

**ACCOUNTING INFORMATION SYSTEM ANALYSIS OF DEATH INSURANCE
CLAIMS PAYMENT AT PT TASPEN (PERSERO) PEMATANGSIANTAR BRANCH
OFFICE**

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ABSTRACT

This study aims to analyze the implementation and effectiveness of accounting information systems in the death insurance claim payment process at PT Taspen (Persero) Pematangsiantar Branch Office. The research method used is a qualitative approach with descriptive methods through data collection techniques including interviews, questionnaires, and documentation. The results show that the accounting information system has been implemented systematically from claim submission, document verification, data processing, to fund disbursement. The system is considered effective in improving efficiency, timeliness, and accuracy of information, although there are still obstacles such as incomplete documents affecting the process. Thus, the accounting information system plays an important role in supporting operational performance and service quality.

Keywords: Accounting Information System, Claim Payment, Death Insurance, System Effectiveness

ABSTRAK

Penelitian ini bertujuan untuk menganalisis implementasi dan efektivitas sistem informasi akuntansi dalam proses pembayaran klaim asuransi jiwa di PT Taspen (Persero) Kantor Cabang Pematangsiantar. Metode penelitian yang digunakan adalah pendekatan kualitatif dengan metode deskriptif melalui teknik pengumpulan data termasuk wawancara, kuesioner, dan dokumentasi. Hasil penelitian menunjukkan bahwa sistem informasi akuntansi telah diimplementasikan secara sistematis mulai dari pengajuan klaim, verifikasi dokumen, pengolahan data, hingga pencairan dana. Sistem ini dianggap efektif dalam meningkatkan efisiensi, ketepatan waktu, dan akurasi informasi, meskipun masih terdapat kendala seperti dokumentasi yang tidak lengkap yang memengaruhi proses. Dengan demikian, sistem informasi akuntansi memainkan peran penting dalam mendukung kinerja operasional dan kualitas pelayanan.

Kata Kunci: Sistem Informasi Akuntansi, Pembayaran Klaim, Asuransi Jiwa, Efektivitas Sistem

I. INTRODUCTION

Background Of The Problem

In recent years, Insurance Companies in Indonesia have grown rapidly. Insurance companies are experiencing strong growth in the businesses they operate, and more and more customers are looking for lifetime insurance services. Based on data released by the Financial Services Authority (OJK), the development of Indonesia's insurance industry is known to play an important role in supporting the country's development process. This is reflected in the fact that insurance companies help push for large amounts of long-term funds and use them to finance government-led development. Examples of Indonesian insurance company names include Allianz Indonesia, JAGADIRI, AXA Mandiri, Prudential and Sinar Mas. In addition to private insurance companies, there are also state-owned insurance companies such as Jasa Raharja, Jasindo and Taspen.

PT Taspen (Persero) or Civil Servant Savings and Insurance Fund is an institution that handles Social Security insurance for Civil Servants in Indonesia. PT Taspen (Persero) has become an integral part of the long history of staffing in Indonesia and is the only state-owned company that is trusted to manage the Social Security Program for the welfare of State Civil Apparatus (ASN) and Civil Servants (PNS) through 4 types of programs consisting of Pension Program, Old Age Savings (ENT), Work Accident Insurance (JKK) and Death Insurance (JKN).

Death Insurance (JKM) is protection for the risk of death not due to a work accident in the form of death compensation. The management of JKM contributions deposited by employers is assigned by the State to PT Taspen (Persero) to be managed as best as possible. The purpose of the Death Insurance program is to provide death compensation to heirs so that heirs can meet the needs of a decent life when the participant dies. PT Taspen (Persero) plays an important role in efforts to provide guarantees and protection for heirs, starting from the receipt to payment of Death Insurance claims. Participation in the Death Insurance Program has increased since the person concerned was appointed as a CPNS/PNS.

An accounting information system is a collection of sub-sub-systems/components, both physical and non-physical, that are interconnected and work together harmoniously to process transaction data related to financial issues into financial information. According to Swasti (2017), "The cash expenditure accounting system is to process the payment of obligations generated by the purchasing system". Cash expenditures are generally defined as the form of organization, records, and reports prepared to carry out activities either in the form of checks or cash to facilitate corporate governance financing. The documents used are proof of cash outflow, checks, and check requests. Meanwhile, for related sections/functions, namely functions that require cash expenditure, cash functions, accounting functions, and internal audit functions.

The development of computerized technology can affect the quality of products and services offered, judging from the effectiveness of the implementation of a computer-based death insurance claim payment accounting information system at PT Taspen (Persero) Pematangsiantar Branch Office. The effectiveness of the system depends on the implementation of the system in the company. A good system implementation will certainly result in more effective data handling and processing, therefore effective evaluation is very important in terms of variability, security, time, relevance and accuracy of reports. "Effectiveness is the ability to choose the right goals or tools for the achievement of predetermined goals, concerning how to do the right job". Effectiveness is a measure that gives an idea of how far the target can be achieved where the orientation is on the output produced (Utami Wower & Sri Widhiyani, 2012).

PT Taspen (Persero) Pematangsiantar Branch is a State-Owned Enterprise (BUMN) which is a service company whose task is to serve payment transactions to JKM (Death Guarantee) participants in cash or cash or by transfer or by check. In carrying out the payment of Death Insurance, PT Taspen (Persero) Pematangsiantar Branch Office requires a good Accounting Information System to control death insurance payment activities that result in cash expenditures with the check in accordance with the established cash expenditure procedures.

Previous research conducted by Dady, Ilat, & Pontoh, (2017) stated that the Death Insurance payment procedure does not always run smoothly, there is still a lack of files when the service field conducts research on participant data, so that the payment of the Death Insurance Contract is delayed.

Based on the description and obstacles that have been explained above, the researcher is interested in conducting research on PT Taspen (Persero) Pematangsiantar Branch with the title "Analysis of the Accounting Information System for Payment of Death Insurance Claims at PT. Taspen (Persero) Pematangsiantar Branch Office".

Formation Of The Problem

Based on this background, the research questions are formulated as follows:

1. How does the Accounting Information System for Death Insurance Claim Payments work?
2. How effective is the Accounting Information System for Death Insurance Claim Payments at PT Taspen (Persero) Pematangsiantar Branch?

Research Purposes

The research objectives, based on the problem formulation above, are:

1. To determine the accounting information system's impact on death insurance claim payments at PT Taspen (Persero) Pematangsiantar Branch.
2. To analyze the effectiveness of the accounting information system on death insurance claim payments at PT Taspen (Persero) Pematangsiantar Branch.

II. THEORITICAL REVIEW

Understanding of Accounting Information System

A system is the relationship of one unit with other units that can be interconnected with each other and that cannot be separated and lead to a unity in order to achieve a predetermined goal. A system as a group of components designed to align a certain goal according to a predetermined plan. Romney (2015) oleh Mulyani (2018) A system is a collection of two or more components that work together and relate to achieve a specific goal. Murdick (1987) A system is a collection of several parts/elements that come together for a common purpose).

The word information comes from the Latin word *informationem* which means concept or idea. According to Suratman in (Mustakin, 2009), information is a set of facts (data) that are organized in a certain way so that they have meaning for the recipient. Davis (2012) It states that information is a data that has been processed into a form that is useful for users, and has real thought value for decision-makers at the time of running or for future prospects. Based on the understanding of the experts above, it can be concluded that information is a collection of data that can be processed into a form that can be useful for its users, especially in decision-making.

Accounting is a system that produces financial information to interested parties regarding economic activities and the condition of a company. Accounting can be defined as the art of recording, classifying, summarizing and reporting transactions of a financial nature that occur within a company (Suwarjono, 2002). In general, accounting is the art of recording in the preparation of financial statements.

Information systems or referred to as data processing systems, are man-made systems that usually consist of a set of components, both manual and computer-based, that are integrated to collect, store, and manage data and provide information to interested parties as users of the information.

Inputs in the information system are relevant data to produce the desired information. Processes are steps that need to be taken to process information data. Meanwhile, output is in the form of information that is the result of data processing.



Figure 1. Components of the Accounting System

Accounting Information System is a system that aims to collect and process data and report information related to financial transactions. From some of the definitions of accounting information systems above, according to experts, it can be concluded that accounting information systems are interconnected with finance. Where an information system in a company or organization is capable of collecting, classifying, processing data and transactions that have been designed to convert financial data and other data into information for decision-making.

Objectives of Accounting Information System

The main purpose of an accounting information system is to provide relevant and accurate information to interested parties. In addition, this system also aims to improve operational efficiency and support the company's internal control.

The objectives of the accounting information system include:

1. Provide accurate and timely financial information
2. Support the decision-making process
3. Improve operational efficiency and effectiveness
4. Keeping company data and assets safe

With a good accounting information system, companies can manage financial data in a more structured and controlled manner.

Accounting System

An accounting system is something that is very important for a company. The company will not run well without an accounting system. If the accounting system does not run well, then operational activities in a company will not run effectively and efficiently, and allow for corruption or misappropriation in the company.

Mulyadi (2016) An Accounting System is an organization of forms, records, and reports that are coordinated in such a way as to provide the financial information needed by management to facilitate the management of the company. So in this case, the accounting system needs to be applied to all types of companies from service companies, trades or manufacturing companies, both small and large-scale, which in its implementation can be adjusted according to the conditions of the company.

Belkaoui (2011) Accounting is the art of recording, the classification in a significant way and units of currency, transactions and events that at least some of them have a financial nature and subsequently interpret the results. From the above, it can be concluded that an accounting system is a recording and reporting procedure that provides information on financial conditions needed for company management.

Cash

Cash is a financial statement that shows the company's operational financing, funding, and investment activities against cash flow during a certain period by reconciling the initial and final cash balances. (Ikatan Akuntan Indonesia, 2002), It was explained that Cash is a means of payment that is ready and free to be used to finance the company's general activities.

(Harahap, 2011) Cash is money and other securities that are very fluid that affect the following conditions:

1. Can be exchanged for cash at any time
2. The maturity date is very close
3. There is little risk of value changes caused by changes in price levels.

So that cash is also one of the measuring tools for every financing activity and exchange of goods and services. So that all company activities involve cash directly or indirectly.

In the Financial Accounting standard (2002) it is explained that Cash is a ready and free means of payment to finance the company's general activities. From several definitions, it can be concluded that cash is a current asset that is a means of payment that allows the management to run its business and for the payment of short-term obligations that are not limited by its users.

Cash Expenditure Accounting System

A cash expense accounting system is a unit that involves forms, records, procedures, and reports made to carry out expenditure activities, both checks and cash, and is usually used by companies to handle cash expenses and is useful to facilitate every financing of company management. The cash expenditure accounting system is a record made to carry out expenditure activities either by check or transfer by Mulyadi (2016: 425).

Yusuf (2001) said that in the cash expenditure accounting system there is a basic accounting system that is commonly used in the Cash Expenditure Accounting System, namely the Cash Expenditure Accounting System with cheques and the Cash Expenditure Accounting System with cash through petty cash funds. So the cash expenditure accounting system is divided into 2 types, namely:

1. Cash expense accounting system

This system is very closely related to the debt recording system. In its application, this cash expenditure accounting system consists of several related functions, namely functions that require cash, cash functions, accounting functions, and internal control functions. In addition, there are several procedural networks that can form this cash expenditure system, namely the check request procedure, the procedure for making proof of cash outflow, the cash payment procedure and the procedure for recording cash expenditures.

2. Cash-with-cash expense accounting system

This cash-to-cash expenditure accounting system is related to petty cash where the money prepared to pay for expenses is relatively small and is paid in cash rather than by check. The documents required in this cash disbursement accounting system are proof of cash outflow, request for small cash disburse, request to replenish cash and proof of small cash disburse.

Elements of a Basic Accounting System

Menurut Mulyadi (2016) There are five main elements in the accounting system, namely:

1. Form

A form is a document used for them to occur. With the form, all transactions in a company are documented on a piece of paper. Examples of forms are sales invoices, proof of cash out, and checks.

2. Journal

A journal is the first record of transactions that is used to record, summarize financial data as well as other data. Examples of journals are purchasing journals, sales journals, general journals, and cash receipt journals.

3. Ledger

A ledger is a set of accounts related to the recording of financial transactions in a company that functions to help make balance sheet and profit and loss statements in a company. The ledger itself consists of accounts detailing the company's financial data that have previously been recorded in journals.

4. Helper Books

A helper book is a branch of the ledger that contains details of certain accounts contained in the ledger. So in this ledger there are sub-accounts that detail the financial data listed in the ledger. An example is the receivables assistant book.

5. Reports

A report is the final result of accounting in the form of a financial position report, profit and loss statement, a report on the cost of production, a report on changes in the profit balance, a report on the financial position, a report on the cost of production, a report on marketing expenses, a report on the cost of goods sold, a list of the age of receivables, a list of debts to be paid and a list of inventory balances that are selling slowly.

Claim

A claim is a claim for recognition submitted by the policyholder to the insurance company for a fact that a person is entitled (owning or possessing) something. According to the Indonesian Life Insurance Association (PRU Fast Start, 2017), the definition of a claim is a claim submitted by the policyholder for services or promises provided by the insurer at the time the insurance contract is made.

Claim payment is the process of providing insurance benefits to participants or heirs in accordance with applicable regulations. This process involves several parties, such as the service, verification, and finance departments. In a computerized system, claim payments are made through an integrated information system, so that it can speed up the process and minimize errors in calculation and recording.

According to Yaslis Ilyas in Utilization Management, Claims Management and Health Insurance Fraud (Fraud in 2006), a claim is a request from one of the two parties who have a bond so that their rights are fulfilled. From the definition above, it can be concluded that a claim is a request and demand submitted by the policyholder who aims to submit his rights to other parties in accordance with the agreement and agreement that has been made.

The theoretical study in this research focuses on the concept of accounting information systems, system effectiveness, and their implementation in the insurance claims payment process. An accounting information system is defined as a collection of integrated components that collect, process, and produce financial information to support decision-making (Romney & Steinbart, 2018; Mulyani, 2018). Conceptually, this system includes inputs, processes, and outputs designed to ensure the accuracy and relevance of information. In the context of cash disbursements, accounting information systems play a crucial role in controlling payment transactions to ensure they comply with established procedures (Mulyadi, 2016). Meanwhile, system effectiveness is defined as the system's ability to achieve predetermined objectives accurately and optimally (Utami Wower & Widhiyani, 2012). Indicators of effectiveness include data security, timeliness, accuracy, relevance, and completeness of reports (Bodnar & Hopwood, 2006). This research's conceptual framework positions accounting information systems as a key variable influencing the effectiveness of the death insurance claims payment process.

Several previous studies have examined accounting information systems in various contexts. Romney and Steinbart (2018), using a conceptual approach, emphasized that a good accounting information system must be able to improve information quality and operational efficiency. Research by Rosalie (2017), using a descriptive method, showed that the implementation of appropriate accounting standards influences the reliability of insurance companies' financial reports. Sibarani (2015) found that a structured accounting information system can improve a company's internal control. Furthermore, research by Dady, Ilat, and Pontoh (2017), using a qualitative approach, revealed that the insurance claim payment process still faces obstacles in the form of incomplete documents, which cause payment delays. Rudianto (2021) emphasized the importance of accounting systems in supporting transparency and accountability in financial reports. Harahap (2011), through a critical analysis of financial reports, demonstrated that the quality of the information system significantly determines the quality of the information produced. Furthermore, research by Wijaya (2018), using qualitative data analysis, emphasized the importance of data integration and information validity in organization-based systems.

Although various studies have addressed accounting information systems and their effectiveness, there remains a gap in both theoretical and empirical research. Theoretically, most studies focus on accounting information systems in general and have not specifically linked them to the death insurance claim payment process. Empirically, studies examining the effectiveness of accounting information systems at state-owned insurance institutions, particularly PT Taspen (Persero), are still limited. Furthermore, few studies combine qualitative analysis through interviews with quantitative data from questionnaires to comprehensively measure system effectiveness.

Based on this description, this study contributes to filling this gap by in-depth analyzing the accounting information system for death insurance claim payments at PT Taspen (Persero) Pematangsiantar Branch Office and evaluating its effectiveness using a qualitative approach supported by quantitative data. Thus, this research not only enriches theoretical studies related to accounting information systems in the insurance sector but also makes a practical contribution to improving the quality of systems and services to participants and beneficiaries.

Insurance

Insurance from a business point of view is a company whose main business is to receive/sell services, transfer risks from other parties and obtain profits with various risks (*Sharing of risk*) among a number whose activities collect funds (in the form of premiums) from the community who then invest the funds in various economic activities of the company (Dady et al., 2017).

Law of the Republic of Indonesia Number 40 of 2014 Undang - Undang Republik Indonesia Nomor 40 Tahun 2014. Article 246 of the Commercial Law (KUHD) Pasal 246 Kitab Undang - Undang Hukum Dagang (KUHD)

Life insurance is a protection program in the form of sensitivity to economic risk to the death or life of an insured person. Life insurance ensures that the participant's family has financial support in the event of the participant's death. In a policy, there is a contract between the life insurance company

and the policyholder where the life insurance company has an obligation to give a predetermined amount of money to the designated in the event of death, or the policyholder remains alive at the end of the contract period. Life insurance has 4 main elements, namely:

a. Term Life Insurance

Term life insurance is an insurance product that provides a death benefit to the insured in the amount of a nominal value determined at the time of the contract for a certain contract term. The contract period can be 1 year, 5 years, 10 years, 15 years, 20 years, or up to a certain age limit. The advantage of term insurance is that the premiums are cheaper than life insurance or dual-purpose insurance. Meanwhile, the value of protection or insurance for heirs is quite large.

b. Whole Life Insurance

Whole life insurance is insurance that guarantees the entire life of participants up to the age of 99. This whole policy is designed to provide lifetime coverage as long as the insured continues to pay premiums and maintain the policy.

This is insurance that provides death compensation if the insured dies during the policy period. There are two types of life insurance, namely:

1. Premium payments are continuous, depending on the payment method.
2. Premium payment for a specific period of time only

Follow-up premiums must be paid until the insured dies or the policy ends. Premiums for a certain period of time provide lifetime coverage, but premiums only apply for a certain period of time.

Dual Life Insurance

Dual life insurance is a death insurance product that combines two benefits, namely death benefits if the insured dies during the policy period and non-contractual benefits if the insured is still alive at the end of the policy period.

Dual purpose death insurance coverage receives the present value of the premium paid in the form of a claim if the insured dies within the period specified in the policy. Policyholders can also terminate the insurance contract within a certain period of time before the end of the policy term.

Unit Link Life Insurance

Unit linked life insurance is a death insurance product that combines the benefits of cash value whose value fluctuates according to the value of fixed assets, and death insurance protection.

Dual purpose death insurance holders receive the present value of the premiums paid in the form of claims if the insured dies within the time period specified in the policy. Policyholders can also terminate the insurance contract within a certain period of time before the end of the policy term.

Benefits and Purposes of Insurance

1. Encourage people to think more about dating.
2. The funds collected in the insurance industry can be used for investments used in development.
3. Encourage people not to depend on other parties because they already have an insurance policy.
4. An expert from the insurance company can provide advice for risk management and reduce the possibility of losses.

Every company that participates in the insurance program only needs to set aside a small part of its funds for premium financing without the need to form a reserve fund to anticipate losses that arise. The purpose of insurance is to increase efficiency, to help establish equitable distribution of costs, for the basis of credit, as savings, to cultivate the earning power of a company, and for the investment model.

Death Insurance (JKM)

Death insurance is part of life insurance. Death insurance is a contract between the insurance company and the insured regarding the risk of life or death of the insured. The purpose of death insurance is so that families do not lose their source of income (Fauzi, 2019).

Effectiveness

Effectiveness comes from the English word effective, which means successful or in accordance with what is desired. In the scientific dictionary, effectiveness is defined as the accuracy of use, results in using or supporting goals. In a system, it is said to be effective when the goals or objectives that have

been set have been achieved. This is according to Septian Edam et al, (2018), namely, "effectiveness is measurement in the sense of achieving predetermined goals". Effectiveness is a measure that states how far a target (quantity, quality and time) has been achieved. Where the greater the percentage of targets achieved, the higher the effectiveness (Septian Edam et al., 2018)

Bodnar & Hopwood (2000) Bodnar & Hopwood (2000)

1. Data security, is the system's ability to anticipate unexpected events that can disrupt the ongoing processes of the system
2. Time, is the duration required to process the output both periodically and non-periodically for the system
3. Accuracy, is a skill that systematically processes information carefully and without errors and is able to present information precisely and accurately.
4. Relevant, is the information presented by the system according to the needs of the user
5. Report variation, is the ability of a system to produce different reports so that the report can be useful for information users.

Analysis of the effectiveness of the research on the results of respondents' statements through a questionnaire regarding the effectiveness of the implementation of accounting information systems based on 5 indicators, namely data security, time, accuracy, report variation, and relevance.

Based on various previous researches, it can be concluded that the accounting information system plays an important role in supporting the smooth operation of the company, especially in the process of paying insurance claims and cash management. The results of the study show that the implementation of a good information system is able to increase efficiency and effectiveness in data processing and the provision of financial information that is more accurate and timely.

In addition, the accounting information system also contributes to strengthening control and reducing the possibility of errors in the recording and payment process. However, some studies still find obstacles, especially at the data verification stage that are not fully optimal. Therefore, this research was conducted to examine the accounting information system for the payment of death insurance claims on different research objects, namely, PT Taspen (Persero) Pematangsiantar Branch Office.

Conceptual Framework

In this study, the researcher used the theory of Bodnar & Hopwood (2006) as the basis of a conceptual framework to analyze the effectiveness of the accounting information system for the payment of death insurance claims at PT Taspen (Persero) Pematangsiantar Branch Office. The purpose of this study is to gain a deeper understanding of the death insurance claim payment system at PT Taspen (Persero) Pematangsiantar Branch Office.

In a conceptual framework, the researcher will collect documents and data related to the payment of death insurance claims at PT Taspen (Persero) Pematangsiantar Branch Office. The data and documents will be analyzed using the theory of Bodnar & Hopwood (2006) to determine how effective the accounting information system used by PT Taspen (Persero) Pematangsiantar Branch Office.

By applying the theory of Bodnar & Hepwood (2000), this study is expected to provide a deeper insight into the accounting information system used by PT Taspen (Persero) Pematangsiantar Branch Office in the payment of death insurance claims. The following is Figure 1 of the conceptual framework used in this study.

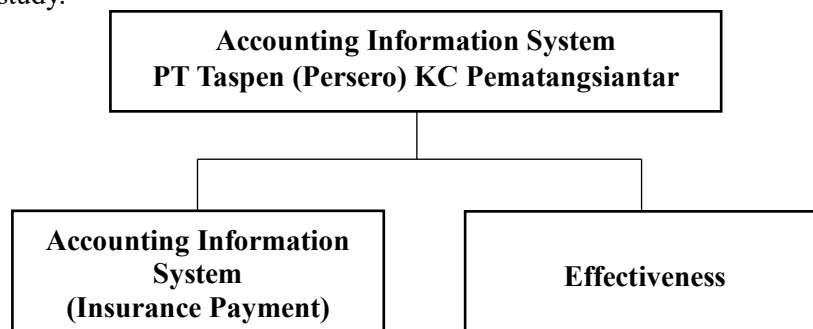


Figure 1. Conceptual Framework**III. RESEARCH METHODOLOGY**

This research uses a qualitative approach with descriptive methods to gain a deeper understanding of the application of accounting information systems in the death insurance claim payment process. The research design focused on a case study at PT Taspen (Persero) Pematangsiantar Branch Office, allowing researchers to explore the actual conditions, workflow, and effectiveness of the system implemented within the organization's operational context.

The research subjects consisted of three key informants directly involved in the claim payment process, and ten staff members selected as questionnaire respondents based on their involvement in the system. The research object was the accounting information system for death insurance claim payments, including procedures, document flows, and data processing mechanisms, including disbursement of funds. Informants were selected purposively, based on the relevance of their tasks and knowledge to the process under study.

Data collection techniques included in-depth interviews, questionnaire distribution, and documentation. The data obtained were then analyzed using qualitative descriptive analysis techniques, including data reduction, data presentation, and conclusion drawing. To enhance the validity of the findings, source triangulation was used by comparing the results of interviews, questionnaires, and documentation to obtain a consistent picture of the effectiveness of the system under study.

IV. RESULTS AND DISCUSSION**Implementation of a Claims Payment Accounting Information System**

The death insurance claim payment system at PT Taspen (Persero) Pematangsiantar Branch starts from the submission of a claim, by the heirs. Submissions can be made directly to the office, through the Andal by Taspen application, or through the TOOS Taspen online service. After the file is received, the Customer Service officer checks the completeness of the documents. If the documents are declared complete and meet the requirements, the claim data will be further processed through the TDES (Taspen Digital Enterprise Service) application system.

Furthermore, a verification and authorization process is carried out by the authorities. Once approved, the data is forwarded to the Cash & Pension Report Verification section for final check before payment. The last process is the disbursement of claim funds to the heir's account according to the payment plan.

Interview Results

Interviews were conducted with three informants who were directly involved in the process of paying death insurance claims at PT Taspen (Persero) Pematangsiantar Branch Office.

Based on the results of the interview with Informant 1 who serves as the Cash & Pension Report Verification Staff, it was obtained that the process of submitting death insurance claims can be carried out by the heirs directly to the office or through the online system that has been provided. In submitting a claim, the heirs are required to complete the required documents, such as payment request forms, death certificates, personal identification, and other supporting documents.

After the documents are submitted, the Customer Service department will check the completeness of the file. If the documents are complete, the process continues to the verification and authorization stage by the authorities, then forwarded to the Cash & Pension Report Verification section to make the payment process to the recipient's account.

The system used in this process is TDES, which functions in data processing and transaction recording, such as claim checks, claim postings, and payment postings. In terms of security, the system has been equipped with two-factor authentication and is supervised by the IT Division. The claim payment process is generally completed within D+1 after the documents are declared complete. Based on the results of the interview, it can be seen that the claim payment process has been carried out in a

structured manner in accordance with the established procedures, and supported by the use of technology-based systems.

Based on the results of the interview with Informant 2 who serves as Service Staff, it was obtained that the claim submission process began with the completion of documents by the heirs in accordance with the predetermined requirements. Next, the file was submitted to the Taspen office for completeness check. If the documents are eligible, the claim data will be input into the system and further processed.

In the claim payment process, the part involved includes the service and finance sections. The systems used are TDES for claims processing and SAP Finance for transaction recording. The claim process can be completed in a relatively quick time, even under certain conditions in less than 45 minutes.

In terms of implementation, the informant stated that the system had run well and was able to produce the needed information. However, in some cases, errors are still found in the claim process that cause the file to be returned for repair.

Based on the results of the interview, it can be seen that the claim payment system has been running well, although there are still obstacles in its implementation. Based on the results of interviews with Informant 3 who serves as a Verifier, it was obtained that claim submission can be done directly, online, or through delivery services. After the file is received and declared complete, the claim process will be immediately followed up to the payment stage to the recipient's account.

In the process, there are several parties involved, namely Customer Service, verifiers, service managers, cashiers, and cash managers. The system used is TDES which functions in processing and recording transactions digitally. In terms of security, the system can only be accessed by the authorities, so that data security is maintained. The claim payment process can generally be completed within one business day after the documents are complete. Based on the results of the interview, it can be seen that the claim payment system has run in accordance with procedures and is supported by the use of digital systems in the operational process.

The majority of respondents answered in the category of agree and strongly agree with all statements submitted. This shows that the claims payment accounting information system has run well, effectively, and is able to meet user needs. The questionnaire data was used as supporting data to strengthen the results of the interviews in analyzing the effectiveness of the claims payment accounting information system.

Based on the results of the questionnaire recapitulation, the majority of respondents gave a very positive assessment of the system used. Most respondents strongly agreed that the system is able to maintain data security, store data safely, minimize errors, and produce accurate information. In addition, respondents also stated that the system is able to provide timely information, as needed, and help in decision-making. In terms of efficiency, respondents stated that the system can speed up the payment process and claim verification. The system is also considered capable of producing complete reports, is easy to understand, and can be used as evaluation material. This can be seen from the dominance of respondents' answers in the category of agree and strongly agree with all the indicators studied.

Discussion and Triangulation

The discussion in this study was carried out using the data triangulation technique, namely by comparing the interview results of three informants with the results of questionnaires obtained from ten respondents. Triangulation is carried out based on predetermined indicators, namely data security, time, accuracy, relevance, and report variety. Based on data security indicators, the results of the interviews show that the system used has a good security mechanism. This can be seen from the use of *two-factor authentication* when logging in and restricting access only to authorized users, such as customer service, verifiers, and finance. In addition, the system is also under the supervision of the IT Division. The results were supported by questionnaire data showing that all respondents strongly agreed that the system was able to maintain data security, and most respondents stated that system access was well restricted. Thus, it can be concluded that the system has met the data security indicators.

In the time indicator, the interview results show that the claim payment process can be completed in a relatively quick time after the documents are declared complete. The informant said that the process can be completed in D+1, even under certain conditions it can be done in less than 45 minutes. The time difference shows that the length of the process depends on the completeness of the documents and the operational conditions at that time. This is supported by the results of the questionnaire which showed that the majority of respondents strongly agreed that the system is able to speed up the payment process and provide information in a timely manner. Thus, the system has met the punctuality indicators.

Furthermore, in the accuracy indicator, the interview results showed that the system used was able to minimize errors in the claim calculation process because it was carried out automatically through the TDES system. In addition, the existence of a verification and authorization process by related parties also increases the level of accuracy in data processing. These results are supported by a questionnaire that shows that all respondents strongly agree that the data generated is accurate, the claim calculation is accurate, and the system is able to minimize errors. Thus, the system has met the accuracy indicators. In the relevance indicator, the results of the interviews show that the information generated by the system has been in accordance with the needs of users in supporting the work process. This information helps in the decision-making process and the smooth claim payment process. This is supported by the results of the questionnaire which shows that the majority of respondents stated that they strongly agree that the information generated by the system is in accordance with their needs and is able to help in decision-making. Thus, the system has met the relevance indicators.

In the report variation indicator, the results of the interviews showed that the system was able to produce various types of reports related to claim payments, such as payment list reports, spreadsheets, and transfer data to bank partners. The report is used as the basis for the payment and evaluation process. This is supported by the results of the questionnaire which shows that all respondents strongly agree that the system is able to produce reports, reports that are complete, and easy to understand and use for evaluation. Thus, the system has met the report variation indicator. Based on the results of the comparison between interview data and questionnaires on the five indicators, namely data security, time, accuracy, relevance, and variability of reports, no significant differences were found between the two data sources. Both data sources show consistent and mutually supportive results, thus strengthening the validity of the research findings.

Thus, it can be concluded that the accounting information system for the payment of death insurance claims at PT Taspen (Persero) Pematangsiantar Branch Office has run well and is able to support the company's operational effectiveness.

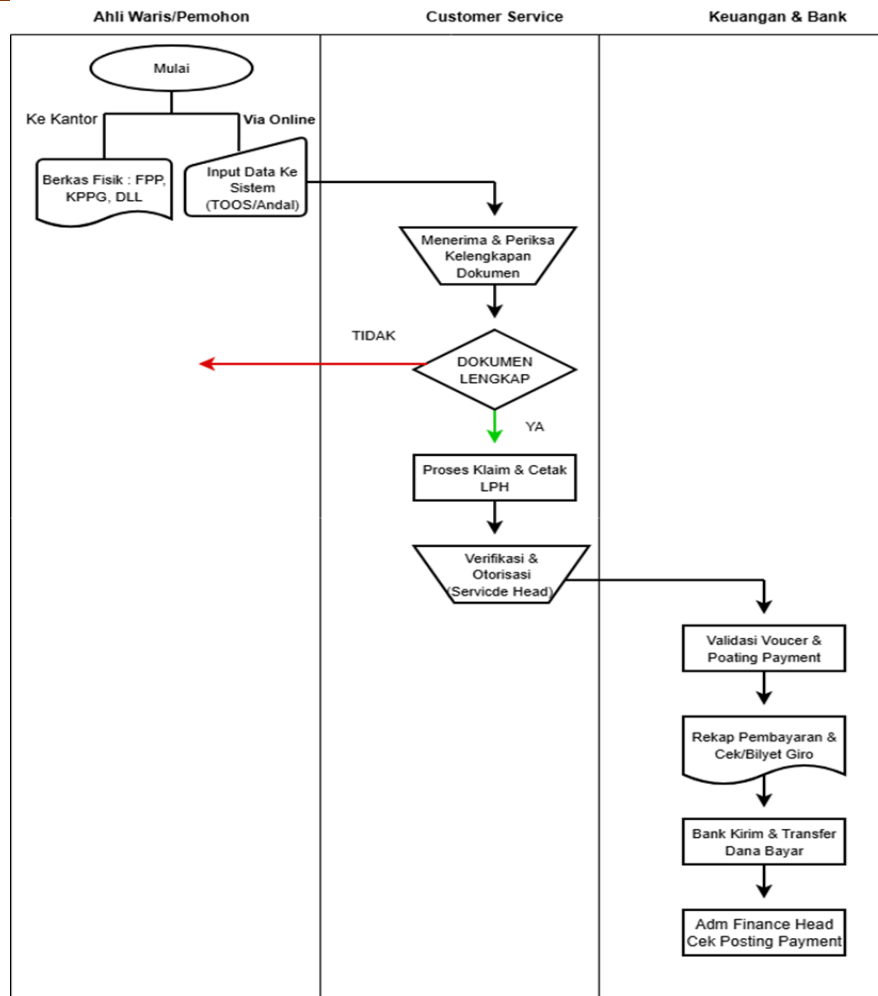


Figure 2: Flowchart of the Death Insurance Claim Payment System

The flowchart above illustrates the flow of the death insurance claim payment system starting from claim payment by the heir, document checking by customer service, to the verification process, payment, and disbursement of funds to the recipient via the bank.

Significance of Findings and Academic Contribution

Overall, the findings of this study indicate that accounting information systems play a strategic role in improving service quality and organizational operational performance, particularly in the social insurance sector. System effectiveness is reflected not only in the speed and accuracy of processes but also in its ability to support transparency and accountability. However, system success remains dependent on the quality of input and adherence to established procedures. Therefore, this study emphasizes the importance of a holistic approach to evaluating accounting information systems, simultaneously considering technical, human, and procedural aspects. The academic contribution of this study lies in strengthening empirical evidence regarding the effectiveness of accounting information systems in the context of death insurance claim payments in state-owned enterprises (SOEs), as well as providing a foundation for further, more comprehensive research.

V. CONCLUSION AND SUGGESTIONS

Conclusion

Based on the results of research conducted through interviews and questionnaires regarding the accounting information system for death insurance claims payments at PT Taspen (Persero) Pematangsiantar Branch Office, the following conclusions can be drawn:

1. The accounting information system for death insurance claims payments operates in a structured manner, following procedures, from claim submission to payment.
2. The TDES system used improves accuracy, reduces recording errors, and supports effective data processing.
3. The claims settlement process is relatively fast, with payments being made within a short time after the documents are declared complete.
4. The system is supported by strong internal controls, ensuring data security and process reliability.
5. The information generated by the system meets user needs and supports decision-making.

Overall, the claims payment accounting information system is deemed effective based on the results of the interviews and questionnaires.

Recommendations

Based on the research results, the researcher offers the following recommendations:

1. The company is expected to maintain and improve system performance, particularly in ensuring the speed and accuracy of the claims payment process.
2. Increased oversight of the data input process is needed to minimize potential errors.
3. The system needs to be continuously developed to keep pace with technological developments to improve data security and service quality.
4. Future research is recommended to expand the research object and use additional methods or variables to obtain more comprehensive results.

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