

## **Analysis of Bank Expenditure System of Subcontractor Payment Using SAP in the Construction of the Section 4A Pasuruan – Probolinggo Toll Road Project**

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**Abstract.** Good accounting system is needed in a company, especially a bank expenditure system. Bank expenditure occurs due to a bill. One of the bills at PT Waskita Karya (Persero) Tbk is the subcontractor bill. This research was conducted to analyze the bank expenditure procedure for subcontractor fees using an SAP-based system. The research method used is descriptive qualitative method because this research describes and analyzes the bank expenditure system of subcontractor fees. This research uses primary data with data collection techniques, namely observation, documentation, and direct interviews with three SAO section employees. The results of this research explain the bank expenditure system in the form of a flow chart that starts from job requests to payments. The system used in this company is already running well and there is already a separation of functions in the finance department so that it has a positive impact on the company, which can facilitate financial management, especially in terms of recording accounts payable and also making it easier to make reports.

**Keywords:** Accounting Systems, Subcontractors, Bank Expenditure.

### **I. Introduction**

The Massive infrastructure development in Indonesia means the construction sector makes an important contribution to the economy. Economic development requires adequate infrastructure support. Infrastructure development causes an increase in employment, increases investment, and can improve community welfare. The main means of infrastructure development is the construction sector. This resulted in the construction sector ranking fifth regarding its contribution to the Indonesian economy, which reached 9.14 percent of Indonesia's Gross Domestic Product (GDP) in the second quarter of 2022 (Central Statistics Agency, 2022).

Construction is an activity whose final result is a building or construction that is integrated with the land, whether used as a residence or as a means of other activities (Efendi & Yotenka, 2021). The construction sector includes several activities: planning, design, manufacture/construction, use and maintenance. The results of construction are bridges, roads, buildings, irrigation, tunnels, power plant buildings, and so on. Construction itself is regulated in PSAK 72 which discusses construction contracts.

The main contributor to construction is the contractor. The contractor is tasked with designing the complete construction design, budgeting the costs carefully, and estimating the travel time involved in constructing the construction. However, as the scale of development and complexity increases, this encourages the development of specialized activities and is further driven by discoveries in implementation methods. This makes the main contractor consider using subcontractor assistance in handling certain jobs to reduce risks and speed up work. A subcontractor is a company in the construction industry that carries out a contract with the main contractor to carry out several parts of the activities of the main contractor's work (Wulandari, 2012). Recognition of expenses in a company must use the correct method so as not to mislead report users, so it must be prepared in accordance with PSAK 72.

PT Waskita Karya (Persero) Tbk is one of the State-Owned Enterprises that operates in the construction sector. PT Waskita Karya (Persero) Tbk has eight contract expense items or assets in progress. Contract expenses or assets in progress themselves are assets that are still in the development process and are not yet ready for use or have not yet been recognized as assets that will later be used by the company in its business activities. One of the contract expenses owned by PT Waskita Karya (Persero) Tbk is the subcontractor's contract expense. Examples of subcontractor tasks commonly used by this company are sanitation installation, toll gate construction, ready mix concrete mixing manufacturing services, and so on.

One of the efforts to maintain a company is accounting information. According to Aznedra (2015), Accounting information is produced by an orderly and systematic data processing mechanism resulting from transactions that occur in the company. Having this accounting information can help companies, especially in terms of accounting records. Accounting records are important in the continuity of the company, especially in a project. PT Waskita Karya (Persero) Tbk record cash and bank expenditures using a system to monitor daily project expenditures and will later be used to create accountability reports in the form of financial reports. Cash disbursements are only used to pay BUA bills, while expenses are used for all bills except BUA. PT Waskita Karya (Persero) Tbk in the process of recording bills, especially in recording subcontractor debts using software, namely System Analysis and Product in Data Processing

(SAP). The Pasuruan – Probolinggo toll road project was built to facilitate traffic and shorten the distance from Pasuruan to Probolinggo. One project to another has different complexities so the rules in the project are also different. Therefore, the choice of location for the Pasuruan – Probolinggo toll road project was to find out the differences between the bank disbursement system in effect and toll road projects in other places.

There are several previous studies regarding cash or bank disbursements. Based on research conducted by Aznedra (2015), the system related to cash disbursements used by contractor and developer companies for 7 years is correct and in accordance with the company's SOP. Then, Handoyono (2012) carried out an analysis of the evaluation of the company's business processes in implementing the development of the SAP ERP system for the Material Management module. Apart from that, there is research from Wahyudi (2020) who discovered that the accounting information system is in the form of a flow chart that explains how the work contract payment system flows. Then, research from Umar (2017) also found that there was no good project control so it still needed to be improved. Other research was also carried out by Rahmah (2023) namely, the existence of a Construction Services Invoice Payment administration system at this construction company can make it easier for users to obtain information.

Other research from Bosra (2020) described the implementation of the cash disbursement accounting system by construction companies in the Makassar Shipyard Facilities Project Phase III as not appropriate. Then, research from Mukjizatiah and Arisman (2017) showed that cash disbursement has not been carried out optimally because there is still a lack of evidence of the cash disbursement itself. Furthermore, Esteria (2016) revealed that the cash disbursement accounting system has been running effectively, has a good internal control system, there is a separation of functions, and is in accordance with procedures. So, Arifuddin et al (2020) revealed that the company determines the revenue recognition recording method following PSAK No. 72, where the company uses the percentage of completion method based on physical field research on a project. Besides that, Hidayanti (2019) revealed weaknesses in the implementation of the company's SOP expenditure cycle.

Therefore, research regarding the SAP-based bank disbursement system for subcontractor costs needs to be carried out. This research aims to analyze bank expenditure procedures for subcontractor costs using an SAP-based system to see whether they are in accordance with existing theory. It is hoped that this research will provide an overview of whether the system used is effective or not so that the company can continue to improve the existing system to make it even better.

## **II. Literature Review**

### **SAP-Based Bank Expenditure System for Subcontractor Costs**

A bank expenditure accounting system is an entity that includes interrelated sections, forms, records, procedures, and tools for a company to use in handling bank expenditures (Esteria, 2016). The expenditure cycle is a systematic series of actions related to the components of purchasing and paying for goods and services by a company which aims to ensure that the goods purchased are in good condition (Nugraha et al., 2023). In bank disbursements, the documents used are according to Mulyadi (2016) consist of:

1. Proof of Cash Out

This document functions as a cash disbursement order to the cashier for the amount stated in the document. In addition, this document functions as a notification letter sent to creditors as a source document for recording debt reduction.

2. Check

It is a document used when using petty cash funds to request money from the petty cash fund holder.

3. Petty cash disbursement request

This document is used by petty cash fund users to request money from petty cash fund holders or to provide proof of cash out.

4. Proof of petty cash disbursements

Petty cash disbursement documents are created by petty cash fund users.

One of the things that causes the emergence of bank expenditure is the payment of bills or expenses. According to Satriawan and Raja (2012), Expenses are a decrease in economic benefits during an accounting period in the form of an outflow or reduction in assets or incurring liabilities which results in a decrease in equity that does not involve distribution to investors. The definition of expenses includes both expenses incurred in carrying out ordinary company activities and losses. According to Soemarmo (2013),

expenses are measurable outflows of goods or services, which are then compared with income to determine profits or a decrease in net assets as a result of the use of economic services in creating income or the imposition of taxes by government agencies. Meanwhile, subcontractors are contractors who get work from the main contractor in the form of special construction work, for example, pile drilling foundation subcontractors (Erviyanto, 2005). So it can be concluded that subcontractor costs are the purchase of services in the form of subcontractors or those that help the main contractor which are related to cash flow but are not related to the company's capital to create income. Financial accounting standards specifically regulate the recognition of contract revenues and costs by issuing a statement of PSAK No. 72 concerning accounting for construction contracts. The objectives of PSAK No. 72 are to describe the accounting treatment of income and costs related to construction contracts. Due to the nature of the activities performed under a construction contract, the contract commencement date and the activity completion date usually fall in separate accounting periods (Arifuddin et al., 2020).

One way to support bank spending in a company is by using a system that can help simplify accounting records. One of them is using SAP (System Application and Product in data processing). SAP is software developed to support an organization in carrying out its operational activities more efficiently and effectively. SAP consists of some modules/applications that can support all transactions that need to be carried out by a company and each application works in connection with one another (Qomariah, 2015). With SAP, information can be shared between other divisions. The following are the components of SAP according to Agrawal (2010), as follows:

1. SAP ERP Financials Financial Accounting
2. Controlling (CO)
3. Human Capital Management (HCM; human resources)
4. Production Planning (PP)
5. Project Systems (PS)
6. Sales and Distribution (SD)
7. Materials Management (MM)
8. Quality Management (QM)
9. Plant Maintenance (PM)

### **Previous Research**

Several previous studies are relevant in research on SAP-based bank disbursement systems for subcontractor costs. For instance, research conducted by Aznedra (2015) found several stages in the cash disbursement system when placing an order to purchase goods/services, namely the vendor gives a bill to the purchasing department, then the purchasing department checks the suitability of the data between the bill and the purchase of goods/services, if it is matched then it is given to the finance department to carry out cash payments and to be used as material for preparing financial reports which will later be given to the project leader. This is also in line with research conducted by Mukjizatiah and Arisman (2017) that found cash disbursement system starts with the vendor giving a bill to the purchasing department and ends with the finance department making payments to the vendor and making a cash disbursement report which will later be given to the project leader.

Bill recording by companies varies depending on the company's policy, as in research conducted by Hidayanti (2019), PT DWK uses the imprest fund method where every proof of transaction is only collected and will only be recorded at the end of the week. In purchasing goods/services, there are several documents used in the cash disbursement system by check/transfer, namely proof of cash out, fund request plan check, and proof of bank transfer, this was revealed in research from Bosra (2020). In paying subcontractor bills, several companies implement policies using retention, this is in line with research from Wahyudi (2020) that payment will be made when the tender has completed the project and payment will be made in two terms, for the first term it is 92.5% of the contract value, while payment for the second term with the tender will produce 7.5% retention news to be submitted to the company/user along with a letter Employment Agreement and Job Completion Letter. Besides that, Umar et al (2017) stated that bill payments can be made in 2-4 terms according to the agreement between both parties, where the last term is a retention term of 5%, and the retention term is made when the work is 100% complete.

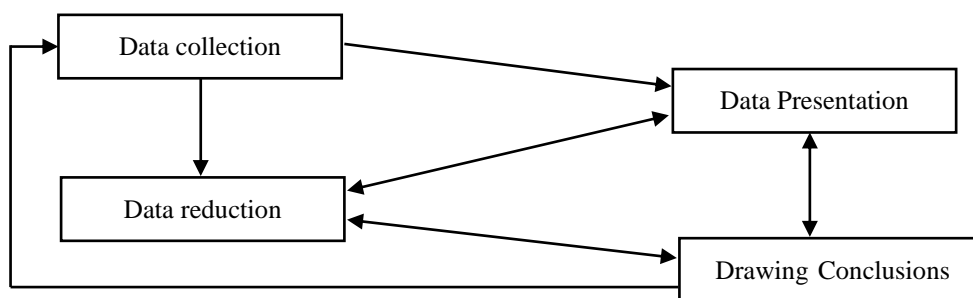
Inputting a bill will be much more effective if you use a system to avoid recording errors so that you can monitor bank expenditures properly. Research by Esteria (2016) revealed that the company has used a computer system in recording transactions such as a cash/bank disbursement system with budget and petty

cash where all documents have serial numbers printed to avoid cash disbursements without documents. There are several displays that a system has, such as a system used by PT Rajawali Sakti Utama in research by Rahmah et al (2023), namely displaying customer data, goods data, order data, payment data, invoice data, customer data reports, goods data reports, payment data reports, and invoice data reports. Apart from that, this research is also in line with research (Handoyono, 2012) that there are several documents produced by the SAP system, namely Purchase Requisition, Request for Quotation, Quotation, Price Comparison List, Purchase Order, Vendor Invoice, Goods Receipt Minutes, Work Handover Minutes, and Verification Invoice. In recognizing an invoice, the company inputs a journal entry into a system. Research by Arifuddin et al (2020) revealed that in the recognition of journal costs, namely contract expenses (D), Input VAT (D) on Accounts Payable (K), the value of the journal corresponds to the percentage of contract completion.

### III. Research Method

This research uses a descriptive qualitative approach. The use of this method was carried out to get a more in-depth understanding regarding the focus of the research, namely the bank expenditure system for subcontractor costs using SAP in the construction of the Pasuruan-Probolinggo Section 4A toll road project. The subjects in this research were 3 KSDM staff who handled the subcontractor's bills. This is conducted because the staff who handles this matter must be very familiar with the bank's disbursement system related to subcontractor bills.

The type of data used in this research is primary data. Meanwhile, data collection techniques in this research are interviews, observation, and documentation. The data collection was conducted on May 15 – June 1. The data analysis techniques used in this research are the data reduction stage, data presentation stage, and conclusion drawing stage. Figure 1 is an illustration of qualitative data analysis techniques.



**Figure 1.** Qualitative data analysis techniques  
Source: Miles and Huberman, 1992)

### IV. Results and Discussion

Bank expenditures from PT Waskita Karya (Persero) Tbk come from purchasing materials and work services, one of which is work services from subcontractors. Purchasing subcontractor services is carried out by the company entering into a contract with the vendor, after the contract is approved the vendor carries out the work first then payment will be made according to the agreement between both parties and paid through the bank. Based on the existing procedure, the function related to cash disbursements is the same as the bank disbursement function found at PT Waskita Karya (Persero) Tbk but has different section names in accordance with the company's policies.

In bank expenditures, the parts involved include;

**Table 1.** Sections of bank expenditures

Section	Information
SPLEO (Site Procurement, Logistics, & Equipment Officer)	This section is tasked with arranging contracts between the company and vendors and creating the required documents in subcontractor invoices.
SCRAO (Site Commercial Administration & Risk Officer)	This section is tasked with helping SPLEO prepare work agreements with vendors and evaluate prices and vendor performance.
SOM (Site Operational Manager)	This section is tasked with coordinating with subcontractors and recording the volume of work carried out by subcontractors.

SAO (Site Administration Officer)	This section is tasked with carrying out calculations to find out how much the company must pay as well as the taxes used in the bill, making a debt journal via SAP, and reporting to the division concerned with payments.
SAM (Site Administration Manager)	This section is tasked with signing and analyzing bills that have been previously made.
PM (Project Manager)	Responsible for signing and approving all documents required in subcontractor invoices.

To support whether a bill can be paid, there are several forms/documents used in a company.

*"All documents required to complete the subcontractor bill must be fulfilled, if they are not complete it will be difficult to make a request for funds."*

PT Waskita Karya (Persero) Tbk has applied the existing procedure in the use of documents needed to support bank expenditures regarding bills, the following are the documents or forms used;

**Table 2.** Bank Expenditure Documents

Document	Information
Work Order Letter (SPK)/SPPP (Job Contract Agreement Letter)	This document is usually called a contract agreement letter regarding general terms and conditions which contains several articles that have been stipulated in the Waskita Procedure starting from the contract value to the work implementation time. The difference between SPK and SPPP is that SPK is intended for bills with a contract value of less than 500 million, while SPPP is intended for bills with a contract value of more than 500 million.
Construction Supervision Services Business Entity Certificate (SBUJK)	This certificate contains the classification and qualifications of the company concerned or a second party as well as the validity period and classification for the company (small, medium, and large). The certificate is attached to determine the amount of income tax Article 4 paragraph (2) deduction.
Attachment to the Minutes of Job Achievement	This document contains details of prices and progress of work carried out by subcontractors and is checked for correctness by SOM for work in progress.
Job Achievement Minutes (BAPP)	This document contains details of prices and work progress/work achievements. The job achievements are detailed starting from achievements to date, past achievements, and current achievements.
Minutes of Payment (BAP)	This document contains the percentage of achievements made by the vendor in carrying out work from the previous period and the current period or is the same as BAPP but in a more concise version. This document aims to provide news about payments that must be made by the first party or PT Waskita Karya (Persero) Tbk.
Tax invoices and E-NOFA (Electronic Tax Invoice Serial Number)	The invoice is proof of the tax levy paid by the first party to the second party with the work performance carried out by the second party deducted by VAT (Value Added Tax) while E-NOFA is the serial number used to check the transaction code on the tax invoice.
Invoices	This document is used as a billing statement issued by the second party to the first party.
Receipt	This document contains proof of payment issued by the second party for the work that has been carried out.
Subcontractor Payable Journal	Journal that comes out when the finance department records subcontractor debt journals into SAP.
Payment Document	Calculation This document is a calculation related to the achievement value for work carried out by the second party minus retention, income tax article 4 paragraph (2) in accordance with the qualifications in SBUJK or income tax article 23 for services and minus VAT.

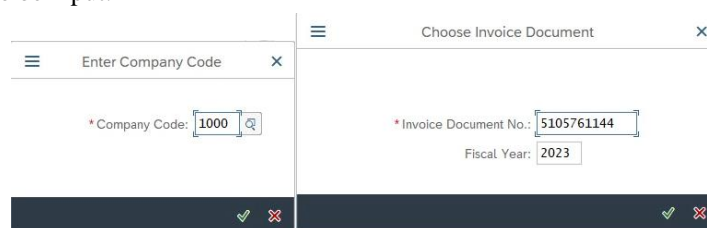
The SAP-based bank disbursement procedure is as follows:

1. The SPLEO (Site Procurement, Logistics & Equipment Officer) section creates a request receipt as a request for work to be carried out by the vendor. After the vendor receives a work request from PT Waskita Karya (Persero) Tbk, the vendor makes a price offer letter and negotiations take place between the two parties.
2. After reaching an agreement between the two parties, the SPLEO section helps create a Work Order (SPK) for the vendor. When the SPK has been created, the vendor can carry out the work by completing the work according to the predetermined time.
3. The vendor also attaches a valid Construction Services Business Entity Certificate (SBUJK) for calculating PPh article 4 paragraph (2). Apart from that, the SPLEO section helps vendors create Job Performance Minutes (BAPP) and Payment Minutes (BAP) whose contents are almost the same as BAPP but with a more concise version.
4. The SAO section verifies subcontractor invoices. If there are deficiencies or errors in the subcontractor's bill, it is returned to the SPLEO department to be corrected and the bill to be completed. Apart from that, the SAO section calculates the bills that will be paid by the company by calculating the receipt value where the DPP is added with VAT. The receipt value is then reduced by deductions, resulting in the value received by the vendor. The discount in question is 11% VAT which will later be paid by PT Waskita Karya (Persero) Tbk, PPh article 4 paragraph (2) of 1.75% for small subcontractors, 2.65% for medium and large subcontractors, 4% for subcontractors who do not have SBUJK, and PPh article 23 of 2% for services. Examples of subcontractor work on land, work on installing river channel stones, and so on. After carrying out the calculations, SAO enters the billing data into a spreadsheet which is used for monitoring bills by the SAO and SPLEM sections. Table 1 is an Excel example:

**Table 3.** SPLEO and SAO Monitoring

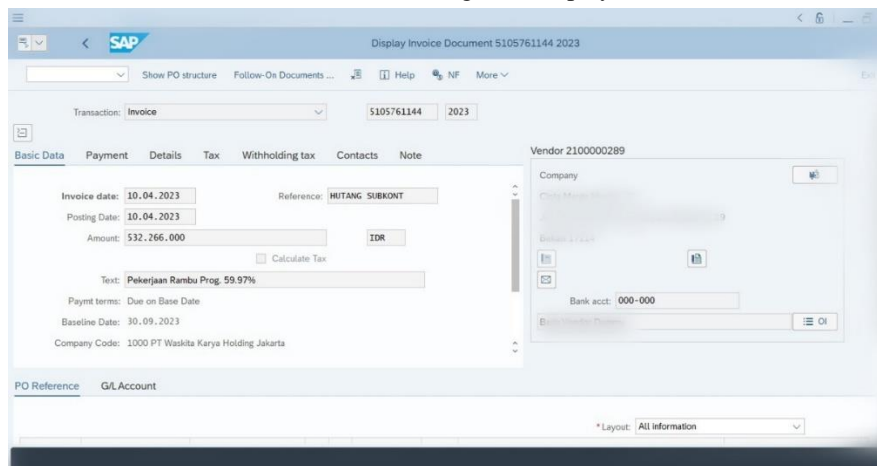
No. BAPP	Company name	Receipt Value	DPP	PPN	PPH 4 (2)	Income Tax Rates
38-1	PT Jaya Hadi	325,673,362	293,399,425	32,273,937	11,735,977	4%
23-2	PT Anak Dua	3,611,706,705	3,253,789,824	357,916,881	130,151,592	4%
022.1	PT Probo	695,970,000	627,000,000	68,970,000	10,972,500	1.75%
119-06	PT Progress	989,648,166	891,574,924	98,073,242	15,602,561	1.75%
107	PT Sejahtera	287,405,012	258,923,434	28,481,578	6,861,471	2.65%
118-05	PT Infrastructure	355,209,341	320,008,415	35,200,926	8,480,223	2.65%

5. After the SAO section performs calculations and inputs into the spreadsheet, the SPLEO section justifies if there are errors in the invoice and collects supporting documents sent by the vendor in the form of NPWP, KTP, Tax Invoice, E-nofa, Invoice, Receipt, Account Distribution Letter, and attachments. necessary attachments.
6. After all the documents are complete, the SPLEO section will send the bill to the SCRAO section to classify the expense in the budget and carry out an evaluation regarding the bill price or what is called a job sheet. Once the bill is deemed correct it will be sent to the SAO department.
7. The SOM (Site Operations Manager) section approves work carried out by vendors or subcontractors.
8. After the invoice has been calculated, the SAO section records the invoice as a subcontractor debt via SAP. The following is the process of recording debts in SAP:
  - a. *Log in to* the SAP application by entering the username and password, after that, the initial display appears, and type the code "MIRO" as the debt code.
  - b. Fill in the company code, invoice document number, and fiscal year. Figure 2 shows the company code and bill to be input:



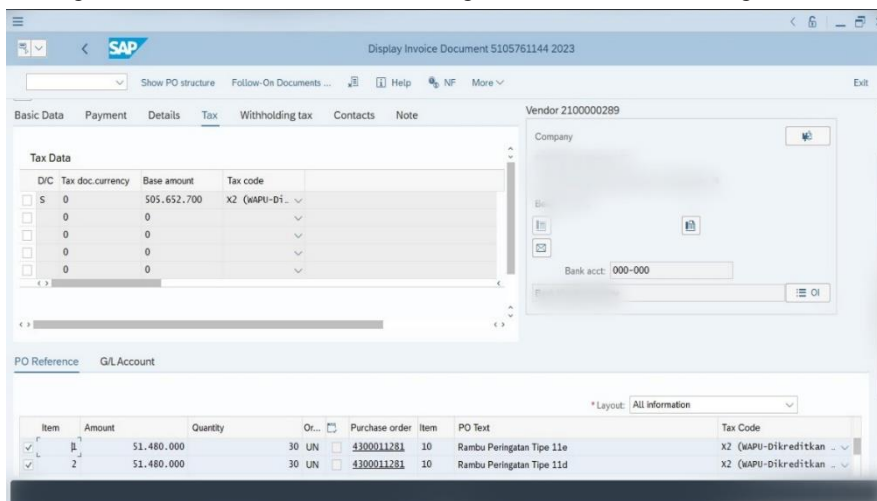
**Figure 2.** Company code and No. PO billing

c. Fill in basic data from the subcontractor bill. Figure 3 displays the basic data:



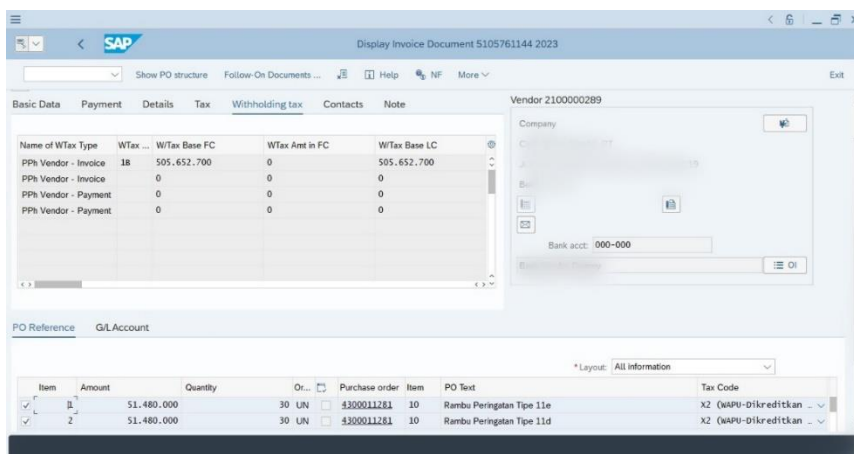
**Figure 3.** Filling in Basic Billing Data

d. Fill in the Tax which contains the base amount and tax code. There are 3 tax codes, namely X0 for bills that are not subject to tax, X1 for non-withholding tax bills (less than 10 million), X2 for withholding tax bills (more than 10 million). Figure 4 shows the tax filling:



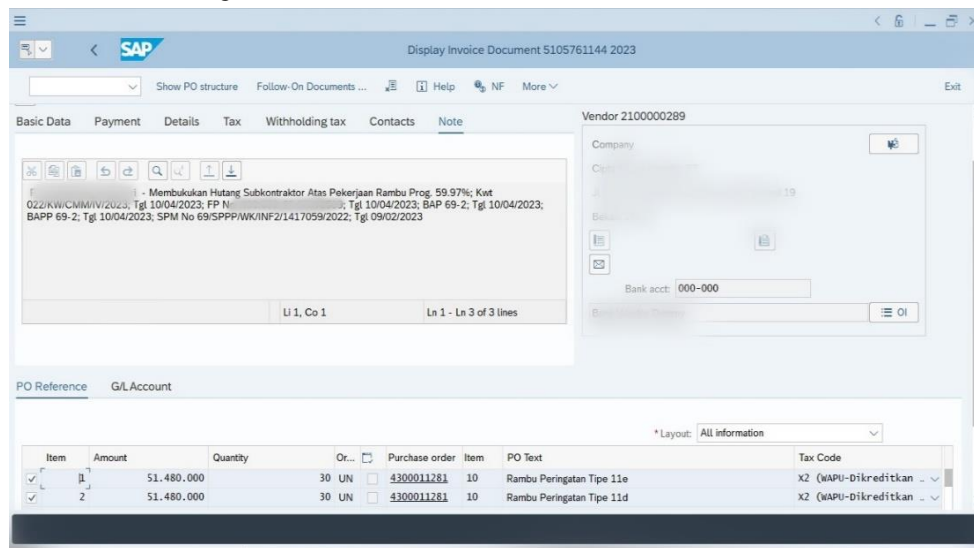
**Figure 4.** Filling in Tax

e. Fill in the withholding tax which contains the tax code from the subcontractor invoice, DPP, and bring up all PO references by selecting the tax code. Figure 5 shows the filling in of withholding tax:



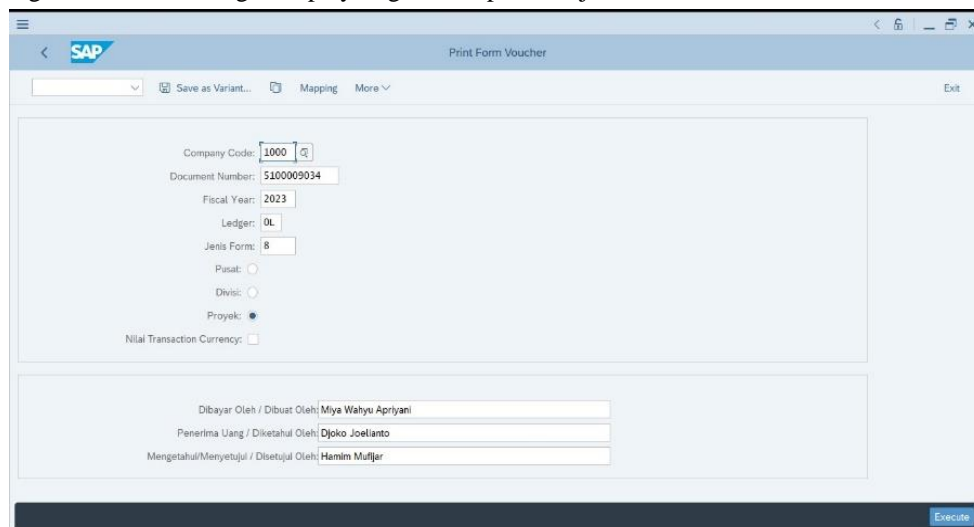
**Figure 5.** Filling in withholding tax

- f. Then fill in the note taken from Excel which is used by the SCRAO and SAO departments to monitor each other's bills. Figure 6 is the contents of the note:



**Figure 6.** Filling in notes

- g. Once finished, post it and the invoice document (debt number) will appear. Log in with the document number, which is the debt number obtained after posting to get the subcontractor's debt journal. Figure 7 shows the login display to get the input debt journal:



**Figure 7.** Journal Login

- h. Then the subcontractor's accounts payable journal appears. Figure 8 below is an example of a subcontractor's accounts payable journal display:
9. After recording the debt, the bill is given to SAM and PM for verification and approval.
  10. Once the file is completely valid, the SAO cashier section makes a bill payment plan that will be paid and gives it to SAM and PM to approve the payment.
  11. After approval by SAM and PM, the SAO cashier can make payments using BNI Direct.
- Figure 9 is a flowchart of the procedure for recording subcontractor invoices:





**PT WASKITA KARYA Tbk**  
INDUSTRI KONSTRUKSI

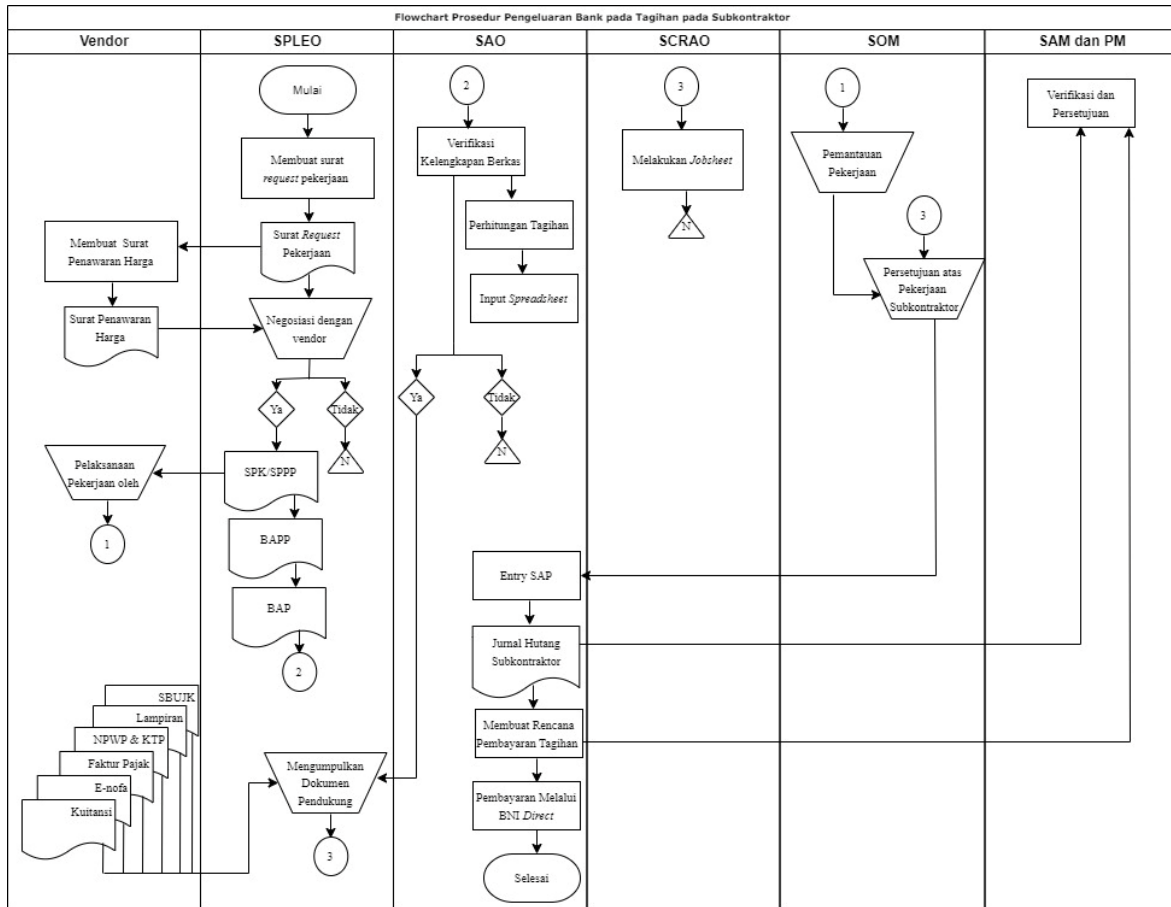
**JURNAL HUTANG SUBKONTRAKTOR**

Telah dibukukan kedalam Buku Harian Utang  
Tanggal : 10/04/2023  
CF Code :  
Transaksi :  
No Referensi : HUTANG SUBKONT  
No Bukti : 5100009034  
Header : 69/SPPP/WK/INF2/1417059/2  
Loan Alloc :  
- Membukukan Hutang Subkontraktor Atas Pekerjaan Rambu Prog. 59.97%; Kwt 022/KW/CMM/IV/2023; Tgl 10/04/2023; FP No. Tgl 10/04/2023; BAP 69-2; Tgl 10/04/2023; BAPP 69-2; Tgl 10/04/2023; SPM No 69/SPPP/WK/INF2/14

PERKIRAAN	NAMA PERKIRAAN	DEBET	KREDIT
1114110101	PPN Masukan-Jalan Tol Paspro Seksi 4 STA.-Infra II Division (Re Org)	55.621.797,00	
3102110101	Utang Bruto (GR/IR Untuk Jasa)-Jalan Tol Paspro Seksi 4 STA.-Infra II Division (Re Org)	51.480.000,00	
3102110101	Utang Bruto (GR/IR Untuk Jasa)-Jalan Tol Paspro Seksi 4 STA.-Infra II Division (Re Org)	51.480.000,00	
3102110101	Utang Bruto (GR/IR Untuk Jasa)-Jalan Tol Paspro Seksi 4 STA.-Infra II Division (Re Org)	57.000.000,00	
3102110101	Utang Bruto (GR/IR Untuk Jasa)-Jalan Tol Paspro Seksi 4 STA.-Infra II Division (Re Org)	117.852.000,00	
3102110101	Utang Bruto (GR/IR Untuk Jasa)-Jalan Tol Paspro Seksi 4 STA.-Infra II Division (Re Org)	117.852.000,00	
3102110101	Utang Bruto (GR/IR Untuk Jasa)-Jalan Tol Paspro Seksi 4 STA.-Infra II Division (Re Org)	117.852.000,00	
3102110101	Utang Bruto (GR/IR Untuk Jasa)-Jalan Tol Paspro Seksi 4 STA.-Infra II Division (Re Org)	18.750.000,00	
3101310101	Utang Subkontraktor-Jalan Tol Paspro Seksi 4 STA.-Infra II Division (Re Org)		518.866.204,00
3110210101	Utang PPN Wapu-Jalan Tol Paspro Seksi 4 STA.-Infra II Division (Re Org)		55.621.797,00
3110250101	Utang PPh Pasal 4(2)-Jalan Tol Paspro Seksi 4 STA.-Infra II Division (Re Org)		13.399.796,00
		587.887.797,00	587.887.797,00
		TOTAL	587.887.797,00

\*Terbilang ( Lima Ratus Delapan Puluh Tujuh Juta Delapan Ratus Delapan Puluh Tujuh Ribu Tujuh Ratus Sembilan Puluh Tujuh Rupiah )

**Figure 8.** Example of subcontractor journal



**Figure 9.** Example of subcontractor journal

*“Analysis of the bank's expenditure system for purchases of subcontractor services carried out on credit or debt. Bank expenditure transactions are not carried out by just one section, but there is already a division of functions, especially in the SAO section.”*

The separation of these sections can avoid fraud and embezzlement in finances. This is also in line with the existing procedure. An example of this separation is the separation of the accounts payable input section and the payment section. The company has also used a computer system for recording transactions so that it can avoid recording errors and be more effective and efficient. When everything has been input by the system, the bills will automatically be numbered which means employees cannot commit fraud. All invoices must also be approved by the finance lead or SAM and the project lead or PM.

The network of bank disbursement procedures is in accordance with existing procedures, however, there are more divisions/sections at PT Waskita Karya (Persero) Tbk due to the need for the project itself to be more organized. Moreover, there is a slight drawback in the bank disbursement procedure, namely that the SAP system can only be used by the SAO section for the journal input process and cannot be used by all sections to monitor each other so they have to create another supporting system such as Excel which is used for the SAO and SPLEO sections.

## V. Conclusion

The bank disbursement system is important for a company. With an accounting information system, recording will be more organized and efficient, thereby reducing errors. One of the uses of the bank disbursement system is to record subcontractor bills. In its recording, PT Waskita Karya (Persero) Tbk uses SAP to make journaling easier. This activity begins with analyzing the problem, observing, interviewing, presenting data, and drawing conclusions or evaluations. In its activities, the author can conclude that the bank disbursement procedures are good, but several things need to be improved. Especially in terms of recording, because there is only one SAP user for the project, the SAO department must be able to divide usage more for recording purposes. If the SAO department cannot share usage, then payments to vendors can be delayed. Apart from that, in the process of collecting documents, sometimes the vendor does not immediately complete the requested files, this can also make the SAO department overwhelmed in carrying out calculations and can delay payments.

Apart from using SAP, the company also uses a computer system to carry out all transactions, especially using Microsoft Excel. Then there is also a separation in the finance department between employees who record bills and those who make payments. Due to this separation, fraud can be minimized. The advice that the researcher can give based on the research results is that companies should divide the use of SAP users so that there is no accumulation. Apart from this, companies can make improvements to SAP, even though it only has one user but can be used at the same time.

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