



## Analysis of Financial Transaction Records Management through Enterprise Resource Planning (ERP) at PT Jasa Raharja Surakarta

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### Abstract:

Organizational administrative activities generate records daily, necessitating a digital records management information system. PT Jasa Raharja, a traffic accident insurance company, utilizes such a system to manage its financial transaction records through ERP. This study aims to examine the ERP-based financial transaction record management system at PT Jasa Raharja Surakarta Branch Office. The research uses a qualitative descriptive approach, employing interviews, observations, and document analysis. The results reveal a web-based ERP financial records management system. The archiving process includes preparing files, scanning to digitize, storing the digital copies in folders, and preserving the hard copies in the archive room. The ERP financial records management is supported by SMDD components: input, verification, and authorization. Challenges include human resource limitations and inaccurate data input processes.

**Keywords:** Financial Records, Records Management, Management Information System

### Introduction

The development of information and communication technology has spurred a digital transformation that reshapes industrial structures (Fukuyama, 2018). Technological advancements in the digital era significantly impact information professionals, driving the demand for effective document, archive, and information management (Herawan, 2019). Archives are central to institutional memory and are mandatory for each organization to have a records and information management unit (Husnita & Kesuma, 2020). According to Sasmita et al., (2017) archives are not merely historical evidence but also serve diverse functional and utilita-

-rian purposes. Functionally, archives are critical for leadership decision-making. However, the current utilization of ERP reporting features has not been optimal in producing accurate and timely financial reports. Alongside the growth of digitalization and automation, archives have transformed into digital formats. This shift affects all sectors, including data archiving activities (Fad'li et al., 2023). The ever-growing volume of archives demands adequate storage and more time for retrieval, with risks of damage or loss in conventional systems. Accurate and complete archiving requires specific steps and systematic arrangements. Many institutions still face challenges such as low employee awareness, lack of archival experts, or inadequate facilities, affecting both public and private sectors.

The use of information systems in archive management is starting to develop and is also used in organizations. PT Jasa Raharja in managing financial records uses a website-based management information system called the Digital Document Management System or commonly abbreviated as SMDD. PT Jasa Raharja uses SMDD in managing ERP transaction financial archives. The archives managed by PT Jasa Raharja include financial archives of Enterprise Resource Planning (ERP) transactions. ERP transaction financial records include records of receipt and payment transactions at PT Jasa Raharja. In this case, some manual processes in managing financial records can still be automated using features in ERP. Digitized financial records can be used to conduct more in-depth analysis, for example: trend identification, fraud detection, and business decision making. In addition, the financial records management system can be integrated with other relevant systems, such as accounting systems, reporting systems, and risk management systems. The following is a list of reports on the number of financial archives of ERP transactions in the SMDD application at PT Jasa Raharja Surakarta Representative.

**Table 1 Report of Total Financial Records of ERP Transactions at SMDD**

<b>Month</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>
January	1.034	1.665	1.624
February	995	1.525	1.722
March	1.149	1.746	1.698
April	1.131	1.525	1.341
May	943	1.317	1.648
June	1.000	1.637	1.617
July	1.061	1.653	1.673
August	1.302	1.796	1.781
September	1.513	1.732	1.732
October	1.523	1.685	1.784
November	1.496	1.759	1.744
December	1.811	2.043	1.865
<b>Total</b>	<b>14.958</b>	<b>18.040</b>	<b>20.229</b>

Source: PT Jasa Raharja Surakarta Representative

Based on Table 1 regarding the Report on the Number of ERP Transaction Financial Archives in SMDD, that the archives inputted using SMDD continue to grow and increase. The report on the number of financial archives of ERP transactions in SMDD is based on a weekly report on the completion of financial archives to the office of origin, namely the Representative Office to the Branch Office of PT Jasa Raharja.

Records management can be interpreted as records management, which is the process of an organization managing records both created and received in various formats and media (Hendrawan & Ulum, 2017). According to Wulandari & Ganggi, (2021)), digital archives are archives that are stored using electronic media, can be accessed easily and can be changed and require special equipment to be able to see, read or listen. Financial archives are archives related to financial accountability in connection with the implementation of financial administration activities (Afriansyah, 2019).

According to Muhidin & Winata (2016)) in digital archive storage activities, there are stages, namely preparing official manuscripts that will be transferred, the manuscript is scanned, preparing folders on the computer, creating hyperlinks that are connected between the archive list and the scanned archive, and compiling the completeness of the media transfer administration. This research is expected to make a significant contribution in improving the quality of financial archive management at PT Jasa Raharja Surakarta and become a reference for other companies that want to optimize the use of the ERP system.

## **Literature Review**

Management information systems are a collection of information technology, people, and procedures used to collect, store, process, and disseminate information used in the business decision-making process (O'brien in Mahyadi, 2023). According to Alhadi (2022) along with advances in information technology, almost every government institution and agency has begun to implement computer-based Management Information Systems in each of its operational activities in order to improve the quality of service to the community. At PT Jasa raharja Surakarta Representative, the management information system is used in archive management, especially financial records.

Financial records are records related to financial/fiscal management which include planning, implementation, supervision and accountability activities. The financial archives managed by PT Jasa Raharja are the result of ERP transactions. A transaction is a meeting between two parties (Seller and Buyer) that is mutually beneficial in the presence of supporting data / evidence / documents that are entered into a journal after going through recording Sugiyanto et al., (2021). According to Indrayani (2022) Enterprise Resource Planning (ERP) is an integrated information system that can accommodate the

needs of specific information system needs for different departments in a company. So it can be concluded that ERP transactions are the exchange of goods, services, or information that occurs within a company that uses an ERP system. This transaction is integrated with all business processes and departments within the company and is recorded in real-time so as to produce data / evidence / documents. The implementation of electronic records management is expected to improve the quality of archive services to all parties, including leaders in decision making (Weisinger, D in Fachmi, A., Mayesti, N., 2021; Niswaty et al., 2020).

The role of archives is an important role in the smooth running of organizational activities, namely as a source of information and as a memory center for organizational members (Akib et al., n.d.). The implementation of this management function is then recognized as proof of transactions as an archive (Chen et al., 2019; Fang-Ming dkk., 2015; Las Johansen, 2017). Financial records management is essential for organizational transparency and accountability. Proper procedures for handling financial records, including reports on the use of funds and budget realization (Yuliyani, M., Suparman, A., & Ma'ruf, K., 2024). Effective archive management involves various processes such as recording, controlling, distributing, storing, maintaining, monitoring, and finally deleting or destroying archives (Rahmawati & Ismiyati, 2016).

## Research Methodology

The research method used is descriptive qualitative method. Qualitative descriptive method is a method that describes the case of the object under study based on the situation and conditions when the research was conducted (Sugiono, 2018).

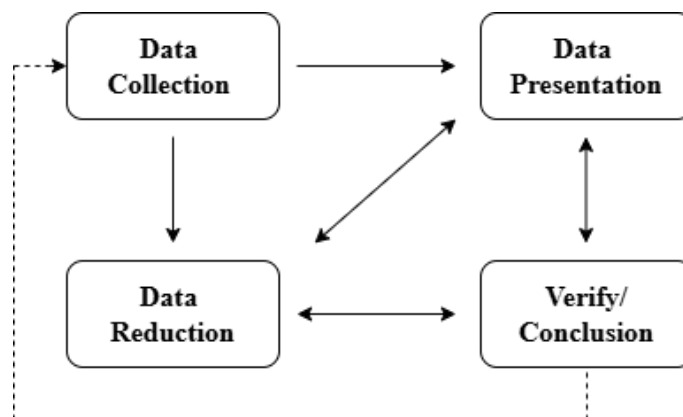


Figure 1 Miles and Huberman Interactive Data Analysis Model  
Source: Miles, M.B., Huberman, A.M., and Saldana, J. (2014)

The qualitative research process goes through a journey that involves in-depth data collection, systematic data organization, and in-depth data interpretation. Each stage is interrelated and aims to produce a comprehensive understanding of the phenomenon under study.

The data collection techniques used in this research are interviews, observations, and library/documentation studies. According to Sukanto (2018) Interview is a conversation with a specific purpose. The conversation is carried out by two parties, namely the interviewer (interviewer) who asks questions and the interviewee (interviewed) who answers the questions. In this study, researchers conducted interviews with employees of PT Jasa Raharja Representative of Surakarta, especially Administrative Staff Tk. I General & Financial Affairs of PT Jasa Raharja Representative of Surakarta. According to Morissan in Saragih et al., (2022) observation or observation is a daily human activity using the five senses as its main tool. During the observation, the author followed several activities carried out by employees in managing financial records. In addition, researchers conducted a documentation study which is a method of collecting information by studying documents to obtain information related to the problem being studied (Sugiono, 2018).

## **Results and Discussions**

During conventional archive management, financial records are made in triplicate because there are records that need to be sent to the branch office and head office, and each field also needs to store these records. However, with the SMDD, PT Jasa Raharja Representative of Surakarta is greatly facilitated in storing archives because archive management has been done digitally. The use of SMDD can reduce costs for conventional archive management considering that archives continue to grow every day. This was conveyed in an interview with Administrative Staff Tk. I Samsat PT Jasa Raharja Representative of Surakarta as follows:

"SMDD is very helpful in reporting and accelerating document delivery, making it very efficient compared to conventional systems. Records management using SMDD is very different from when it was conventional, in the past, samsat files had to be printed in four copies for samsat, representative office, branch, and central archives. But now the archive is only printed in duplicate, one for the archive and one for the representative archive. As for the branch office and head office, the archives are sent using SMDD. Of course, after there is SMDD, archive management becomes more efficient, saves delivery time, saves printing and stationery costs, archives can be received by the leadership quickly, making it easier to make decisions." (Interview, February 26, 2024)

### *Analysis of Financial Transaction Records...*

The stages of digital archive management using SMDD through archive media transfer start from conventional archives to digital archives so that they can be computerized, these stages include:

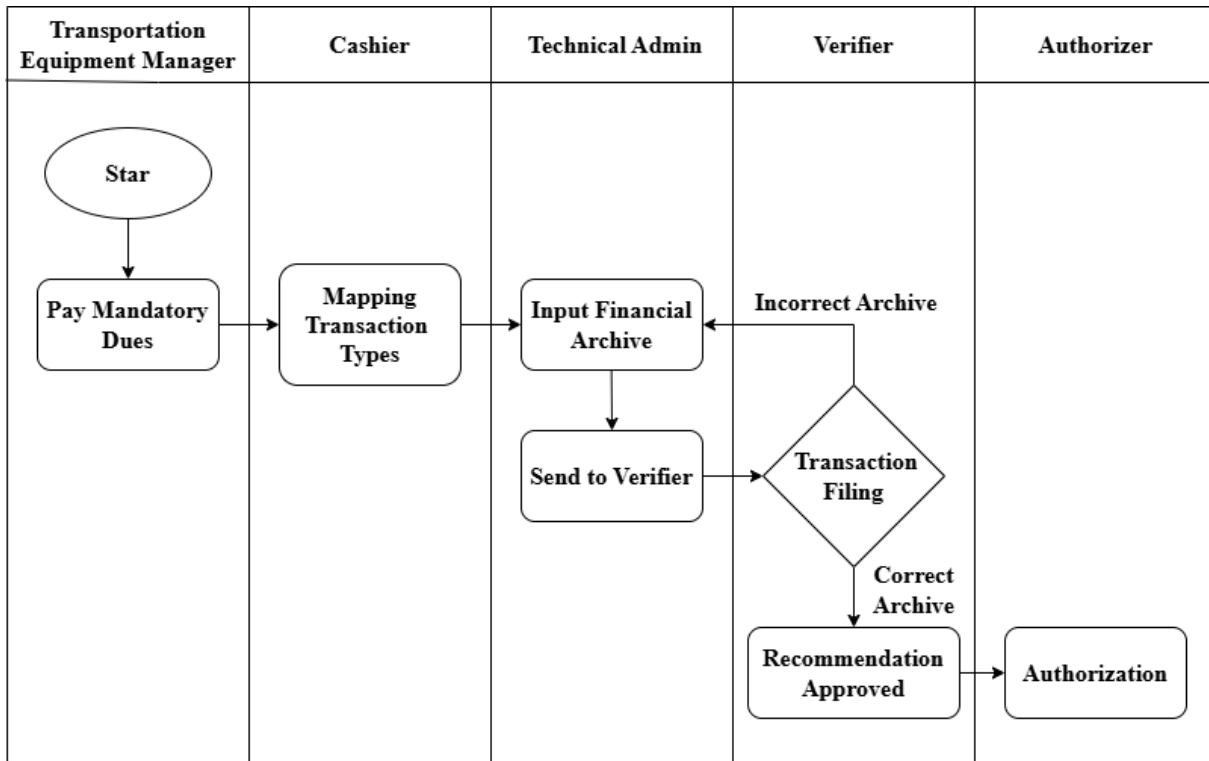
1. Prepare financial transaction archives with paper media consisting of invoices, payment approval reports, proof of expenditure, tax invoices, receipts, receipt reports, usage details, and other files;
2. Transferring archive media by scanning, scanning archives using a scanner machine;
3. Preparing folders on the computer, for archive storage media after media transfer. At PT Jasa Raharja Surakarta Representative, archive storage is adjusted to the date of financial transactions.

After scanning the financial files to convert the archives from textual to digital, PT Jasa Raharja stores the archives based on a chronological storage system where the storage system is based on the time sequence of the date of the financial transaction in the archive room. In managing financial records, the principle used in carrying out financial records management at PT Jasa Raharja is the combined principle. The combined principle is used in managing financial records by using the combined principle of centralization with the principle of decentralization. The centralization principle is carried out using SMDD with the storage center at the Head Office of PT Jasa Raharja. Meanwhile, the principle of decentralization is carried out at the Representative Office of PT Jasa Raharja where archive storage is in each section.

This is reinforced by an interview with Administrative Staff Tk. I for General & Financial Affairs of PT Jasa Raharja Surakarta Representative regarding the use of SMDD, namely:

"After the archive is uploaded, the next process is to verify the file, what is uploaded is appropriate or not, after verifying it there is another filter, namely the Head of Representation, the head of the office who will authorize the file is appropriate or not. After it is appropriate, then throw it to the Branch Office, so the verification is tiered deck, not only from the general pj and the head of representation. The head of representation throws it to the province, the province will also go to the center, even if the filter later says that the uploaded file has something wrong, it will be returned, now the function of the filter is to check, to cross check whether it is correct or not. If from the branch office it is appropriate, then it goes to the head office. The center is the last step, if so, the digital archiving is finished." (Interview, February 29, 2024)

Financial archive management using SMDD is carried out with several procedures so that the managed ERP transaction financial archives can be used according to their benefits. The following display will show the procedure for inputting financial archives of ERP transactions for receiving mandatory contributions.



**Figure 2.** Procedures for Inputting Financial Records of IW Receipt ERP Transactions

**Source:** Data Processing Procedure for Inputting Financial Records of ERP Transactions of IW Receipts (2024)

Based on Figure 2 of the Procedure Chart for Inputting Financial Records of Mandatory Fee Receipt ERP Transactions, the following information is obtained:

1. Passengers who use public transportation pay mandatory fees that are combined with transportation costs when buying tickets or paying transportation tariffs and this collection is carried out by each operator (manager) of the transportation tool. Payment of mandatory fees will generate a financial record of revenue that will be inputted into the SMDD.
2. Mapping of transaction types (mapping) is carried out by the cashier of PT Jasa Raharja Representative of Surakarta using the login method using the SMDD account owned. Dashboard is the first page accessed by employees after logging into the SMDD application. On this page, you can select the Accounting menu followed by the Transaction Data submenu to map transaction types.
3. Technical admins can input financial records generated from the receipt of mandatory contributions using SMDD. Archives in the form of paper are transferred to media by scanning first. Archives that have been inputted in SMDD are automatically sent to the Verifier.
4. The process after inputting the archive is file verification carried out by the Verifier, at PT Jasa Raharja Representative of Surakarta the employee responsible for verifying is the Administrative Staff Tk. I for General & Finance. File verification aims to check whether the files that have been inputted are correct both from the date, type of transaction, and transaction nominal. The verification process is on the Transaction Filing page. Records that are not appropriate will be returned to the technical

admin. Meanwhile, if the inputted archive is correct, the verifier can send it to the Authorizer after the Recommendation is Approved.

5. The verified archive will be authorized by the Authorizer. At PT Jasa Raharja Representative of Surakarta, the person responsible as the authorizer is the Head of Representative of PT Jasa Raharja Representative of Surakarta. After the archive is authorized, it will be sent to the PT Jasa Raharja Branch Office after checking the archive will reach the PT Jasa Raharja Head Office.

**Table 2 SWOT Analysis of ERP Transaction Financial Archives at SMDD**

<b>Strengths</b> <ol style="list-style-type: none"><li>1. Systematization: The data input process is well-structured, from mapping transaction types to authorization.</li><li>2. Digitalization: The use of SMDD to input data shows an effort to go digital and reduce the use of paper.</li><li>3. Division of duties: There is a clear division of duties between technical admins, verifiers, and authorizers.</li><li>4. Layered verification: The verification process is layered to ensure data accuracy.</li></ol>	<b>Weaknesses</b> <ol style="list-style-type: none"><li>1. Dependency on the system: Failure of the SMDD system can disrupt the entire data input process.</li><li>2. Scan quality: The quality of scans of paper records can affect the accuracy of the inputted data.</li><li>3. Processing time: The verification and authorization process may take a long time, especially if there are many records to process.</li><li>4. Possibility of human error: Data input errors are still possible, especially at the transaction type mapping stage.</li></ol>
<b>Opportunities</b> <ol style="list-style-type: none"><li>1. Automation: Some processes, such as optical character recognition (OCR) for data extraction from scanned documents, can be automated to improve efficiency.</li><li>2. Integration with other systems: SMDD can be integrated with accounting systems or other reporting systems to generate more comprehensive reports.</li><li>3. Data utilization: Input data can be utilized for further analysis, for example to identify contribution payment trends or optimize business processes.</li></ol>	<b>Threats</b> <ol style="list-style-type: none"><li>1. Regulatory changes: Regulatory changes related to records management or financial reporting may require system adjustments.</li><li>2. Security threats: Sensitive financial records data is vulnerable to the risk of leakage or access by unauthorized parties.</li><li>3. Resource limitations: Limited human resources or budget may hinder system development and maintenance.</li></ol>

Based on Table 2 SWOT Analysis of ERP Transaction Financial Archives at SMDD, there are several recommendations to improve the management of ERP transaction financial archives for receiving mandatory contributions at PT Jasa Raharja Surakarta: 1. Scan quality improvement, Process automation, Data security improvement, System performance evaluation, User training, and Integration with other systems. In this case, PT Jasa Raharja Surakarta can improve the quality of financial records management, reduce the risk of errors, and improve operational efficiency. After the records management at the Representative Office has been authorized and sent to the PT Jasa Raharja Branch Office, there will be an



Origin Office Completion Report which can be accessed on the internal PT Jasa Raharja website, namely [www.ceri.jasaraharja.co.id](http://www.ceri.jasaraharja.co.id).

SMDD is used by PT Jasa Raharja in managing financial records and also to support the reduction of paper usage (paperless). The financial records inputted in SMDD include records of revenue and payment transactions. The procedure for using SMDD starts from inputting archives, which are then stored in a centralized database, and will generate reports so that they can be useful in the decision-making process and help achieve the desired goals. SMDD facilitates faster document retrieval and online access for employees. However, some challenges remain, including manual processes for staff without login credentials (Tata Riandi & Nodi Marefanda, 2022). Regarding customer satisfaction, PT Jasa Raharja has achieved satisfactory levels in service quality and compensation delivery, despite some obstacles (Eskiaditya & Muhammad Yafiz, 2022). The process of providing life insurance compensation to accident victims involves certain procedures, with potential problems such as late payment of premiums and submission of false information (Rakha Aqilah & Rahmi Syahriza, 2022). Overall, the implementation of digital systems has had a positive impact on PT Jasa Raharja's operations and customer service.

## **Conclusion**

Website-based Enterprise Resource Planning (ERP) transaction financial archive management information system at PT Jasa Raharja Representative of Surakarta, there is a conclusion that the implementation of archive management using a management information system has been running for 4 years starting from 2020. The system provides convenience and acceleration in sending financial archives to the leadership so that it can be more easily used in making decisions by the leadership. In addition, obstacles are also caused by the lack of rigor of Human Resources (HR) towards the Technical Guidelines for the Digital Document Management System so that the inputted archives are not ontime and do not meet the criteria. Human Resources who manage hardcopy archives are also lacking so that archives experience archive flooding.

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