

ABSTRAK

PROSEDUR SISTEM CORE BANKING GUNA MENINGKATKAN KECEPATAN DAN PELAPORAN KEUANGAN PADA BANK BRI UNIT RAJABASA

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Penelitian ini bertujuan untuk menganalisis peran prosedur sistem *core banking* BRInets dalam meningkatkan kecepatan dan akurasi pelaporan keuangan pada Bank BRI Unit Rajabasa. Penelitian ini menggunakan metode penelitian kualitatif deskriptif dengan pendekatan induktif. Teknik pengumpulan data dilakukan melalui observasi, wawancara mendalam, studi pustaka, dan dokumentasi. Objek penelitian adalah prosedur penginputan data transaksi serta proses rekonsiliasi dan pelaporan keuangan harian yang diterapkan di BRI Unit Rajabasa. Hasil penelitian menunjukkan bahwa prosedur sistem BRInets berperan signifikan dalam meningkatkan kecepatan pelaporan keuangan melalui tiga mekanisme utama, yaitu eliminasi jeda waktu pencatatan secara *real-time*, integrasi data antar bagian secara simultan, serta pengelompokan transaksi berkala (*batching*) yang mencegah penumpukan pekerjaan di akhir hari. Dalam aspek akurasi, sistem BRInets meningkatkan ketepatan pelaporan melalui validasi otomatis, otorisasi berjenjang untuk transaksi nominal tertentu, serta rekonsiliasi progresif yang dilakukan supervisor melalui pengecekan saldo berkala. Penelitian ini juga menemukan bahwa efektivitas prosedur sistem *core banking* tidak dapat dipisahkan dari faktor sumber daya manusia yang mengoperasikannya. Kesimpulan penelitian ini menegaskan bahwa prosedur sistem *core banking* BRInets berperan sebagai infrastruktur kelembagaan yang menghubungkan kapabilitas teknologi dengan tindakan manusia dalam menghasilkan informasi keuangan yang cepat, tepat, dan dapat diandalkan.

Kata Kunci: Prosedur, Sistem *Core Banking*, BRInets, Kecepatan Pelaporan Keuangan, Akurasi Pelaporan Keuangan

ABSTRACT

CORE BANKING SYSTEM PROCEDURES TO IMPROVE THE SPEED AND ACCURACY OF FINANCIAL REPORTING AT BANK BRI RAJABASA BRANCH

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This study aims to analyze the role of the BRInets core banking system procedures in improving the speed and accuracy of financial reporting at Bank BRI Rajabasa Branch. This study employs a descriptive qualitative research method with an inductive approach. Data collection techniques include observation, in-depth interviews, literature review, and documentation. The research subjects are the transaction data entry procedures, as well as the daily financial reconciliation and reporting processes implemented at BRI Rajabasa Branch. The results of the study indicate that the BRInets system procedures play a significant role in improving the speed of financial reporting through three main mechanisms: the elimination of recording time lags via real-time processing, simultaneous data integration across departments, and periodic transaction batching that prevents a backlog of work at the end of the day. In terms of accuracy, the BRInets system improves reporting precision through automatic validation, tiered authorization for transactions of a certain value, and progressive reconciliation performed by supervisors via periodic balance checks. This study also found that the effectiveness of core banking system procedures cannot be separated from the human resources operating them. The conclusion of this study affirms that the BRInets core banking system procedures serve as an institutional infrastructure that connects technological capabilities with human actions in producing financial information that is fast, accurate, and reliable. Keywords: Procedures, Core Banking System, BRInets, Speed of Financial Reporting, Accuracy of Financial Reporting

