



Implementation of the *Comandos* Application Accounting Information System at Bank BTPN Makassar Branch Office

Linda Arisanty Razak^{1*}, Ainun Arizah², Amiruddin Husni³

Universitas Muhammadiyah Makassar

Corresponding Author: Linda Arisanty Razak lindarazak@unismuh.ac.id

ARTICLE INFO

Keywords: Effectively, the Comandos App, Accounting Information System

Received : 4 July

Revised : 17 July

Accepted : 22 August

©2023 Razak, Arizah, Husni:
This is an open-access article distributed under the terms of the [Creative Commons Atribusi 4.0 Internasional](https://creativecommons.org/licenses/by/4.0/)



ABSTRACT

This research is a type of research with case studies approach with the aim of knowing whether the application commands have been effectively applied to PT. Bank BTPN KC Makassar based on indicators of accounting information systems. Which method used in this study is a descriptive analysis. Technique data collection obtained through observation, documentation. the data that is obtained is secondary data and primary data. Based on the research results, the authors draw important conclusions, namely the application of comandos is very effectively implemented at PT. Bank BTPN KC Makassar. The Comandos app helps BTPN banks to become more efficient in managing and monitoring collateral data. This application is also well integrated with the existing system at Bank BTPN. The quality of the system produced by the Comandos application is very good and works optimally in processing customer data quickly and efficiently. The quality of the information generated by the Comandos application is also very good. Employees who use the Comandos application are very satisfied because the Comandos application is easy to understand, and especially easy to input data. After the application is updated the application performance gets better. Internal constraints use the application only on a network that is sometimes bad or slow

INTRODUCTION

The accounting information system is a key component of business development through the preparation of financial reports and performance assessments, capable of meeting the information needs of internal and external parties. This means that the technological revolution plays a role in making business management efficient and effective. The use of this information system is to ensure the accuracy of financial transactions and their recording. Apart from that, this information system can provide limited information to external parties to protect the security of company data, this is more effective than using manual bookkeeping.

In the banking industry, accounting information systems are a basic resource in a company. The process of accounting data is very complicated and complex, starting from creating customer accounts, analyzing transactions, and so on up to making accounting information about the entire condition of the company, all of which depend on the accounting information system used by the company. Accounting information systems can be said to be good depending on good system control, which will produce good information too. Therefore, in the financial section of the company it is necessary to evaluate the accounting information system used to suit the needs, demands of the conditions of a company, and Pay attention to things that matter.

National Pension Savings Bank (BTPN) is a National Private Bank. A National Private Owned Bank is a bank whose all or most of its deed of establishment and capital are owned by the national private sector so that all or most of the profits will belong to the national private sector.

In keeping pace with developments in the banking industry, Bank BTPN KC Makassar must have even better quality information to meet the needs of each user. Good and quality information is really needed because it is directly related to the wider community. Developments in the banking industry also have an impact on bank accounting processes and bank accounting information systems. The application used is the Comandos application.

Before using the BTPN KC Makassar bank comandos application, use the skepia application to view and manage customer credit data, such as customer personal information, credit score, collateral and other information related to credit risk management. This application can also help banks carry out risk analysis and credit portfolio management, so that banks can make better credit decisions and reduce credit risk. Now the application skepia has been updated or replaced with the latest application called comandos. Therefore, comandos The application currently used by Bank BTPN to manage credit and credit risk, replaces the Skepia application which is outdated and no longer effective for modern banking business needs. With Comandos, Bank BTPN KC Maakassar can obtain more comprehensive and real-time information about customers' credit risk profiles, so they can take quick and appropriate action to reduce the credit risks they face. This application can also help Bank BTPN optimize credit portfolio management, by identifying new credit opportunities and expanding markets.

Comandos application is a computer program developed to assist users in managing information related to collateral and loans. Comandos application can assist Bank BTPN KC Makassar employees in managing information related to collateral and loans so they can make the right decisions in business and finance. In other words, this application helps BTPN KC Makassar bank employees to view collateral data, collateral value and loan collectability. Based on the description in above, the aim of this research is to find out whether the comando application has been effectively implemented at PT. Bank BTPN Branch Office Makassar.

LITERATURE REVIEW

Information Systems

Information Systems is a system within an organization that meets the needs of daily transaction processing, supports operations, is managerial, and strategic activities of an organization and provides certain parties with the necessary reports (Kusrini, 2009).

Accounting information system

According to Matahmyo in (Alwi et al., 2023) explaining in the book Accounting Information Systems an introduction, an accounting information system is a collection of structures of an entity that manages physical resources and other sources to convert economic data into accounting information, so that it can meet information needs from various parties. The information needs obtained can be used as a means of making management decisions. Processing physical resources can include financial reports owned by the company which include financial position reports, profit and loss reports, reports of changes in equity.

Accounting information system indicators

The indicators for accounting information systems or capital for measuring the success of an information system are:

1. System Quality

System quality means the quality of the combination of hardware and software in an information system. The focus is the performance of the system, which shows how well the hardware, device is capable

2. Information Quality

Is the output from the user of the information system by the user. This variable describes the quality of information perceived by users as measured by accuracy, timeliness, and presentation of information.

3. Use

User refers to how often the user uses the information system. In relation to this it is important to distinguish whether the use includes a necessity that must be avoided or voluntary. This variable is measured by the indicators used which consist of one system, namely how often users use the information system.

4. User Satisfaction

User satisfaction is a feedback response that the user raises after using the information system. The user's attitude towards the information system is a subjective criterion regarding how much the user likes the system used.

Accounting Information System Cycle

The following is a brief explanation of each cycle in the accounting information system:

1. Revenue Cycle (*Revenue*)

The revenue cycle includes all activities related to a company's receipt of money or income from the sale of goods or services to customers. This process includes recording, ordering, shipping goods or services, invoicing, receiving payments, and recognizing revenue.

2. Expenditure cycle _

The expenditure cycle includes all activities related to purchasing goods or services from suppliers. This process includes ordering goods, receiving goods, invoices, receipts, and recording company expenses.

3. Human resource payroll cycle (*Payroll*)

This cycle includes the activities of contracting and paying employees. This cycle is not discussed in the final assignment. The human resource management cycle involves payroll procedures.

4. Production Cycle

The production cycle includes the activities of changing raw materials and labor into finished products. This production cycle does not include the cost of goods sold.

5. Financial Cycles

The financial cycle includes all activities related to the company's overall financial management . This includes preparation of financial reports, analysis of financial performance, cash and investment management, as well as reporting to related parties such as shareholders and external parties.

The five cycles above provide transaction data to the General Ledger and Reporting System (Recording SMUS) for recording and communicating information. General Ledger and Reporting System includes all activities related to the preparation of financial statements and other managerial reports, including non-routine transactions and various adjusting journals and accounting information systems are other functional information systems such as financial information systems, marketing information systems, production information systems, and information systems human resources information

Comandos application

The Comandos application is a computer program developed to assist users in managing information related to guarantees and loans. The Comandos application helps users manage information related to guarantees and loans so they can make the right decisions in business and finance.

Comandos application is used to manage information related to collateral, collateral value, and the collectability level of loans that have been provided by Bank BTPN. Collateral data managed by this application is integrated with the bank's accounting system, which allows easy and organized access for users, including bank officers and management, to view relevant information related to collateral and credit.

METHODOLOGY

This type of research is research with a case studies approach. In this research, the instruments were a list of interview notes, books, writing tools, recording equipment, picture/video taking equipment. The process of collecting data in this study is by observation, interviews, and documentation. The method used in this research is descriptive analysis with data analysis techniques used, namely data collection, data reduction, data display, and verification or confirmation of conclusions.

RESULT

Comandos application is an invaluable software solution used by bank BTPN to ensure smoothness and accuracy in the collateral data management process. This application efficiently provides easy and organized access to its users to view information related to collateral, collateral value, and collectability level of loans that have been given.



Figure 1. Application Commandos

This application is only used by the back office which specifically inputs and manages collateral and loan data. Then this application is approved and monitored by the back office which specifically monitors collateral and loan data reports.

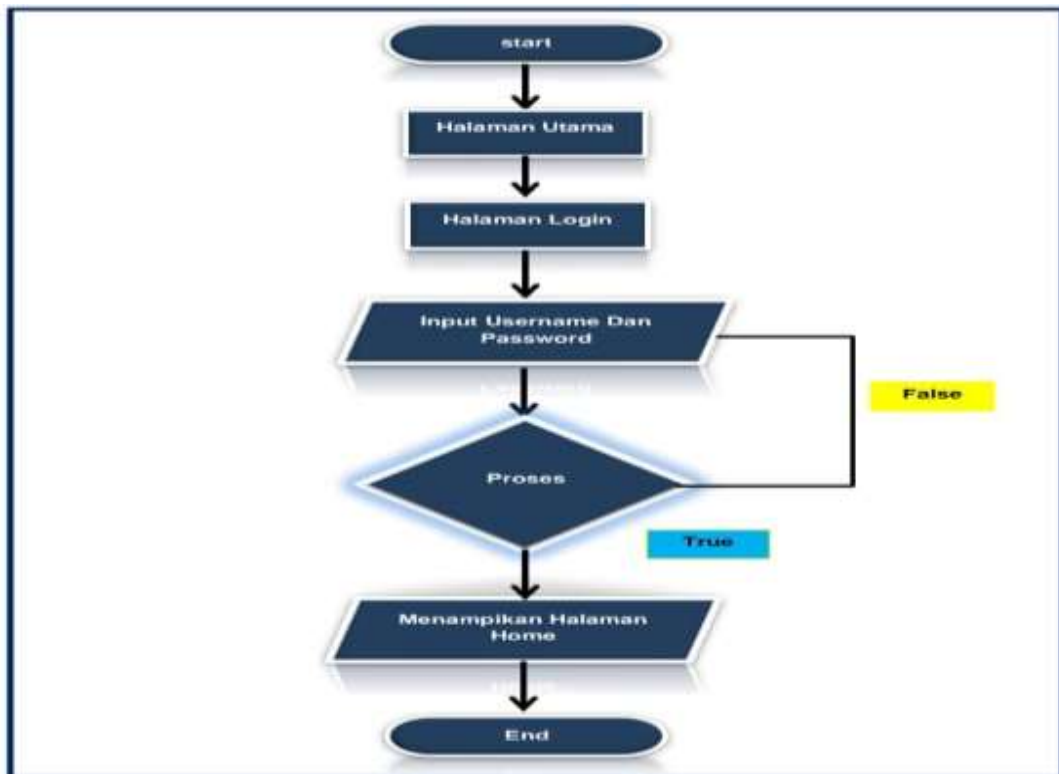


Figure 2. Comandos Application Login Flowchart

1. System Quality

This indicator focuses on system performance, which shows how well the hardware is performing.

From the results of interviews related to system quality indicators according to DeLone and McLean, it can be seen that the quality of the Comandos application system so far has been very good and works optimally in processing customer data quickly and efficiently. This is related to the financial cycle of accounting information systems where the comandos application can facilitate better reporting and analysis related to collateral and credit portfolio performance. The data collected from the comandos application can be used to prepare financial reports and other relevant analyses.

2. Information Quality

This indicator describes the quality of information perceived by users as measured by the accuracy, timeliness, and presentation of information.

From the results of interviews regarding indicators of information quality according to Romney & Steinbart, it can be seen that the quality of the Comandos application information system is very good, where the data that is input is very real and this is very helpful in inputting, searching for customer data, and helping provide accurate information to stakeholders. This allows more precise decisions to be made. The comandos application is also integrated with internal and external systems. This can help in efficient data management and in accurate decision making. This is related to the financial cycle of the accounting information system where the commando application

influences the implementation of the company's financial data processing tasks. This data is then processed into the information needed, both for parties inside and outside the company.

3. User

Indicator is measured by the indicators used which consist of one system, namely how often users use the information system.

From the results of interviews related to user indicators, it can be seen that employees use the Comandos application every day to input customer guarantee data. This means that the Comandos application is used very often. This is related to the financial cycle of accounting information systems where the commandos application is often used to manage collateral data because users can easily see and understand the resulting data.

4. User Satisfaction

User satisfaction is a feedback response that arises from users after using an information system by looking at how much the user likes the system used.

From the results of interviews related to indicators of user satisfaction according to Romney and Steinbart, it can be seen that users are very satisfied because the commandos application is easy to understand, and easy to input data, especially after the application is updated. The only problem in using the application is that the network is sometimes bad or slow. This relates to the financial cycle of the accounting information system where the commandos application is easy to understand which makes it easier for users to manage collateral data and make decisions easier.

DISCUSSION

Comandos application enters into the financial cycle in the Accounting Information System (AIS). The financial cycle in an SIA includes various processes related to the management of financial data, including the collection, recording, storage and analysis of financial information. The Comandos application focuses on collateral data management, which is an important part of the financial cycle in AIS.

Comandos application is used to manage information related to collateral, collateral value and collectability level of loans that have been provided by Bank BTPN. Collateral data managed by this application is integrated with the bank's accounting system, allowing easy and organized access for users, including bank officers and management, to view relevant information related to collateral and credit.

Thus, the comandos application plays a role in helping ensure smoothness and accuracy in the collateral data management process, which is an important part of the financial cycle in the BTPN Bank Accounting Information System.

Comandos application at bank BTPN is very good and works optimally in processing customer data quickly and efficiently. The *Commandos* application itself has been updated to the latest from the previous application, so the quality of the system has been updated and the quality has been improved.

Comandos application is very effective in optimizing the guarantee process. This application has a feature to view collateral data and collateral value. With this capability, users can easily monitor, manage and optimize warranty data. Good collateral management helps reduce credit risk and increase efficiency in providing loans.

The quality of the information generated by the *Commandos application* is also very good where every data input is very real and this really helps provide accurate information to stakeholders, thus enabling more informed decision making. The comandos application is also integrated with internal and external systems. This can help in efficient data management and in making accurate decisions.

This application is also capable of performing data analysis and generating reports automatically. It really helps users to identify trends, opportunities and challenges in guarantees and loans.

Comandos application is only used by the back office which specifically manages collateral data. And monitored by the back office which is tasked with monitoring guarantee data reports.

Bank BTPN employees use the comandos application every day to input guarantee data for customers, this means that the comandos application is used very often. Employees are also very proficient in using the comandos application and for the problems that users get only on a network that is not good.

Back office employees who use the Comandos application are very satisfied because the Comandos application is easy to understand and easy to input data, especially after the application is updated, the application performance becomes better. The obstacle in using the application is only on the network which is sometimes bad or slow.

CONCLUSION AND RECOMMENDATION

Based on the results of the research and discussion above, it can be concluded that the comandos application is very effective at Bank BTPN KC Makassar. The comandos application helps BTPN bank become more efficient in managing and monitoring collateral data. This application is also well integrated with the existing system at BTPN Bank.

The quality of the system produced by the comandos application is very good and works optimally in processing customer data quickly and efficiently. The quality of the information generated by the Comandos application is also very good where every data input is very real and this really helps provide accurate information to stakeholders, thus enabling more informed decision making. Employees who use the Comandos application are very satisfied because the Comandos application is easy to understand, and easy to input data, especially after the application has been updated, the performance of the application is getting better. The obstacle in using the application is only on the network which is sometimes bad or slow.

SUGGESTION

It is hoped that future researchers who are related to conducting similar research will be able to develop the results of this research by including other variables outside of the variables of this research, and for readers, hopefully it will be a guide, knowledge and useful for preparing the next thesis.

FURTHER STUDY

This research still has limitations, so it is necessary to carry out further research related to the topic of Understanding the Role of Automation in Society and its Impact on Labor Market in order to improve this research and add insight to readers.

REFERENCES

- Alwi, A., Gamaliel, H., and Rondonuwu, S. (2023). Analysis of the Implementation of the Revenue Cycle Accounting Information System at CV Aneka Ritelindo Manado. *EMBA Journal* , 11 (1), 281-291.
- Astri, Y., and Nasution, MIP (2023). Transaction Mechanisms in Accounting Information Systems and Implementation in Islamic Banking. *MES Management Journal* , 2 (2), 72-76.
- Kusrini. (2009). Practical Guidance on Building an Accounting Information System with Visual Basic and Microsoft SQL Server . CV Andi Offset.
- Purwono, R., and Fachruddin, R. (2020). Analysis of the Application of Accounting Information Systems in Supporting Internal Control of Credit Granting at Pt. State Savings Bank (Btm) in Banda Aceh City. *Scientific Journal of Accounting Economics Students* , 4 (4), 594-601.

- Sunardi, Tasliyah, N., and Sa'adah, K. (2023). Benefits of Implementing an Accounting Information System on the Quality of Financial Reports at Bank Jatim Syariah Jember Branch. *Journal of Accounting, Finance, and Business* , 01 (1), 42–48.
- Widiawati, L., and Munandar, A. (2023). Application of Accounting Information Systems to Company Business Transactions. *Horizons* , 6 , 1–23.
- Yousida, I., and Lestari, T. (2019). Application of Accounting Information Systems to SMEs (Avankreasi Sasirangan in Banjarmasin). *Journal of Politala Accounting Research* , 2 (November), 69–78.
- Yunintyas, E., Halim, M., and Aspirandy, RM (2022). Implementation of a Microsoft Application Based Accounting Information System. *Journal of Business, Management and Accounting* , 3 (2), 300–306.