

ABSTRAK

PROSEDUR PELAKSANAAN PEMBAYARAN DANA PENSIUN PEGAWAI NEGERI SIPIL DI PT BANK RAKYAT INDONESIA KC TANJUNG KARANG

Oleh

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Tugas Akhir ini bertujuan untuk mendeskripsikan dan menganalisis prosedur pelaksanaan pembayaran dana pensiun Pegawai Negeri Sipil (PNS) di PT Bank Rakyat Indonesia (BRI) KC Tanjung Karang, mengidentifikasi kendala teknis implementasi aplikasi Andal by Taspen, serta menganalisis prosedur verifikasi manual yang diterapkan sebagai solusi pengecualian ditinjau dari perspektif pengendalian intern.

Tugas Akhir ini menggunakan pendekatan deskriptif kualitatif berbasis Praktik Kerja Lapangan (PKL). Data diperoleh melalui observasi partisipatif, wawancara dengan Supervisor, petugas Customer Service, dan Teller BRI KC Tanjung Karang, serta dokumentasi dokumen internal dan regulasi yang berlaku.

Hasil Tugas Akhir menunjukkan bahwa: (1) prosedur pembayaran dana pensiun PNS di BRI KC Tanjung Karang berlangsung melalui lima tahap yang terstruktur, yaitu penerimaan instruksi dari PT Taspen, verifikasi dan autentikasi penerima, otorisasi oleh pejabat berwenang, eksekusi pembayaran, serta dokumentasi dan rekonsiliasi. Prosedur ini telah mencerminkan penerapan prinsip pemisahan fungsi sesuai sistem pengendalian intern menurut Mulyadi (2016); (2) implementasi aplikasi Andal by Taspen menghadapi tiga kendala utama pada nasabah lanjut usia, yaitu kegagalan pengenalan wajah (*face not detected*), ketidaksesuaian spesifikasi perangkat, dan rendahnya literasi digital; serta (3) BRI KC Tanjung Karang telah menerapkan prosedur verifikasi manual sebagai jalur pengecualian (*exception procedure*) yang efektif menjaga kelangsungan pembayaran, namun belum terstandarisasi dalam SOP tertulis yang baku.

Berdasarkan temuan tersebut, penulis merekomendasikan agar BRI KC Tanjung Karang segera menyusun SOP tertulis untuk penanganan jalur pengecualian autentikasi digital, mengimplementasikan sistem pencatatan kendala teknis yang sistematis, serta menyediakan perangkat autentikasi di kantor yang sekaligus berfungsi sebagai media edukasi literasi digital bagi nasabah lanjut usia.

Kata Kunci: prosedur pembayaran, dana pensiun PNS, Andal by Taspen, pengendalian intern, autentikasi digital, BRI KC Tanjung Karang.

ABSTRACT

PROCEDURES FOR THE IMPLEMENTATION OF CIVIL SERVANT PENSION FUND PAYMENTS AT PT BANK RAKYAT INDONESIA KC TANJUNG KARANG

By

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This Final Project aims to describe and analyze the procedures for implementing Civil Servant (PNS) pension fund payments at PT Bank Rakyat Indonesia (BRI) KC Tanjung Karang, identify technical obstacles in the implementation of the Andal by Taspen application, and analyze the manual verification procedures applied as an exception solution from an internal control perspective.

This Final Project employs a qualitative descriptive approach based on Field Work Practice (PKL). Data were collected through participatory observation, interviews with the Supervisor, Customer Service officers, and Tellers at BRI KC Tanjung Karang, as well as documentation of internal documents and applicable regulations.

The results of this Final Project indicate that: (1) the civil servant pension fund payment procedure at BRI KC Tanjung Karang proceeds through five structured stages, namely receipt of instructions from PT Taspen, verification and authentication of recipients, authorization by authorized officials, payment execution, and documentation and reconciliation — a procedure that reflects the application of the principle of separation of functions in accordance with the internal control system as outlined by Mulyadi (2016); (2) the implementation of the Andal by Taspen application faces three main obstacles among elderly customers, namely facial recognition failure (face not detected), device specification incompatibility, and low digital literacy; and (3) BRI KC Tanjung Karang has implemented a manual verification procedure as an exception pathway

that effectively maintains payment continuity, though it has not yet been standardized in a formal written Standard Operating Procedure (SOP).

Based on these findings, the author recommends that BRI KC Tanjung Karang promptly develop a written SOP for handling digital authentication exception pathways, implement a systematic technical issue recording system, and provide authentication devices at the branch office that also serve as digital literacy education tools for elderly customers.

Keywords: payment procedures, civil servant pension fund, Andal by Taspen, internal control, digital authentication, BRI KC Tanjung Karang.