# Audit on Information System Function in Import Transactions Process PT. Bank Rakyat Indonesia (Persero)

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*Abstract*—**This research aims to study the effectivity and efficiency of import transactions process that have been running as one of bank services in applying information systems. This research uses descriptive qualitative research, where in data analysis of audit information system using audit approach around computer, which data have been compiled through preliminary examination, review and testing on management control system, detailed audit and audit reporting which accompanied by recommendations to the company. The unit of analysis of this research is the Trade Processing Centre (TPC) Import section PT. Bank Rakyat Indonesia (Persero) Tbk Jakarta. Data used in this research are primary data and secondary data. Data collection techniques using library research methods, observation, interviews, questionnaires, and documentation. Research results prove that the company already has an organizational structure with clear division of tasks and segregation of duties, the management policies of information system so that the implementation of import transaction at PT. Bank Rakyat Indonesia (Persero) Tbk is efficient, but not fully effective, since there are still some minor audit findings that could lead to potential losses in income.**

*Keywords: operational audit, information system, import process*

## I. INTRODUCTION

One of the bank business services is trade finance transactions, specifically, import transactions. There are various activities involve in import transaction process such as issuing letters of credit or domestic goods certificates, analysing documents, issuing acceptance letters or promises to pay when they are due and making payments for existing transactions. Due to the development of technology, companies are developing and advancing the sophistication of technology whether in the form of hardware or software to facilitate day to day activities, especially in the banking world that has been upholding using digital systems. This has resulted in changes in data processing that the company initially made from manual systems to mechanics and subsequently to electronic or computerized systems.

Management audits can be interpreted broadly as a process of evaluating the operations of an entity to achieve company goals by following policies and procedures that have been designed to provide reasonable assurance to management that the company's goals and objectives can be met. The purpose of the management audit is to identify activities and programs that still need improvement, so that with the recommendations given improvements can be made in managing various kinds of company programs and activities. Another purpose of management audit is to assess whether the organization has been effective for this matter in the information system section which is the main tool in processing various import transaction data, relating to the completeness of documents in digital form at the time of processing, then with the human resources that process the system. there is, given that not all human resources are reliable in using information systems, then with the accuracy of inputting data that affects the company's revenue, then management in managing existing transactions so that the risk of companies that will come in the future can be as minimal as possible, and other problems related to the use of information systems that can reduce the effectiveness and efficiency of the company. Knowing that PT. Bank Rakyat Indonesia (Persero) Tbk is one of the major state-owned banks in Indonesia that has followed technological developments in conducting transaction processes in every type of business, this prompts the researchers to conduct a case study on management Audit of Information System Functions in Import Transaction Processes.

The purpose of the study is whether the function of the information system on import transactions carried out by the management of PT Bank Rakyat Indonesia (Persero) Tbk has run effectively and efficiently.

## II. LITERATURE REVIEW

### A. Previous Research

The credit information accounting system implemented by PT BTPN MUR Pamanukan branch was adequate by following the provisions adopted by banks where efficiency and effectiveness had been achieved [1].

The results obtained by Afnany in this study that the control of the Employee Cooperative PT. Telkom (KOPEGTEL)

Jember Gull is generally good because the organizational structure formed based on its function [2].

Information System Audit Research on Academic Information Systems Internal Business Process Perspective Balanced Scorecard and COBIT Standard 4.1 by Setiyowati and Harjanto [3]. The purpose of this study is to measure the alignment of the objectives of Information Technology contributing to business performance at STMIK Sinar Nusantara Surakarta. In this study found facts, both that have been done well according to Cobit standards or that still need to be improved again. Facts that still need to be improved include that there are no supporters in the form of applications to support incident management, the process of changing management on a regular basis has never been reviewed. Do not have Frequently Asked Questions (FAQ), there is no customer satisfaction survey on Academic Information Systems, and the implementation of comparative studies to similar industries has not been done routinely.

Fauzan and Laitfah concerning Information Technology Governance Audit to Control Quality Management Using Cobit 4 [4]. In this study, the researchers concluded that the level of management concern for IT is still low. So, it can indirectly affect the level of maturity (maturity level) at PT Nikkatsu Electric Works. Then the level of maturity is all documented but not all socialized to implementers.

Research from Nurhadi et al in Information Technology Management Audit in Higher Education (Case Study at STIE Perbanas Surabaya) in 2015 [5]. IT infrastructure such as access channels, hardware, control centres, and data warehouses has been running with well, has been implemented and managed properly, but it needs development and improved performance. For network connection parameters and system software (a self-developed information system) has been optimally utilized by Perbanas members and has several quantitative indicators and measures that are the IT performance objectives for the process of controlling and evaluating.

Subsequent research from Gupta and Shakya explores security and challenges in Nepal in auditing information systems [6]. Data interpretation helps conclude that special attention is needed to make the system free of viruses because more security problems in the information system are seen due to viruses. Also, there are various types of security techniques or patches that must be applied based on the appearance or expectation of security threats or risks.

*B. Theoretical Basis*

Auditing as a systematic process for objectively obtaining and evaluating evidence about assertions about economic activities and events to ensure the degree of interrelation between these assertions and established criteria and communicating the results to interested parties [7].

The Auditing Practices Committee (APC) states that the definition of auditing is an independent examination and disclosure of opinion on a company's financial statements by an auditor appointed to conduct an audit and compliance with applicable regulations.

Auditing is the collection and evaluation of evidence from information to establish and report the level of concordance between information and criteria that have been determined. Auditing must be done by someone competent and independent [8].

Auditing as an examination carried out critically and systematically, by an independent party, of the financial statements that have been prepared by management, along with the accounting records and supporting evidence, to be able to provide opinions regarding the fairness of the financial statements [9].

Management audit is an examination of a company's operational activities, including accounting policies and operational policies that have been determined by management, to find out whether the operations have been carried out effectively, efficiently and economically [9].

Management audit as an evaluation of the efficiency and effectiveness of a company's operations. Management includes all of the company's internal operations which must be accounted for by various parties that have higher authority. Management audits are designed systematically to audit activities, programs implemented or part of audited entities to be assessed and reported whether resources and funds have been used efficiently and whether the objectives of planned programs and activities have been achieved and do not violate the provisions and policies set by the company [10].

Steps in a management audit [9], namely:

*1) Preliminary audit:* A preliminary audit is carried out to obtain background information on the object being audited, from the background information, the auditor can determine the purpose of the tentative audit objective. Preliminary audits can be in the form of observations and collection of company data in the form of SOPs or other policies owned by the company during the performance process in the field.

*2) Management control review and testing:* At this stage, the auditor conducts a review and test of management control in supporting the achievement of company goals.

Review and testing can be in the form of interviews, questionnaires, as well as doing some testing in company performance, in this study testing can be done on the system used by the company.

*3) Detailed audit:* At this stage, the auditor collects evidence that is competent enough to support the specified audit objectives. At this stage, the findings are also developed to look for links between one finding and the other findings in testing issues related to the audit objectives.

*4) Reporting:* This stage aims to communicate the results of the audit including recommendations given to various interested parties. This is important to convince management (audit object) about the validity of the audit results and encourage the authorities to make improvements to the various weaknesses found.

A system is a series of two or more interrelated and interacting components to achieve goals. Data is a fact that is collected, stored and processed by the information system,

while information is data that has been managed and processed to provide meaning and improve the decision-making process [11].

Quoted from the journal owned by Setiyowati and Harjanto, information systems are a collection of resources and network procedures that are interrelated in an integrated manner, integrated with a particular hierarchical relationship and aim to process data into information [3].

One function of information systems is to process corporate transactions effectively and efficiently. In computer-based systems, data is entered into computers and stored in files and databases. Operations performed on data to produce important and relevant information which are referred to collectively as data processing cycles, this process consists of four stages namely data input, data storage data processing, and information output.

Effective is if a goal, objective, a program can be achieved within the targeted deadline, regardless of the costs incurred [9]. In short, the effectiveness can be understood as the level of success of a company to achieve its goals [10].

Efficient is if the same cost (input) can be achieved greater output (output), then it is called efficient [9]. Efficiency refers to determining the resources used to achieve these objectives, such as determining whether a part produces with the minimum cost [8].

A transaction is an agreement between two entities to exchange goods or services or other events that can be measured economically by the organization [11]. In general, it can be said that import is the entry of goods, services or technology, or ideas from a foreign country into the country by heeding the applicable regulations. Hall, interpret imports in a sense, an importer is the opposite of an exporter. They sell in the domestic market and buy in foreign markets.

## III. METHODS

The research strategy is a technical or way to find, obtain, collect or record data, both in the form of primary and secondary data that is used for preparing a scientific work and then analysing the factors related to the main issues so that there will be a truthful data to be obtained.

In this study, researchers used an audit method around the computer (audit around the computer). While for the writing method in this study, researchers used a qualitative descriptive method. This method is used to reveal events or facts or circumstances as they are when the research takes place, including management control in performing its performance on the information system used in the company. The descriptive method is a method that serves to describe or provide a picture of the object under study through data that has been collected as it is, without analysing and making conclusions that are valid for the public [12].

## IV. RESULTS AND DISCUSSION

### A. Preliminary Examination

At this stage the researchers conducted field observations to believe that the data obtained from the company were indeed true, then conducted interviews with several implementing employees and company management regarding the purpose of the audit. From observations, researchers made survey memoranda or temporary findings, namely data input errors during the transaction process both in the process of issuing letters of credit to the payment process, then there were errors when debiting customer accounts, errors in the amount of costs to be borne by customers, incomplete documents which results in inefficient performance, weak oversight of guarantees for opening letters of credit that raises risks in the future, weak oversight of customer account balances resulting in delays when payments are due, error correction made by unauthorized employees, lack of education for employees in using the information system used so that employees are required to study the system independently, errors in determining payment due. Some of the temporary findings are inseparable from the performance of the information system used and management policies that affect the effectiveness of customer performance and satisfaction in conducting import transactions.

### B. Review and Testing of Management Control Systems

In this stage, the researcher conducts a review and testing of the system controlling audit object management, researchers conducted interviews and made questionnaires to be filled out by import section officers at the head office of the Trade Processing Centre (TPC) section. In this stage, the researcher conducts a review of the management control system to understand the conditions that occur and whether the management control system on the function of the information system that is carried out is running and creates the expected efficiency and effectiveness. In this test, researchers can provide an assessment of the parts that are potentially weak and can cause problems in the company. Then the purpose of the audit can be set as a basis for further examinations.

### C. Detailed Examination

Doing in-depth audit try to find the supporting evidence from tentative audit findings, the detailed audit stage summarizes and groups each audit findings support by conditions, criteria, causes, and consequences.

The following definitive findings on the function of information systems at PT. Bank Rakyat Indonesia (Persero) Tbk TPC section:

- Error inputting L / C or SKBDN issuance

- Error in debiting L / C or SKBDN issuance

- Error due date for Transaction

- Transactions are carried out with incomplete supporting documents which should be transacted beyond the cut off time

- Guaranteed import transactions are not blocked

*D. Report Development*

From the findings, researchers found constraints and weaknesses in the function of the information system on import transactions carried out by the management of PT Bank Rakyat Indonesia (Persero) Tbk hasn't run effectively and efficiently. This can be seen from how much the influence of irregularities or weaknesses on the company's information system process and the impact caused by these irregularities or weaknesses.

The content of the official report, the first part is the opinion of the auditor, then follow by executive summary and detail of examination, and recommendation as well.

## V. CONCLUSION

Import transactions at PT. Bank Rakyat Indonesia has been centralized, where the research unit is the Trade Processing Centre (TPC) as a data processing centre of the customer (applicant) based on transactions provided by the branch through the Trade Processing System (TPS) and processed through the TIPlus system. The company already has an organizational structure with a clear division of tasks, as well as good information systems management policies so that the implementation of import transactions at PT. Bank Rakyat Indonesia (Persero) Tbk., Can be said to be efficient, but not yet fully effective, because there are still found some irregularities that can cause losses in revenue or the company's financial statements.

A system within the company will not be able to run properly if the components inside do not work well together. Discipline, accuracy, accuracy, and speed are needed in every officer both at the branch and head office. On the branch side in submitting data or documents in the TPS system the approval level can be more concise or there is a handover as a temporary person in charge of the branch manager is not in place, so that import officers at the central office can more quickly obtain data or documents from the branch or not too close to the cut off time.

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