

DIGITAL TECHNOLOGY IMPLEMENTATION IN A STRUCTURED APPROACH TO VENDOR PAYMENT VERIFICATION AT BANK DKI

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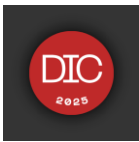
Abstract

The integration of digital technology within a structured approach to verifying vendor payment documents at Bank DKI Pusat plays a crucial role in ensuring transactions are conducted accurately and in compliance with established procedures. However, before implementing this structured approach, the verification process encountered several challenges, including data inconsistencies, incomplete documentation, and inefficient coordination between work units. Therefore, this internship aims to explore and evaluate the effectiveness of digital technology in supporting a structured approach to enhancing the accuracy and efficiency of payment document verification. The methods employed in this internship include direct observation of the verification process, document analysis, and consultations with mentors and relevant staff. The findings indicate that standardizing procedures through SOPs and operational guidelines on the EPP (Electronic Company Regulation) platform, staff training, and the utilization of track databases have significantly improved data accuracy, accelerated the verification process, and enhanced transparency in the payment system. Despite challenges such as document complexity and reliance on internet connectivity, regular staff training, increased vendor awareness, improved coordination between work units, and the continued use of digital tools—such as track databases and digital SOPs in EPP—have contributed to streamlining the verification process. Overall, the structured approach has proven effective in enhancing both the efficiency and accuracy of vendor payment document verification at Bank DKI Pusat.

Keywords: document verification, digital technology, vendor payment, structured approach.

Abstrak

Penerapan teknologi digital dalam pendekatan terstruktur verifikasi dokumen pembayaran vendor di Bank DKI Pusat memiliki peran penting dalam memastikan transaksi dilakukan secara akurat dan sesuai prosedur. Namun, sebelum diterapkannya pendekatan terstruktur, proses ini menghadapi beberapa kendala, seperti ketidaksesuaian data, kelengkapan dokumen yang belum optimal, serta kurangnya efisiensi dalam koordinasi antarunit kerja. Oleh karena itu, magang ini bertujuan untuk memperoleh wawasan dan mengetahui efektivitas penerapan teknologi digital dalam mendukung pendekatan terstruktur untuk meningkatkan akurasi dan efisiensi verifikasi dokumen pembayaran. Metode yang digunakan dalam magang ini meliputi observasi langsung terhadap proses verifikasi, analisis dokumen, serta konsultasi dengan mentor dan staf terkait. Hasil yang diperoleh menunjukkan bahwa implementasi pendekatan terstruktur, seperti standarisasi



prosedur penggunaan SOP dan juklak melalui platform EPP (Elektronik Peraturan Perusahaan), pelatihan staf dan penggunaan track database telah berkontribusi dalam meningkatkan akurasi data, mempercepat proses verifikasi, serta meningkatkan transparansi dalam sistem pembayaran. Meskipun masih terdapat tantangan seperti kompleksitas dokumen dan ketergantungan pada jaringan internet dengan pelatihan staf secara berkala, peningkatan sosialisasi kepada vendor, penguatan koordinasi antarunit kerja, serta penggunaan teknologi digital seperti track database dan SOP digital dalam EPP telah membantu memperlancar proses verifikasi dokumen. Dengan penerapan langkah-langkah ini, pendekatan terstruktur terbukti mampu meningkatkan efisiensi dan akurasi dalam proses verifikasi dokumen pembayaran vendor di Bank DKI Pusat.

Kata Kunci: verifikasi dokumen, teknologi digital, pembayaran vendor, pendekatan terstruktur.

A. INTRODUCTION

In the digital era, the banking sector faces ongoing challenges in maintaining efficiency and accuracy in its business processes. One of the primary challenges banks encounter is verifying payment documents for third parties, such as vendors. Payment document verification refers to the process of reviewing and validating documents related to financial transactions or expenses to ensure compliance with applicable guidelines, standards, and procedures. This process is essential for guaranteeing the accuracy, validity, and completeness of data in payment documents, thereby preventing errors, fraud, or discrepancies that could impact the quality of a company's financial and operational decisions (Aprillian, 2019). Effective document verification is crucial for the company, as errors in this process can lead to significant consequences, such as delayed payments, incorrect financial records, or even financial losses that could negatively affect the bank's finances and reputation.

As a key financial institution supporting Jakarta's economy, Bank DKI Pusat faces several challenges in verifying third-party (vendor) payment documents. These challenges include a lack of clear

understanding and information, incomplete documentation, data matching or reconciliation errors, and the risk of fraud. Such issues can lead to delays in the payment process and potential financial losses, negatively impacting both the bank and its business partners. To address these challenges, Bank DKI Pusat has implemented digital technology within a structured approach to enhance efficiency and accuracy in the verification of vendor payment documents.

The adoption of digital transformation not only minimizes the risk of errors and transaction delays but also enhances the transparency and reliability of the payment system. It is expected that the findings of this study will help optimize the use of digital technology for more efficient payment management and serve as a reference for improving the digital-based financial system at Bank DKI Pusat.

B. IMPLEMENTATION AND METHODS

The internship at Bank DKI Pusat, located at Jl. Suryopranoto No. 8, Central Jakarta 10130, lasted for four months or 16 weeks. During this period, the author was assigned to the Accounting and Finance Group. The internship followed a five-day work schedule, from Monday to Friday. The Accounting and



Finance Group is composed of two main divisions: the Accounting System Division and the Finance and Reporting Division. The Accounting System Division oversees three departments: the Budget Department, the Accounting System Department, and the Sharia Accounting Department. Meanwhile, the Finance and Reporting Division consists of four departments: the Payment Management Department, the Corporate Taxation Department, the Regulatory Reporting Department, and the Financial Reporting Department.

Table 1. Working Hours of Bank DKI Pusat

Working Days	Working Hours	Break Time
Monday - Thursday	08.00–17.00 WIB	12.00–13.00 WIB
Friday	08.00–17.15 WIB	12.00–13.00 WIB

Source: Personal Documents

During the internship, various activities were carried out rather than just one or two tasks. Several key activities undertaken at Bank DKI Pusat during the internship included:

1. Completing working papers for promotional expenses and Income Tax, including Article 23, Article 26, and Article 4, Paragraph 2.
2. Managing reserves and reallocating operational cost budgets (OPEX) as well as overseeing investment budgets (CAPEX).
3. Conducting data matching or reconciliation for third-party (vendor) payments and handling incoming payment documents.
4. Entering data for cash flow reports, balance sheets, and the General Ledger (GL), as well as preparing reports for submission to Bank Indonesia (BI).

5. Recording and submitting reports on interest rates, Third Party Funds (DPK), and other financial reports to Bank Indonesia (BI).

C. RESULTS AND DISCUSSION

Implementation and Solutions for Overcoming Document Verification Issues

The integration of digital technology within a structured approach at Bank DKI Pusat serves as a solution to enhance efficiency and accuracy in the verification process. A structured approach refers to a systematic and organized method used to manage a process or project, ensuring that each step follows clear standards, procedures, and guidelines. In this context, the structured approach emphasizes the development and maintenance of documents in an organized, efficient, and reliable manner to uphold document integrity and ensure smooth process execution (Mayol & Teniente, 1997). Previously, the document verification process encountered several challenges, including incomplete documentation, data reconciliation errors, and potential fraud risks. To address these issues, a structured approach was implemented, incorporating three key elements:

1. Standardizing procedures by implementing digitized SOPs and guidelines through the EPP (Electronic Company Regulations) system.
2. Conducting staff training through both online and offline sessions.
3. Utilizing track database technology for improved data management.

By adopting a more standardized and systematic approach, the verification process becomes more efficient, minimizes reliance on manual checks, and accelerates payment processing times.

A structured approach enhances not only efficiency but also transparency and accountability in the payment process. Vendors gain clear guidance on the required steps, reducing document errors that could cause payment delays. A well-organized system also strengthens business partners' trust in Bank DKI. Additionally, the integration of digital technology enables a comprehensive document verification process that is both efficient and accurate. This approach contributes to building a more reliable and sustainable operational system for Bank DKI.

Implementation Outcomes as Indicators of Success

The adoption of this approach has enhanced the efficiency and accuracy of the verification process at Bank DKI Pusat. Ensuring transaction accuracy guarantees that all transactions are executed correctly without errors, which is crucial for maintaining customer trust and upholding the integrity of the banking system (Munandar et al., 2025).

Table 2. Indicators of Successful Solution Implementation

Before Implementation	After Implementation
Lack of Understanding and Clear Information	Enhanced understanding and clarity: The implementation of SOPs and operational guidelines has streamlined the payment process, allowing the requesting work unit to be well-informed about the required documents.
Incomplete Documents	Improved document completeness: Clear guidelines ensure that submitted documents

	are complete from the beginning, minimizing delays in the verification process.
Errors in Data Matching/Data Reconciliation	Enhanced accuracy in data matching and reconciliation: Strict adherence to SOPs and database utilization reduces discrepancies, ensuring recorded data aligns with physical documents.
Fraud Risk	Strengthened security and fraud prevention: The use of databases and stringent verification procedures lowers the risk of counterfeit or manipulated documents passing the verification process.

With this more structured system, third-party payments are processed more promptly, enhancing business partners' satisfaction with Bank DKI's services.

Drivers and Barriers to Optimizing the Structured Approach

Drivers Supporting Effective Implementation

Several key factors contribute to the successful implementation of this approach. One of the primary enablers is the presence of well-defined regulations outlined in SOPs and operational guidelines, systematically compiled within the Electronic Company Regulation (EPP) platform. These regulations provide standardized procedures for all parties involved in the verification process, minimizing the risk of procedural inconsistencies. Additionally, the integration of technology, particularly the track



database system, plays a crucial role in supporting this approach. This system enables real-time document tracking, improves coordination between work units, and expedites payment processing. Another essential factor is staff training, ensuring that employees have a thorough understanding of verification procedures and can apply them consistently in their daily tasks.

Challenges in Implementation

Despite these advantages, several obstacles must be addressed to optimize the structured approach effectively. One significant challenge is the complexity of document verification, particularly when discrepancies arise or vendors delay document submissions. Another issue is reliance on internet connectivity, especially for conducting online staff training sessions. To mitigate these challenges, a more comprehensive strategy is necessary. This includes enhancing communication and awareness among stakeholders, strengthening technological infrastructure, and improving coordination between work units. By addressing these barriers, the structured approach can be implemented more smoothly, ensuring maximum efficiency and effectiveness in the verification process.

D. CONCLUSION

Based on the findings and discussion, it can be concluded that Bank DKI Pusat previously encountered several challenges in the verification process of payment documents, including a lack of procedural understanding, incomplete documentation, and the risk of fraud. To address these issues, Bank DKI Pusat adopted a structured approach by integrating digital technology. This was achieved through the standardization of procedures via SOPs and operational guidelines, staff training, and the

implementation of a database system. The primary objective of this approach is to enhance efficiency and reliability in the vendor payment process, ensuring a more seamless and secure transaction verification system.

As a result of this approach, the verification process for payment documents has significantly improved, leading to greater document completeness, enhanced data matching accuracy, and a reduced risk of fraud. By implementing more structured procedures and leveraging digital systems—from document registration to archiving—Bank DKI Pusat has successfully developed a more efficient and reliable payment system. This advancement not only streamlines operations but also helps maintain strong relationships with business partners.

To enhance efficiency and accuracy in the document verification process, Bank DKI must consistently maintain and update the digital technology used in the verification system. This ensures that the system remains optimal and free from technical issues caused by outdated technology. Regular system updates will allow for more efficient document searching, storage, and verification. Additionally, communication with vendors should be improved by providing clearer, more user-friendly document requirement guidelines and conducting regular outreach programs. This will help vendors better understand the procedures and minimize errors in document submission.

Enhancing the Standard Operating Procedures (SOPs) is also a crucial step, which can be achieved through regular evaluations and the development of a more structured and user-friendly verification checklist. This approach aims to ensure that the verification process remains efficient and consistent. Additionally, strengthening human resource competencies is essential by providing regular



training on the latest regulations, implementing internal certification programs for verifiers, and establishing a knowledge management system to facilitate experience sharing and best practices among staff. By implementing these measures, the document verification process at Bank DKI is expected to become faster, more accurate, and highly efficient.

E. REFERENCES

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