



## **ANALYSIS OF ACCOUNTING PROCEDURES AND BUDGET MANAGEMENT AT PT JASA RAHARJA (PERSERO) KANTOR PERWAKILAN PURWOKERTO**

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### *Abstract*

*Accounting procedures and budget management in an organization are important components in the continuity of company operations, including at PT Jasa Raharja, Purwokerto Representative Office. The main focus of this research is to understand how accounting procedures are applied in recording, reporting and controlling general costs and other needs that support company operations. PT Jasa Raharja Kantor Perwakilan Purwokerto has implemented accounting procedures that are in accordance with applicable accounting standards, including managing general expense budgets and various other purposes. These procedures include budget planning stages, fund allocation, as well as structured reporting and evaluation. However, there are several challenges in managing the non-operational cost budget, such as limitations in monitoring expenditures in real-time, obstacles in evaluating and controlling the budget and the need for a more efficient system to support overall fund management. In addition, it was found that there were efforts to overcome this challenge by increasing the use of digital-based financial system information technology to monitor expenditures in real-time and evaluate budgets periodically to ensure cost management runs in accordance with the principles of efficiency and accountability. The method used in this research is direct observation, data collection is carried out by directly observing the budget management process.*

*Keywords: accounting procedures, budget management, general costs, PT Jasa Raharja*

### **Abstrak**

Prosedur Akuntansi dan Pengelolaan Anggaran dalam suatu organisasi merupakan komponen penting dalam kelangsungan operasional perusahaan, termasuk di PT Jasa Raharja Kantor Perwakilan Purwokerto. Fokus utama dari penelitian ini adalah untuk memahami bagaimana prosedur akuntansi yang diterapkan dalam pencatatan, pelaporan, dan pengendalian pengeluaran biaya umum serta keperluan lainnya yang mendukung operasional perusahaan. PT Jasa Raharja Kantor Perwakilan Purwokerto telah menerapkan prosedur akuntansi yang sesuai dengan standar akuntansi yang berlaku, termasuk dalam pengelolaan anggaran biaya umum dan berbagai keperluan lainnya. Prosedur tersebut mencakup tahapan perencanaan anggaran, pengalokasian dana, serta pelaporan dan evaluasi yang terstruktur. Namun terdapat beberapa tantangan dalam pengelolaan anggaran biaya non-operasional seperti keterbatasan dalam pemantauan pengeluaran secara real-



time, kendala dalam evaluasi dan pengendalian anggaran dan kebutuhan akan sistem yang lebih efisien dalam mendukung pengelolaan dana secara keseluruhan. Selain itu ditemukan adanya upaya untuk mengatasi tantangan ini dengan meningkatkan penggunaan teknologi informasi sistem keuangan berbasis digital untuk memantau pengeluaran secara real-time dan evaluasi anggaran secara berkala untuk memastikan pengelolaan biaya berjalan sesuai dengan prinsip efisiensi dan akuntabilitas. Metode yang digunakan dalam penelitian ini adalah observatif secara langsung, pengumpulan data yang dilakukan dengan mengamati langsung proses pengelolaan anggaran.

**Kata Kunci:** Prosedur Akuntansi, Pengelolaan Anggaran, Biaya Umum, PT Jasa Raharja

## **A. INTRODUCTION**

Analysis of accounting procedures and budget management is a study that aims to evaluate the steps, methods, and policies applied in recording, managing, and reporting finances in an organization, especially related to budget allocation and use. PT Jasa Raharja Kantor Perwakilan Purwokerto must manage the budget efficiently and accurately, by paying attention to the management of general costs and other expenses that support the company's operations.

PT Jasa Raharja Kantor Perwakilan Purwokerto has implemented accounting and budget management in accordance with applicable standards, but still faces several challenges related to real-time monitoring of general expenses, discrepancies between budget and expenditure realization, and limited information systems in managing more advanced accounting technology.

Financial recording and reporting applied at PT Jasa Raharja Kantor Perwakilan Purwokerto refers to the applicable accounting standards, which include procedures for recording financial transactions

and financial reporting. In general cost management, each expenditure is recorded with reference to the previously approved budget. However, the recording still relies on manual processes in some parts, which causes the potential for human error.

Controlling the expenditure of general expenses and other purposes at PT Jasa Raharja Purwokerto Representative Office has an expenditure control mechanism that refers to the established budget allocation. Each expenditure is controlled through a fairly strict submission and approval system. However, the management of non-operational or general costs (such as administrative costs, official travel, and so on) often experiences challenges in monitoring expenses in real-time. This poses a risk of wastage or expenditure that is not in line with the approved budget.

There are several solutions that can be done to solve problems related to the management of the general cost budget and other expenses at PT Jasa Raharja Kantor Perwakilan Purwokerto. This solution focuses on implementing a more integrated financial



information system, including implementing an ERP (Enterprise Resource Planning) based financial system based on information technology.

ERP is software that integrates all business processes in one platform, from accounting, budget management, to financial reporting and control. The ERP system will enable PT Jasa Raharja Kantor Perwakilan Purwokerto to monitor budget and general expenses as well as other expenditures in real-time and create a dynamic and immediate flow of information thereby increasing the useful value of information.

With specialized modules for budget management and accounting, ERP can assist in the process of recording transactions, approving expenditures, and monitoring budgets in a more structured and integrated manner. Based on this background, the authors decided to take the title “ANALYSIS OF ACCOUNTING PROCEDURES AND BUDGET MANAGEMENT AT PT JASA RAHARJA KANTOR PERWAKILAN PURWOKERTO”

## **B. IMPLEMENTATION AND METHOD**

### **1. Internship Time and Location**

The implementation of the MBKM internship program is carried out within a period of 4 months, from August to November.

The implementation of the MBKM internship was carried out at PT Jasa Raharja Kantor Perwakilan Purwokerto, with

the address Karangbawang, Purwokerto Kulon, South Purwokerto District, Banyumas Regency, Central Java.

### **2. Method**

The method used in managing activities at PT Jasa Raharja Kantor Perwakilan Purwokerto uses an observative method, which allows interns to directly observe the object of the budget preparation and management process. so as to identify the steps taken, analyze the dynamics of communication, and understand the challenges faced in the implementation of activities so as to provide valuable insight into effective work practices.

In this method, interns directly observe the stages of budget preparation and management during the month period. Budget preparation includes the replacement of the percentage of budget allocation that has been set by the Semarang main branch to carry out budget monitoring so as not to exceed the percentage of budget allocation that has been set by the Semarang branch.

## **C. RESULTS AND DISCUSSION**

A company budget is a plan in a company that is compiled in an integrated manner and explained quantitatively over a certain period or according to a set period of time. The company budget is obtained from a process after completing the function of planning and controlling the company's operating activities

which are expressed in an activity or money.

The budget is needed by company management because the budget can describe planning, supervision, control, coordination and as a systematic work guideline, and is used to determine deviations that occur.

According to AAA (American Accounting Association) in Ahmad (2014: 34) costs are expenses measured in monetary terms that have been incurred or potential to be incurred to obtain and achieve certain goals. These costs are considered to provide benefits (service potentials) in the future. Thus, costs are always linked in a management plan. The relationship between budgets and costs is also described by Ralph Estes in Ahmad (2014: 184) that budgets are financial plans that show estimates or plans for income and costs still require further management. Secondary data is complementary data for primary data obtained in the form of ready-made processing results, either in the form of publications, or in the form of company data.

In the implementation of budget management activities at PT Jasa Raharja Purwokerto Representative Office, there are often obstacles that can interfere with the smooth running of the budget management process, including limitations in real-time monitoring of general expenses. This can cause budget control is not optimal.

There are solutions to overcome the problems that occur

by implementing several solutions, namely the implementation of an Integrated Accounting Information System that allows real-time budget monitoring. With this system, budget managers can identify potential over-utilization and can take necessary corrective actions. Improving the budget planning process to reduce budget and realization mismatches by improving the budget planning process. To ensure that all resources are properly managed, avoid overspending, and comply with applicable regulatory standards, this process includes 4 important stages that must be passed to ensure transparent and accountable budget management, namely:

1. Budgeting

The budget prepared includes various cost elements, such as operational costs, general costs. Each part of the budget will be a guideline in managing funds during the specified period.

2. Budget Implementation

Expenditures are made in accordance with the budget that has been allocated to each category. At this stage ensure that expenditure does not exceed the budget that has been set and must report on expenditure regularly. and must report expenditures periodically.

3. Financial Recording and Reporting

All transactions made must be recorded to facilitate monitoring and evaluation.

4. Evaluation and Monitoring

Checking the suitability between the planned budget and the expenditures made.

Results and discussion of accounting procedures and budget management at PT Jasa Raharja Kantor Perwakilan Purwokerto through several stages, namely:

**1. Changing the percentage of cost allocation**

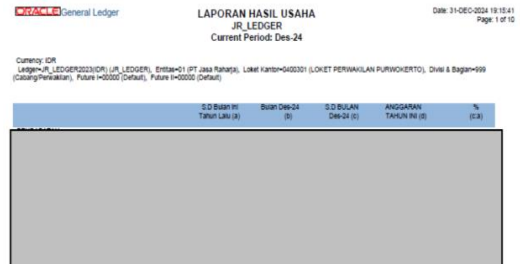
The process of changing the percentage of the cost allocation of the monthly budget target set by the Semarang main branch aims to monitor the budget so that there is no over budget, this is done by inputting the percentage that has been sent by the Semarang main branch via file to the spreadsheet.

*Table 1 Budget target percentage*

Keterangan	Anggaran 2022	Target Anggaran sd Bulan ini
(k)	(a)	(b)
BIAYA UMUM		
Biaya Perjalanan Dinas	XXX	7.50%
Biaya Alat Tata Usaha	XXX	7.50%
Biaya Cetak Dokumen Tata Usaha	XXX	7.50%
Biaya Pengiriman Dokumen Tata Usaha	XXX	7.50%
Biaya Perlengkapan Inventaris Kecil	XXX	7.48%
Biaya Keamanan (Hansip & Satpam)	XXX	7.50%
Pajak Bumi & Bangunan	XXX	7.50%
Biaya Posel	XXX	7.50%
Biaya Listrik, Air & Gas	XXX	7.50%
Biaya Perbaikan/Pemeliharaan	XXX	6.12%
Biaya Transportasi	XXX	6.07%
Biaya Pengeluaran Lainnya	XXX	7.50%
TOTAL	XXX	

**2. Making LHU (Business Result Report)**

Preparation of LHU (Business Result Report) is carried out through ERP (Enterprise Resource Planning) based on the monthly period. LHU contains a report on the results of expenses that have been made.




*Figure 1 LHU (Business Result Report)*

**3. Monitoring the budget**

Budget monitoring through spreadsheet by inputting expense transactions or other general costs contained in invoices and LHU for reconciliation and budget preparation so that there is no overspending, this process is carried out through spreadsheet.

*Table 2 Cyclical LHU Monitoring of General Affairs Purwokerto Representative Period xxx*

Keterangan	Anggaran 2022	Target Anggaran sd Bulan ini	Realisasi			SISA ANGGARAN SD BULAN INI	Sikikal Per Bulan
			Purwokerto	Wangon	s/d Bulan ini		
(k)	(a)	(b)	(c)	(d)	(e)	(e-b)	
BIAYA UMUM							
Biaya Perjalanan Dinas	XXX	XXX	7.50%	XXX	XXX	XXX	% 8.33%
Biaya Alat Tata Usaha	XXX	XXX	7.50%	XXX	XXX	XXX	% 8.33%
Biaya Cetak Dokumen Tata Usaha	XXX	XXX	7.50%	XXX	XXX	XXX	% 8.33%
Biaya Pengiriman Dokumen Tata Usaha	XXX	XXX	7.50%	XXX	XXX	XXX	% 8.33%
Biaya Perlengkapan Inventaris Kecil	XXX	XXX	7.48%	XXX	XXX	XXX	% 8.31%
Biaya Keamanan (Hansip & Satpam)	XXX	XXX	7.50%	XXX	XXX	XXX	% 8.33%
Pajak Bumi & Bangunan	XXX	XXX	7.50%	XXX	XXX	XXX	% 8.33%
Biaya Posel	XXX	XXX	7.50%	XXX	XXX	XXX	% 8.33%
Biaya Listrik, Air & Gas	XXX	XXX	7.50%	XXX	XXX	XXX	% 8.33%
Biaya Perbaikan/Pemeliharaan	XXX	XXX	6.12%	XXX	XXX	XXX	% 6.80%
Biaya Transportasi	XXX	XXX	6.07%	XXX	XXX	XXX	% 6.74%
Biaya Pengeluaran Lainnya	XXX	XXX	7.50%	XXX	XXX	XXX	% 8.33%
TOTAL	XXX	XXX		XXX	XXX	XXX	



PT. Jasa Raharja      Operating Unit : LOKET PE PURWOKO

No. Bukti : [REDACTED]      BUKTI PENGELUARAN      Tanggal : 28-NOV-2024

Dibayarkan Kepada : [REDACTED]      Dibayarkan Melalui : [REDACTED]

Nama : [REDACTED]      Nama Bank : [REDACTED]

Lokasi : [REDACTED]      Nomor Rekening Bank : [REDACTED]

Alamat : [REDACTED]      Nomor Dokumen : [REDACTED]

Telepon / HP / Fax : [REDACTED]      Tanggal DL : [REDACTED]

AP/PPN : [REDACTED]

Nama Rekening : [REDACTED]

Nomor Rekening : [REDACTED]

Jumlah Pembayaran : [REDACTED]

Tertanggung : [REDACTED]

Desain/Logo : [REDACTED]

No	Rekening	No. R/P	Uraian	Debit	Kredit
<b>Rincian Akun</b>					
No	Rekening	Uraian Akun	Debit	Jumlah	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

*Figure 2 Proof of Expenses*

#### 4. Budget evaluation and monitoring

Checking the suitability between the budget and the expenditure to be made.

Based on the results and discussion of accounting procedures and budget management for general expenses at PT Jasa Raharja Purwokerto Representative Office, it can be concluded that this procedure involves 4 structured stages. Starting from changing the percentage of cost allocation to evaluating the budget, each stage has an important role in the smooth process of the budget.

With the Accounting Information System that is expected to help smooth accounting procedures and budget management. Close monitoring of the budget to monitor differences from the budget that has been set and take corrective action if necessary. Increased rapid technological development by utilizing more sophisticated accounting software to support budget management and transaction recording. With this application, it can increase efficiency, transparency and accountability in budget management to better

support the achievement of organizational goals.

However, in its implementation there are obstacles that can interfere with the smooth running of accounting procedures and budget management, one of which is dependence on manual processes. Can increase the potential for human error in the recording process. To overcome this problem, an ERP system is needed that can assist in the process of recording transactions, approving expenditures, and monitoring the budget in a more structured and integrated manner. Implement an Integrated Accounting Information System that enables real-time budget monitoring. With this system, budget managers can identify potential over-utilization and can take necessary corrective actions.

#### D. CLOSING

##### 1. Conclusion

The company budget is a plan within the company that is compiled in an integrated manner and explained quantitatively over a certain period or according to a set period of time. The company budget is obtained from a process after completing the function of planning and controlling the company's operating activities which are expressed in an activity or money.

At PT Jasa Raharja Kantor Perwakilan Purwokerto, the accounting procedures applied are in accordance with

generally accepted accounting principles, but in its implementation there is a need to strengthen internal control in order to improve the efficiency and accuracy of recording transactions.

Budget management for general and other expenses still faces challenges related to less stringent supervision, and the potential for overuse.

Based on the analysis to ensure that all resources are properly managed, avoid over-expenditure, and comply with applicable regulatory standards, this process includes 4 key steps that must be followed to ensure transparent and accountable budget management.

## **2. Suggestion**

Based on the analysis of accounting procedures and budget management at PT Jasa Raharja Purwokerto Representative Office, some suggestions can be given to improve effectiveness and efficiency in budget management by regularly evaluating and monitoring the budget to avoid excessive spending and strictly monitoring the budget to monitor differences from the predetermined budget and take corrective action if needed. Increased rapid technological development by utilizing more sophisticated accounting software to support budget management and transaction recording. With this

application, it can increase efficiency, transparency and accountability in budget management to better support the achievement of organizational goals.

## **3. Acknowledgments**

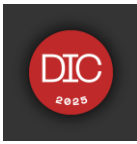
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