

ABSTRAK

PROSEDUR PENYAMPAIAN LAPORAN SALDO HARIAN ATM PADA PT. BANK KB INDONESIA Tbk. KCU BANDAR LAMPUNG

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Perkembangan teknologi perbankan menyebabkan operasional *Automated Teller Machine* (ATM) memerlukan prosedur pelaporan yang baik guna mendukung kelancaran operasional, pengendalian internal, serta menjaga keakuratan data transaksi. Salah satu bentuk pengendalian tersebut dilakukan melalui penyampaian laporan saldo harian ATM kepada pihak ketiga yang bekerja sama dengan bank. Permasalahan yang dihadapi yaitu prosedur penyampaian laporan saldo harian ATM pada PT Bank KB Indonesia Tbk. Kantor Cabang Utama Bandar Lampung kepada PT Kejar telah melaksanakan sesuai dengan standar operasional yang berlaku serta mampu meminimalkan keterlambatan dan ketidaksesuaian saldo. Tujuan dari laporan akhir ini adalah untuk mengetahui dan menganalisis prosedur penyampaian laporan saldo harian ATM kepada pihak ketiga pada PT Bank KB Indonesia Tbk. Kantor Cabang Bandar Lampung. Metode penelitian yang digunakan adalah metode deskriptif kualitatif dengan teknik pengumpulan data melalui observasi, wawancara, dan dokumentasi. Data yang digunakan terdiri dari data primer dan data sekunder yang diperoleh dari kegiatan operasional bank. Laporan akhir dilakukan pada PT Bank KB Indonesia Tbk. Kantor Cabang Bandar Lampung. Hasil dari laporan akhir menunjukkan bahwa secara keseluruhan prosedur penyampaian laporan saldo harian ATM telah berjalan dengan baik dan sesuai dengan tahapan operasional yang berlaku, mulai dari pengumpulan data transaksi, proses rekonsiliasi, penyusunan laporan, hingga penyampaian laporan kepada pihak ketiga. Namun, dalam pelaksanaannya masih ditemukan beberapa kendala seperti keterlambatan penyampaian laporan, gangguan sistem, serta perbedaan data antara saldo fisik dan data sistem yang dapat memengaruhi keakuratan laporan. Oleh karena itu, diperlukan peningkatan koordinasi antara pihak bank dan pihak ketiga serta penerapan prosedur yang lebih efektif guna meminimalkan kesalahan dan keterlambatan dalam penyampaian laporan saldo harian ATM.

Kata Kunci: Prosedur, Laporan Saldo Harian ATM, Rekonsiliasi, Pihak Ketiga, PT Bank KB Indonesia Tbk.

ABSTRAK

PROCEDURE FOR SUBMITTING ATM DAILY BALANCE REPORTS AT PT. BANK KB INDONESIA Tbk. KCU BANDAR LAMPUNG

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The development of banking technology requires Automated Teller Machine (ATM) operations to have proper reporting procedures to support smooth operations, internal control, and maintain the accuracy of transaction data. One form of such control is carried out through the submission of ATM daily balance reports to third parties collaborating with the bank. The problem addressed is whether the procedure for submitting ATM daily balance reports at PT Bank KB Indonesia Tbk. Bandar Lampung Main Branch Office to PT Kejar has been implemented in accordance with the applicable standard operating procedures and is able to minimize delays and balance discrepancies. The purpose of this final report is to determine and analyze the procedure for submitting ATM daily balance reports to a third party at PT Bank KB Indonesia Tbk. Bandar Lampung Branch Office. The research method used is descriptive qualitative, with data collection techniques through observation, interviews, and documentation. The data used consists of primary and secondary data obtained from bank operations. This final report was conducted at PT Bank KB Indonesia Tbk. Bandar Lampung Branch Office. The results of the final report show that, overall, the procedure for submitting ATM daily balance reports has run well and in accordance with the applicable operational stages, starting from transaction data collection, the reconciliation process, report preparation, to the submission of reports to the third party. However, in its implementation, several obstacles were still found, such as delays in report submission, system disruptions, and data discrepancies between physical balances and system data that could affect report accuracy. Therefore, improved coordination between the bank and the third party, as well as the implementation of more effective procedures, are required to minimize errors and delays in submitting ATM daily balance reports.

Keywords: Procedure, ATM Daily Balance Report, Reconciliation, Third Party, PT Bank KB Indonesia Tbk.