of Mekaar Branch Office operations.

B. Research Objectives

The purpose of this research was to find out what applications are integrated with BR.Net, how to process transactions and report on accounting information systems at PT. PNM Mekaar. The scope of this research consists of employees and applications used.

LITERATURE REVIEW

Daily closing times took a long time, and inefficient and effective activities resulted in the large number of files/documents that must be archived, then taking into account the activities of Account Officers in the field when billing installments requires a long time for manual recording so it is not effective and efficient, and to support the success of achieving targets that have been set every year, an accounting information system is needed that supports to support the reporting process as a tool for decision making of interested parties.

METHODOLOGY

This research uses hands-on practice methods, data analysis and interviews with the Head of Area, Head of Mekaar Unit and Helpdesk. The research object is the BR.Net application which consists of the Mekaar Initiation application, Mekaar Initiation Back Office, PKM Mobile, PKM Mobile Back Office and Mekaar Integration. This research was conducted on July 21, 2023 at PT. PNM Mekaar.

RESULT AND DISCUSSION

a. BR.Net Application at PT. PNM Mekaar

An integrated accounting information system in the BR.Net application at PT. PNM Mekaar consists of the Mekaar Initiation application, Mekaar Initiation Back Office, PKM Mobile, PKM Mobile Back Office and Mekaar Integration. BR.Net is accounting information system software for banking and/or microfinance companies, this system can be accessed via the internet network. BR.Net is an accounting information system application originating from Craft Silicon, Bangalore, India.

This software generates payment schedules and outstanding balances of loan principal and margin from customers, groups and Account Officers in all branches. The system also stores customer data which is better known as KYC "Know Your Customer" which includes, name, age, address, KTP number, KK number, income per capita, number of family members, house index and others. The BR.Net application also generates ledgers, monthly reports for balance sheets and financial reports for each branch, regional and national level.

b. Applications that are Integrated Into the BR.Net Application Mekaar Initiation Mobile Application

The Mekaar Initiation Application is a mobile application specifically used to help facilitate and speed up Mekaar's business in managing Mekaar's initial prospective customer data. The Mekaar Initiation Mobile Application is an application to support internal PNM business processes, which was created to provide services to PNM clients starting from the Socialization process to the Fund Disbursement process.

The Mekaar initiation application is made as simple as possible, but adheres to the existing business processes in Mekaar. Data from Mekaar's application management will be integrated with Mekaar's core database, namely BR.NET. The creation of this application is also a form of Mekaar's digitization program where all business processes are carried out through the application by reducing paper usage. The large number of invalid customer data due to field conditions which are often difficult allows officers to follow proper procedures because they are carried out manually. Data in the form of paper documents still has to be inputted into the system, this creates double work and errors in inputting. Management of financing documents becomes more difficult in managing (managing), searching for manual documents.

1. Mekaar Initiated Mobile Application Back Office

Mekaar Digi Back Office is an application that is used to verify applications for disbursement of funds, the users of this application are FAO and Branch Heads, where if there are new customers / or continuation cycle customers submit financing capital, if approval has been made by FAO and Branch Heads in the Back office then the data automatically updates the booking time of disbursement on the BR.Net application on the scheduled day. The PKM Mobile application



Figure 1. Mekaar Initiated Mobile Application Back Office

The PKM Mobile application is an application used by Account Officers in the field to facilitate recording in collecting customer installments and deposit money in the field. With this application it is hoped that activities in the field can run more effectively and efficiently.

1. Back Office Aplikasi PKM Mobile

PKM Back office is an application used by FAO and Branch Heads to verify installment money and deposit money that has been inputted by Account Officers in the field. In addition, before the PKM Mobile application can be used in the field by Account Officers, the first step taken by the Branch Head is to assign which groups or customers each Account Officer will bill. If the assignment has been made in the Back Office, the PKM Mobile application can already be used by the Account Officer. The flow of the PKM Mobile application system and the PKM Mobile Back Office are as follows:

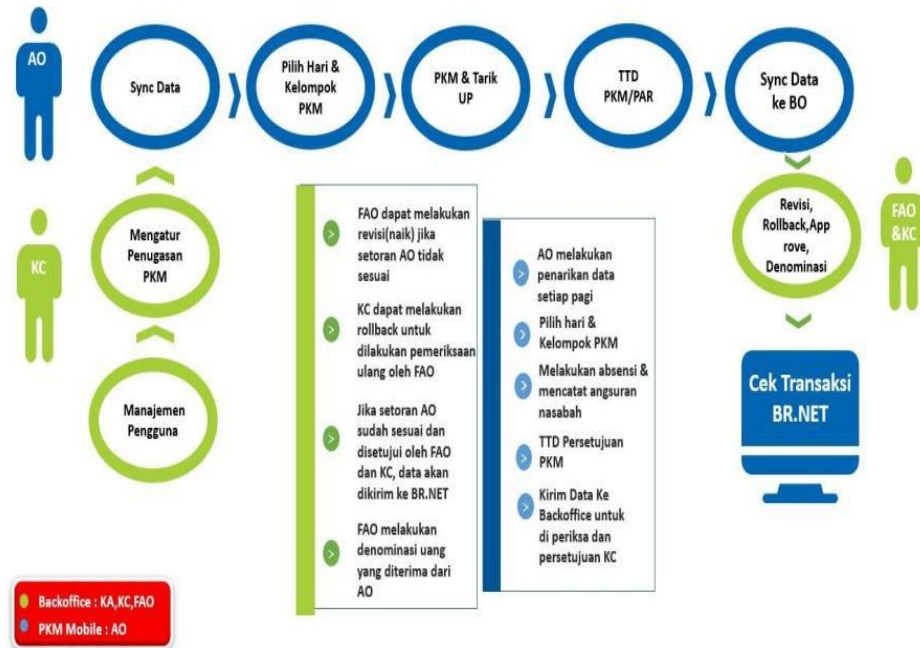


Figure 2. Back Office Aplikasi PKM Mobile

c. Process Flow Based on Transaction Type

Flowchart of Transactions for Depositing Installments, Depositing and withdrawing Deposits

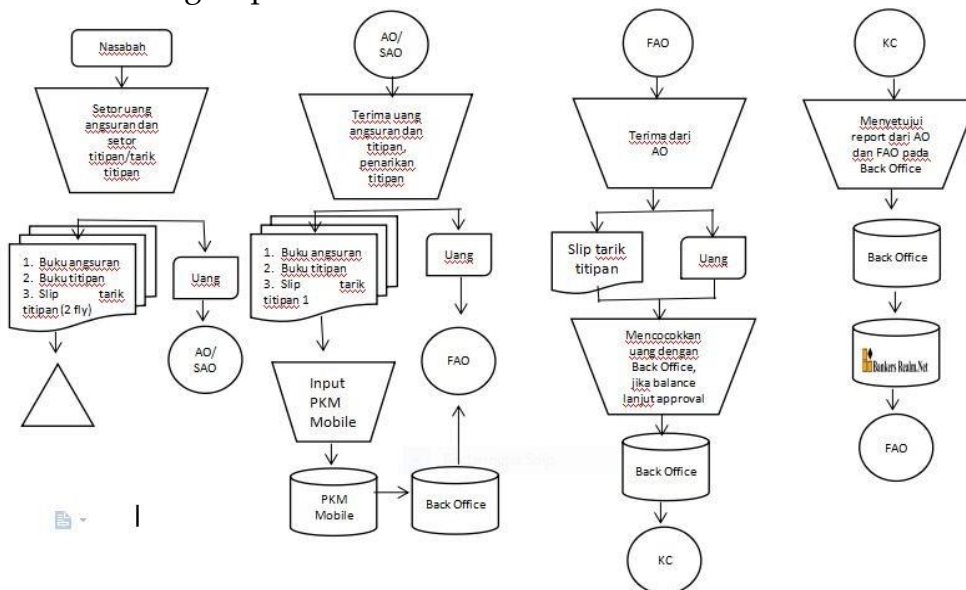


Figure 3. Process Flow Based on Transaction Type

1. Submission of Disbursement Money Flowchart

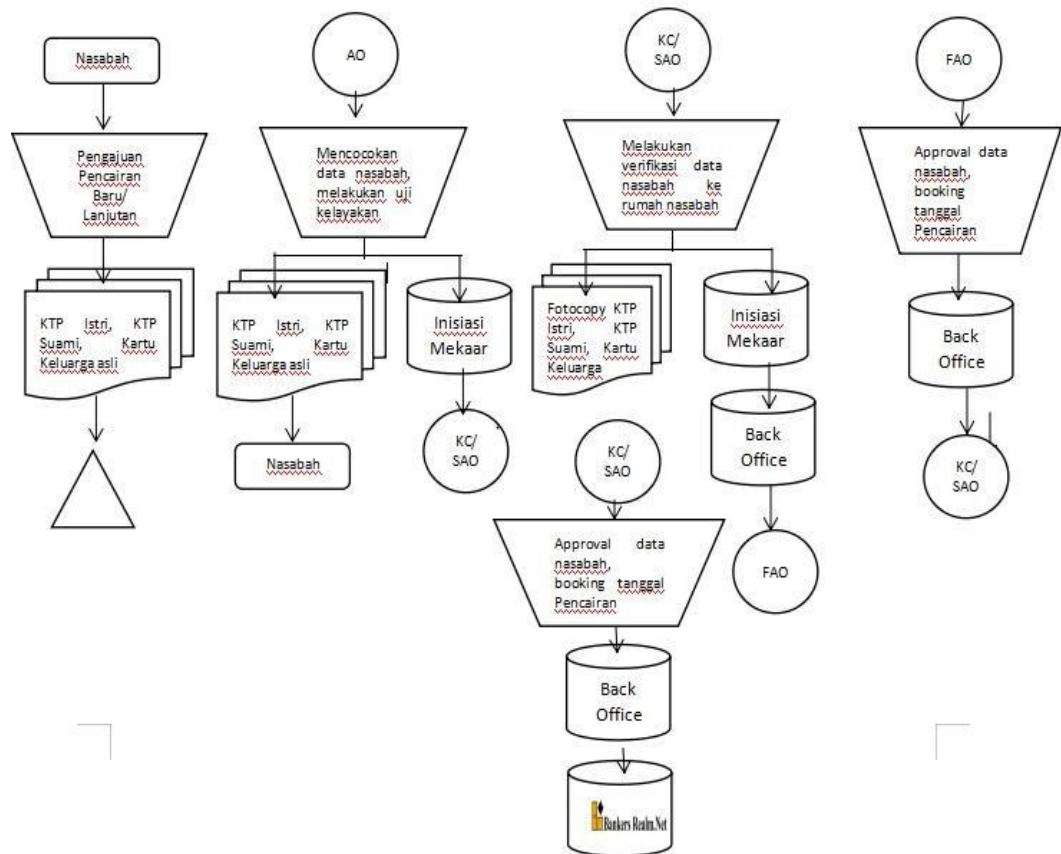


Figure 4. Submission of Disbursement Money Flowchart

2. Disbursement Transactions Flowchart

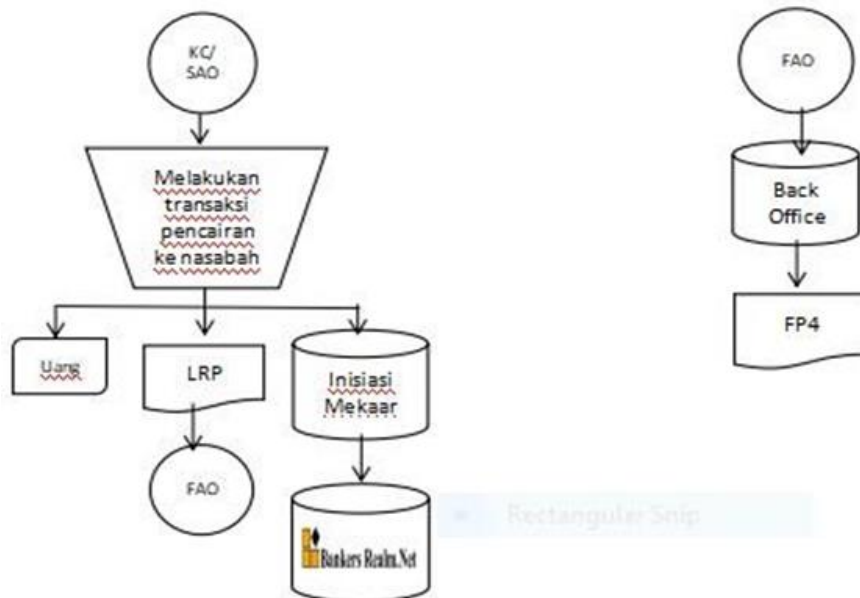


Figure 5. Disbursement Transactions Flowchart

3. Flowchart Tarik dan Setor Bank 5. Flowchart Pengeluaran Operasional



Figure 6. Flowchart Tarik dan Setor Bank 5. Flowchart Pengeluaran Operasional

d. System and Document Reporting Flow

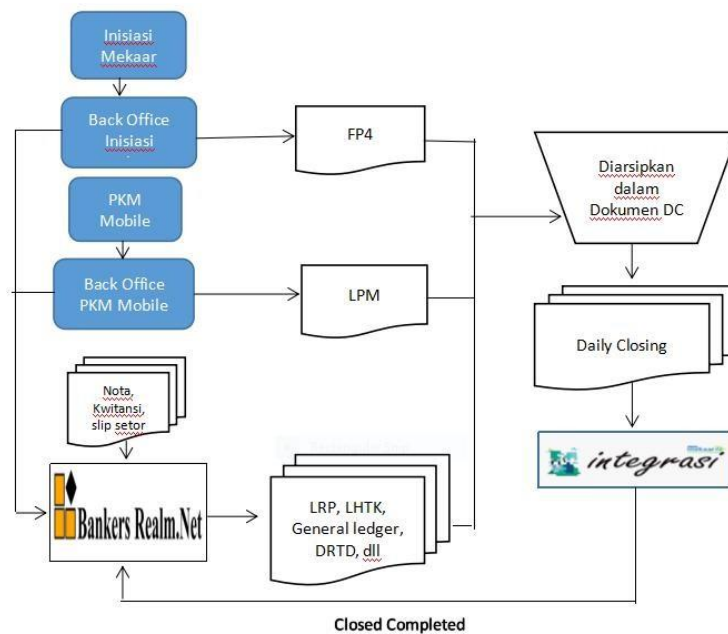


Figure 7. System and Document Reporting Flow

e. Constraints of the Integrated Accounting Information System in the BR.Net Application

There are unstable internet network problems, system errors/downs, unsynchronized input on the BR.Net application. However, these constraints do not have a big impact because after using the mobile application as an additional application that is integrated into BR.Net, it provides many benefits and functions to assist in transaction processing and daily reporting at Mekaar Branch Offices.

f. Benefits of Integrated Accounting Information System

1. Doesn't require a lot of documents, because most of them are directly recorded in the application. If a document is needed at one time it will not be lost scattered due to negligence during filing due to too many documents being archived.
2. Minimizing the possibility of fraud.
3. Work effectively, efficiently and increase productivity.
4. Mekaar Office Daily Transaction Reports are faster and can improve data quality as a form of accountability to Investors and Stakeholders

CONCLUSION AND RECOMMENDATION

Transaction processing and reporting with the accounting information system in the BR.Net application at PT.PNM Mekaar can help benefit and facilitate the transaction and reporting process. There are 5 applications that are integrated into the BR.Net application, including the Mekaar Initiation application used by AO, Back Office Initiation of Mekaar with PIC FAO and KC, PKM Mobile with PIC AO, Back Office PKM Mobile with PIC FAO and KC, Mekaar Integration with PIC FAO, KC, KA and Head Office Helpdesk and BR.Net itself is operated by FAO and KC. Even though there were some obstacles during the transaction process, they did not have much effect because there were more benefits or advantages after the integrated application on BR.Net at PT. PNM Mekaar

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