



ANALYSIS OF THE DIGITAL FINANCIAL REPORT VERIFICATION PROCESS AT PT JASA RAHARJA (PERSERO) KANTOR PERWAKILAN PURWOKERTO

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Abstract

Digitalization allows companies to manage data more efficiently through digital data storage and automated data analysis. This can help in making faster and more informed decisions, as well as speeding up data processing processes such as transaction analysis. The implementation of digital information systems at PT Jasa Raharja is carried out to support its business operations, including the verification process of the company's financial report which is carried out through the digital document management system website. The financial report verification process is part of the company's auditing process because this process is carried out to check the correctness and suitability of financial report using applicable procedures. This article aims to find out the verification procedures and analyze the obstacles or problems faced during the verification process of digital financial report. Thus, this article is expected to be able to offer solutions to the obstacles or problems that occur in the financial report verification process. The method used in this activity is observation and direct implementation through work practices that provide an understanding of the verification steps. Based on the analysis that has been done, the results obtained show that the verification process of digital financial report requires a high level of accuracy to find errors in each transaction so that corrections and changes to the corrections can be made more quickly, the financial report verification process also requires completeness, validity, and clarity of documents to meet verification requirements, as well as adequate hardware and internet networks so that the verification process can be carried out effectively and efficiently.

Keywords: Digital Financial Report Verification, Digital Document Management System, Digitalization, Analysis, PT Jasa Raharja

Abstrak

Digitalisasi memungkinkan perusahaan untuk mengelola data dengan lebih efisien melalui penyimpanan data digital dan analisis data otomatis. Hal ini dapat membantu dalam pengambilan keputusan yang lebih cepat dan tepat, serta mempercepat proses pengolahan data seperti analisis transaksi. Penerapan sistem informasi digital pada PT Jasa Raharja dilakukan untuk mendukung operasional bisnisnya, tak terkecuali dalam proses verifikasi laporan keuangan perusahaan yang dilakukan melalui *website* Sistem Manajemen Dokumen Digital. Proses verifikasi laporan keuangan merupakan bagian dari proses auditing perusahaan karena proses ini dilakukan untuk memeriksa kebenaran dan kesesuaian laporan



keuangan menggunakan prosedur yang berlaku. Artikel ini bertujuan untuk mengetahui prosedur verifikasi dan menganalisis kendala atau permasalahan yang dihadapi selama proses verifikasi laporan keuangan digital. Dengan demikian, artikel ini diharapkan dapat memberikan solusi atas kendala atau permasalahan yang terjadi dalam proses verifikasi laporan keuangan tersebut. Metode yang digunakan dalam kegiatan ini adalah observasi dan pelaksanaan secara langsung melalui praktik kerja yang memberikan pemahaman mengenai langkah-langkah verifikasi. Berdasarkan analisis yang telah dilakukan, hasil yang diperoleh menunjukkan bahwa proses verifikasi laporan keuangan digital membutuhkan tingkat ketelitian yang tinggi untuk menemukan kesalahan yang ada pada setiap transaksi sehingga koreksi dan perubahan atas kesalahan tersebut dapat dilakukan dengan lebih cepat, proses verifikasi laporan keuangan juga membutuhkan kelengkapan, keabsahan, dan kejelasan dokumen untuk memenuhi persyaratan verifikasi, serta perangkat keras dan jaringan internet yang memadai agar proses verifikasi dapat dilakukan secara efektif dan efisien.

Kata kunci: Verifikasi Laporan Keuangan Digital, Sistem Manajemen Dokumen Digital, Digitalisasi, Analisis, PT Jasa Raharja

A. INTRODUCTION

Digitalization is the process of converting from analog or physical form into a digital format. Digitalization means the retrieval of data, information, or process that previously existed in a form that can be touched and seen directly converted into a digital format that can be processed by computers and related technology. The digitalization process has impact on company operations such as in terms of efficiency, accessibility, and analytical capabilities. Digitalization has an important role in terms of transformation that covers a wide range of business access. Digitalization leverages digital technology to transform business operations to make them more efficient, effective, and responsive to various changes (Westerman et al., 2014). For all the convenience in the development of technology, digitalization is also

applied to the business operations of PT Jasa Raharja.

PT Jasa Raharja is a BUMN company with a business field of social insurance that provides basic protection through the provision of compensation to victims of traffic accidents based on Undang-Undang No. 33 and No. 34 of 1964. PT Jasa Raharja has branch offices and representative offices spread across various regions in Indonesia. In its business process, PT Jasa Raharja conducts a recording system through software so that data tracking and analysis can be done in real time. In addition, in terms of document storage, digitalization is also carried out by converting physical documents into PDF format so that costs can be saved.

The digitization process is also carried out in the financial reporting process which includes uploading digital documents and verifying digital financial reports. Each branch office and representative office of PT Jasa



Raharja has its own financial report that must be reported to the head office periodically. Reporting of financial report at representative offices is carried out every day through a special website, namely the Digital Document Management System (SMDD). The digital document management system is a system designed to manage, store, organize, and track various digital documents with provisions that have been adjusted by the company. This SMDD website can only be accessed with employee accounts and a special internet network so that data security is guaranteed. This website is used by PT Jasa Raharja to upload transaction documents, verify financial report, and reporting financial report. Before reporting, there is a stage that must be passed with full accuracy, namely verification of financial report.

The process of verifying digital financial report is part of the company's auditing process. Auditing consists of a series of procedures, methods, and techniques. Auditing is important for companies in terms of guaranteeing the truth and fairness of the financial report prepared by the company. Auditing or examination of financial report is an examination that includes evaluating evidence regarding the company's financial report which aims to provide an opinion on the accuracy of these financial report.

The financial report verification process at PT Jasa Raharja is a process carried out to check the correctness and suitability of reported transactions. The financial report verification process is

an important stage that must be carried out through applicable procedures with full care and accuracy. This is done to find corrections in transactions so that corrections and prevention of these errors can be made quickly. However, in practice there are several obstacles that hinder financial reporting such as errors in uploading transaction documents, incomplete transaction documents, even constraints on hardware and internet networks that cause delays in reporting financial report.

Due to these obstacles, it is necessary to analyze the verification process of digital financial reports to identify causal factors and come up with appropriate solutions that can be applied to these problems. Some solutions that can be offered are making a time limit for uploading documents so that verification can be done in a timely manner, applying order and systematicity in uploading and verification, making notes as a marker for incomplete documents, as well as upgrading or updating hardware and replacing internet network systems. The solution is expected to improve the effectiveness and efficiency of the verification process of digital financial report in the company.

B. IMPLEMENTATION AND METHOD

1. Internship Time and Location

Work practice or internship activities are carried out for four months, starting from August 12, 2024 to December 6, 2024. The internship location is at PT Jasa

Raharja (Persero) Kantor Perwakilan Purwokerto which is located at Jalan S. Parman No. 82, South Purwokerto District, Banyumas Regency, Central Java.

2. Method

The method used in this activity is observation and direct implementation through work practice or internship. In the implementation of this method, interns are given the opportunity to perform digital financial report verification processing at the representative office which is carried out every day. Therefore, interns can know and understand each verification step. The financial report verification process is carried out by identifying transactions, transaction types, date conformity, and transaction nominal in the transaction documents evidence.

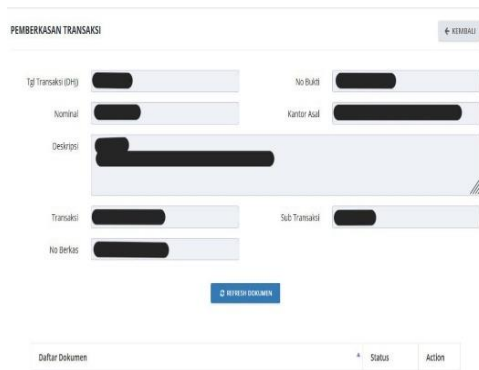
C. RESULTS AND DISCUSSION

Financial report present activities or activities related to company finances. Therefore, financial reporting must be carried out properly so that it can present the real state of the company. At PT Jasa Raharja (Persero) Kantor Perwakilan Purwokerto, the financial report verification process is carried out every day through the Digital Document Management System (SMDD) website. The financial report must be reported correctly by following the financial report verification procedures which are carried out carefully and systematically.

1. Financial Report Verification Procedure Through SMDD Website

- a. Activate the connection by connecting the hardware used with a special internet network system.
- b. Access the SMDD website and log-in using the registered finance account.
- c. After entering the SMDD website, select the verification section to verify the digital financial report.
- d. Next, enter the date and type of transaction. In this section, a structured check must be made starting from the beginning date to the end and the type of transaction from top to bottom.
- e. After entering the date and selecting the type of transaction, the verification process is carried out by checking or comparing the transaction date, transaction receipt number, transaction amount, and sub-transaction listed on the system and the uploaded digital document evidence. The following is example of parts that must be matched with the transaction document evidence:

Figure 1. Parts to Match



Example image of verification of transaction document evidence:

- f. If the results listed on the system and the related documentary

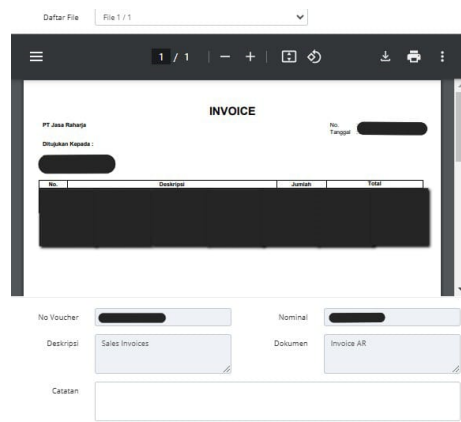


Figure 2. Example of Verification of Transaction Document Evidence

evidence are the same, the transaction can be sent and verified, while if the documentary evidence is still incomplete and there are discrepancies, the transaction still cannot be verified.

2. Analysis of Obstacles In The Digital Financial Report Verification Process

Although verification of digital financial reports has been carried out according to procedures, there are still obstacles that can hinder financial report reporting. The following is an analysis of the obstacles and causal factors experienced in the verification process of digital financial reports, including:

- a. Error uploading and verification of transaction document evidence

This can be caused by the similarity of transaction documents, errors in filling in data on documents, and lack of knowledge related to transactions which results in re-uploading and delays in verification. In addition, if the document error is verified, it will cause the return of proof of transaction documents by the head office.

- b. Incomplete proof of transaction documents

During verification, there are several digital documents that are required as reporting requirements, whether mandatory or not. The incompleteness results in a research for proof of transaction documents. If the document in question is not yet available and is still with an external parties, the relevant parties must be contacted to provide the document. This also results in delays in verification of

financial report because they have to wait for the lack of these documents.

- c. Unclear evidence of transaction documents

There are some documentary evidence that is the result of a scan and is less clear because the results are blurred and look dark so that they cannot be seen and read.

- d. Hardware and internet network constraints

The financial report verification process is carried out digitally using hardware that sometimes has errors or cannot be connected to a special network system and a slow internet network.

3. Results and Solutions

From the analysis of the obstacles mentioned earlier, most of these obstacles hinder the process of verifying and sending financial reports so that the results and solutions are obtained which are expected to be able to improve the smooth process of verifying financial reports, these solutions include:

- a. Increased accuracy and precision by paying attention to the details of each transaction to be verified to avoid errors.
- b. Setting a deadline for uploading proof of transaction documents so that verification can be carried out on time.
- c. Making notes as a marker if there is a lack or incompleteness

of documents and submitting the notes to the relevant parties.

- d. Repeated and periodic checks to ensure that all transaction documents are appropriate and complete.
- e. Upgrading and updating hardware and internet network system so that the verification process can be carried out quickly.

D. CONCLUSION

1. Conclusion

Digitalization at PT Jasa Raharja is used in terms of verification of financial report carried out through the Digital Document Management System (SMDD) website. The process of verifying digital financial report is part of the company's auditing process. Auditing or examination of financial report is an examination that includes evaluating evidence regarding the company's financial report which aims to provide an opinion on the accuracy of the financial report. The process requires a high level of accuracy because the financial report represent the real state of the company. The process of verifying digital financial report has procedures that must be carried out correctly and appropriately. However, in practice there are obstacles that can hinder the reporting of digital financial report such as uploading and verification errors, incomplete and unclear evidence of transaction documents,



as well as constraints in hardware and internet networks.

2. Suggestions

Based on the obstacles that have been explained, there are suggestions that are expected to improve the smoothness of the digital financial report verification process such as increasing accuracy and precision, setting a deadline for uploading documents, making notes on document deficiencies, checking transactions repeatedly, and updating hardware or internet networks.

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