

Building Reminder Receivables Through Bki Reminder Application As A New Innovation And Company Business Solution At The Semarang Commercial Pratama Branch Bumn Holding Survey Services (Survey Id)

Membangun Penagihan Piutang Melalui Aplikasi Penagihan Bki Sebagai Inovasi Baru Dan Solusi Bisnis Perusahaan Di Cabang Semarang Commercial Pratama Bumn Holding Layanan Survei (Survey Id)

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ABSTRACT

PT. The Indonesian Classification Bureau (Persero) or better known as BKI, has a very large amount of receivables. The large amount of BKI's receivables was caused by the difficulty of the client's ability to pay debts and also the difficulty of the receivables collection PIC team in remitting the receivables to the client. To reduce the amount of receivables, efforts are being made to digitize the receivables collection process. Previously, receivables collection was done manually, so clients did not receive regular receivables reminders due to officers not being optimal in carrying out receivables reminders. Accounts receivable reminder officers have various job descriptions and the large amount of receivables makes the officers overwhelmed. So receivable reminders need to be done digitally using the BKI Reminder Application. This application can send receivables reminders automatically via email and Whatsapp and can monitor the condition of receivables. The receivables database is taken from SAP by synchronizing the receivables reminder application with SAP so that the data is presented in real time and can simplify the receivables collection process. By using Soft Systems Methodology (SSM), this study aims to make receivables collection easier, that is, officers do not need to manually remit receivables. Receivable reminders are carried out automatically by the application at the Pratama Komersil Semarang Branch which can improve operational efficiency and service quality. The results of the study show that to overcome this problem, the Pratama Komersil Semarang Branch requires the application of digital technology through the BKI Reminder Application. In this way, receivables reminders become more effective and efficient in responding to the challenges of Industry 4.0 in order to increase BKI's competitiveness as a leader in the maritime sector.

Keywords: Receivable Reminder, BKI Reminder Application, Innovation, Company Business Solutions, Semarang Commercial Pratama Branch, BUMN Holding Survey Services (ID Survey), Soft Systems Methodology

ABSTRACT

PT. Badan Klasifikasi Indonesia (Persero) atau yang lebih dikenal sebagai BKI, memiliki jumlah piutang yang sangat besar. Jumlah piutang BKI yang besar disebabkan oleh kesulitan klien dalam membayar utang serta kesulitan tim penagihan piutang (PIC) dalam menagih piutang kepada klien. Untuk mengurangi jumlah piutang, upaya sedang dilakukan untuk mendigitalisasi proses penagihan piutang. Sebelumnya, penagihan piutang dilakukan secara manual, sehingga klien tidak menerima pengingat piutang secara teratur karena petugas tidak optimal dalam melaksanakan pengingat piutang. Petugas pengingat piutang memiliki berbagai deskripsi pekerjaan, dan jumlah piutang yang besar membuat petugas kewalahan. Oleh karena itu, pengingat piutang perlu dilakukan secara digital menggunakan Aplikasi Pengingat BKI. Aplikasi ini dapat mengirim pengingat piutang secara otomatis melalui email dan WhatsApp serta memantau kondisi piutang. Database piutang diambil dari SAP dengan mensinkronisasikan aplikasi pengingat piutang dengan SAP sehingga data ditampilkan secara real-time dan dapat menyederhanakan proses penagihan piutang. Dengan menggunakan Metodologi Sistem Lunak (SSM), studi ini bertujuan untuk mempermudah penagihan piutang, yaitu petugas tidak perlu melakukan penagihan piutang secara manual. Pengingat piutang dilakukan secara otomatis oleh aplikasi

di Cabang Pratama Komersil Semarang, yang dapat meningkatkan efisiensi operasional dan kualitas layanan. Hasil penelitian menunjukkan bahwa untuk mengatasi masalah ini, Cabang Pratama Komersil Semarang memerlukan penerapan teknologi digital melalui Aplikasi Peningat BKI. Dengan cara ini, peningngat piutang menjadi lebih efektif dan efisien dalam menghadapi tantangan Industri 4.0 guna meningkatkan daya saing BKI sebagai pemimpin di sektor maritim.

Kata Kunci: Peningat Piutang, Aplikasi Peningat BKI, Inovasi, Solusi Bisnis Perusahaan, Cabang Komersil Pratama Semarang, BUMN Holding Survey Services (ID Survey), Metodologi Sistem Lunak

1. Introduction

PT. The Indonesian Classification Bureau (Persero) or better known as BKI, has a very large amount of receivables, namely IDR 395,160,841,046,- as of April 30 2022. Based on the results of interviews with five BKI employees, it was found that 100% of respondents had difficulty carrying out receivable reminders because they still used manual method. The balance of receivables from the Pratama Komersil Semarang Branch as of February 2022 was IDR 5,460,546,427,- while as of March 2022 it was IDR 3,447,837,571. Payment of income tax withholding receipt for March 23 2022 amounting to IDR 91,346,612.-. This is because receivables are collected in depth. Client confirmation is more interactive via Whatsapp and email. Based on interviews with two employees and three clients of the Semarang Pratama Komersil Branch who did not have access to the SAP system, they found it difficult to monitor receivables. Where SAP is System Application and Product in Data Processing, a system used to support company activities automatically so that productivity can increase, especially in the financial sector.

The large amount of BKI's receivables was caused by the difficulty of the client's ability to pay debts and also the difficulty of the receivables collection PIC team in registering the receivables to the client. To reduce the amount of receivables, efforts are being made to digitize the receivables collection process. Previously, receivables collection was done manually, so clients did not receive regular receivables reminders due to officers not being optimal in carrying out receivables reminders. Accounts receivable reminder officers have various job descriptions and the large amount of receivables makes the officers overwhelmed. So receivable reminders will be done digitally using the BKI Reminder Application. This application can send receivables reminders automatically via email and Whatsapp and can monitor the condition of receivables. The receivables database is taken from SAP by synchronizing the receivables reminder application with SAP so that the data is presented in real time and can simplify the receivables collection process.

2. Literature Review (Tinjauan Pustaka)

1. Receivables Reminder

According to A. Astuty Indriani, Ratnawati, and First Wanita in Purnomo (2022), a reminder is a message that helps someone remember something. reminders can be more useful when contextual information is used to present information at the right time and place. Meanwhile, according to Martono and Harjito in Purnomo (2022), receivables are company bills to customers/buyers or other parties who buy the company's products. According to the Big Indonesian Dictionary, receivables are company money bills from customers which are expected to be repaid within a maximum of one year from the date the bill is issued. So a receivable reminder is a message to remind customers of company bills that is sent at the right time and place in the hope that they will be paid soon.

PT. The Indonesian Classification Bureau (Persero) implements a risk management system to ensure the company can run well as planned with all mitigations. Supervision regarding the effectiveness of the company's performance is always monitored regularly, especially regarding customer receivables which is one of the main problem focuses due to the

large amount of customer receivables. According to the Regulation of the Minister of BUMN of the Republic of Indonesia Number PER-2/MBU/03/2023 regarding Guidelines for Governance and Significant Corporate Activities of State-Owned Enterprises, companies are required to prepare the latest financial reports after an audit, one of which contains the collectibility of receivables by presenting relevant ratio calculations. . This makes companies compete to create innovations to increase the collectibility of receivables in the company.

Based on Presidential Regulation Number 18 of 2020 regarding the 2020-2024 National Medium Term Development Plan, PT. The Indonesian Classification Bureau (Persero) is expected to be able to compete in the Industry 4.0 era by increasing innovation in various company activities, starting from administrative processes, work in the field, and post-activity, one of which is collecting customer receivables. The challenges faced by BKI regarding the process of collecting customer receivables include the large value of receivables, the receivables collection process still using manual methods, clients having difficulty controlling the amount of their receivables from BKI and limited human resources. Receivables collection officers have many other duties, resulting in receivables reminders not being carried out regularly.

2. Digital Governance

The concept of digital governance represents an important paradigm in organizational management and regulation. Wong et al. (2020) in Sulistiyo, Ardhian Budi (2023) articulates that governance can be seen as a process of granting authority involved in forming regulations and implementing these regulations for the sake of shared prosperity. In a more specific definition, Algazo (2021) in Sulistiyo, Ardhian Budi (2023) identifies digital governance as a structural framework that determines responsibilities, roles and authority in decision making in organizations. This framework specifically addresses digital aspects, including the management of websites and internet resources. Meanwhile, Wangke (2021) in Sulistiyo, Ardhian Budi (2023) added that digital governance targets include four main groups, namely government, society, employees and the business sector.

3. BKI Reminder Application

The large amount of BKI's receivables was caused by the difficulty of the client's ability to pay debts and also the difficulty of the receivables collection PIC team in registering the receivables to the client. To reduce the amount of receivables, efforts are being made to digitize the receivables collection process. Previously, receivables collection was done manually, so clients did not receive regular receivables reminders due to officers not being optimal in carrying out receivables reminders. Accounts receivable reminder officers have various job descriptions and the large amount of receivables makes the officers overwhelmed. So receivable reminders will be done digitally using the BKI Reminder Application. This application can send receivables reminders automatically via email and Whatsapp and can monitor the condition of receivables. The receivables database is taken from SAP by synchronizing the receivables reminder application with SAP so that the data is presented in real time and can simplify the receivables collection process.

4. New Innovations and Corporate Business Solutions

According to Public Organization and Private Organization Perspective, Innovation and Intrapreneurship in the Importance of Business and Knowledge Economy, Innovation is important for the business and knowledge economy, namely:

a. Growth Mindset

Innovation keeps business and the economy moving forward. Without innovation, we risk stagnating and falling behind our competitors

b. Efficiency and Productivity

Innovation allows us to simplify processes and create products that are more productive, efficient ways of working.

c. Meeting Customer Needs

Customers are always looking for the next best thing. Innovation is the key to staying ahead and meeting their ever-changing needs.

The importance of intrapreneurship in the business and knowledge economy is as follows.

a. Intrapreneurship breeds innovation

By empowering employees to innovate, businesses and economies can drive growth and stay ahead of the competition.

b. Encourages Productivity

Cultivating an intrapreneurial culture can increase productivity and encourage new ways of thinking among employees.

c. Fosters Collaboration

Intrapreneurship encourages cross-functional collaboration, promoting a collective approach to problem solving.

d. Attracts Top Talent

Companies that promote intrapreneurship are more likely to attract top talent who are looking for a dynamic and innovative workplace.

Currently, digital technology has many impacts, one of which is in the business world. Especially regarding service notifications. So the problem faced by BKI is related to the large amount of receivables, there needs to be innovative efforts from all BKI people to solve this problem. Among them is manufacturing BKI Reminder Application to make it easier to remind clients of receivables. This application can send receivable reminders to clients automatically via email, Whatsapp and BKI Reminder Application Client and can monitor the condition of receivables. So the use of this application not only provides technical changes but also provides transitions/changes in the delivery process or interaction process.

5. Semarang Commercial Pratama Branch

PT. The Indonesian Classification Bureau (BKI) is the 4th classification body in Asia after Japan, China and Korea, and is the only national classification body tasked with classifying Indonesian-flagged commercial vessels and foreign-flagged vessels that regularly operate in Indonesian waters. . BKI's classification activity is the classification of ships based on hull construction, ship engines and electricity with the aim of providing a technical assessment of whether or not the ship is seaworthy. Apart from that, BKI is also trusted by the Government to carry out statutory surveys and certification on behalf of the Government of the Republic of Indonesia, including Load Line, ISM Code and ISPS Code (PT BKI (Persero): 2018). The Semarang Commercial Pratama Branch is a pratama level branch located on Jl. Pamularsih No.12 Semarang and operates in the oil and gas, marine and industrial sectors.

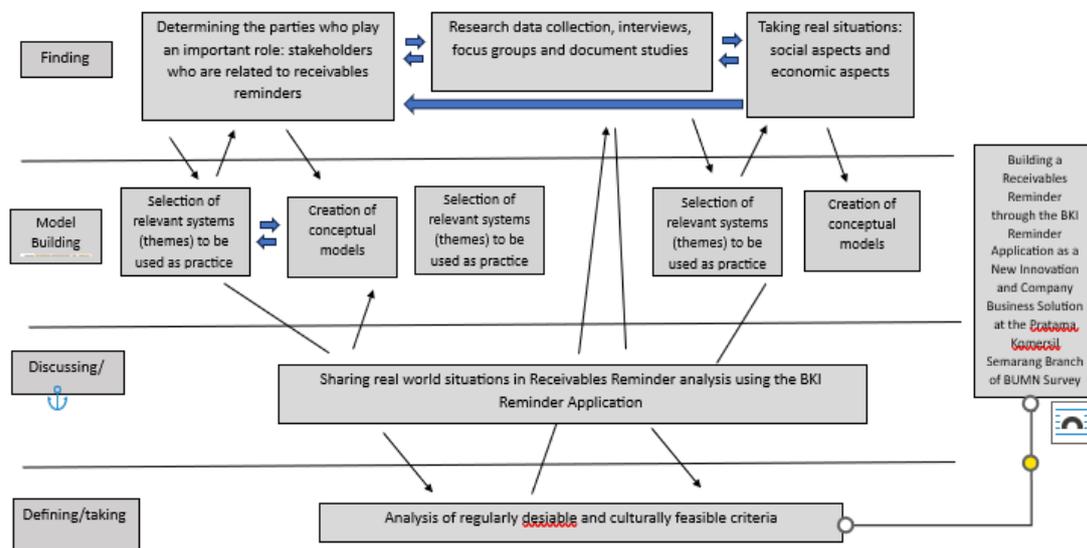
6. BUMN Holding Survey Services (ID Survey)

The government officially formed the Survey Services BUMN Holding with the issuance of PP No. 66 of 2021 and the implementation of the share transfer of PT SUCOFINDO and PT Surveyor Indonesia to PT Bureau Klasifikasi Indonesia (Persero). The Survey Services BUMN Holding, which consists of PT Bureau Klasifikasi Indonesia (Persero), PT SUCOFINDO, and PT Surveyor Indonesia, has officially started operating together to optimize survey services in Indonesia and in the future in the world. These three Survey Services BUMNs are starting to operate together, one of which is marked by utilizing joint assets such as laboratories, infrastructure integration, equipment, human resources and other assets to improve testing, inspection, certification, classification and statutory services at home and abroad. . The Survey

Services BUMN Holding is officially operational after a soft launch was carried out with the submission of the Inbreng Deed from SUCOFINDO and Surveyor Indonesia to PT Bureau Klasifikasi Indonesia (Persero) as well as documents for changes to the articles of association of the three BUMNs by the Deputy Minister of State-Owned Enterprises (BUMN) I, Pahala N. Mansury, in Bandung, Friday, December 17 2021 (PT. Sucofindo: 2022).

3. Research Methods

This research model uses a qualitative approach. The qualitative approach used is through soft systems methodology (SSM). A qualitative approach using the SSM method was carried out to assist researchers in finding actual problems related to strategic governance in BUMN, especially BKI to produce a strategy that can be used in business development and meet its needs. The SSM method will help researchers analyze and find solutions to these problems, namely the receivables reminder process which often takes a long time and budget, so new solutions are needed for BKI business development.



Steps/Stages of the SSM Model

4. Results and Discussions

This research proposes a digital receivables reminder model formakes it easier to collect receivables, that is, officers do not need to remind receivables manually, reminders for receivables are done automatically by the application. Officers only need to monitor the results of responses from clients. This research was conducted at the Semarang Commercial Pratama Branch of BUMN Holding Survey Services (ID Survey). This is based on the factual problem whereThe company has a large amount of receivables, the receivables collection process still uses manual methods, clients find it difficult to control the amount of receivables from BKI and limited human resources. Receivables collection officers have many other duties, resulting in receivables reminders not being carried out regularly.

KThe need for adequate digital infrastructure and the development of higher technical capacity encourages the company to provide efficient services within BKI internally, oriented to the needs of each branch and easily accessible. Usage strategyBKI Reminder Applicationhelps in achieving this goal, by ensuring that decisions about the use of this application are made based on accurate and up-to-date data. This supports PT's vision. BKI in providing better services, in line with the need for improved services in the digital era. Through the implementation of Digital Governance, PT. The Indonesian Classification Bureau (BKI)

succeeded in integrating the implementation BKI Reminder Application effectively, makes it easier to collect receivables, makes it easier for clients to control receivables and increase the collecting period. This shows the importance of technology in the receivable reminder process to achieve company goals.

5. Conclusion

Application of Receivables Reminder via BKI Reminder Application at PT. Indonesian Classification Bureau (BKI), Semarang Commercial Pratama Branch, BUMN Holding Survey Services (ID Survey), has shown significant steps in making it easier to collect receivables, making it easier for clients to control receivables and increase the collecting period. The integration of the ID Survey service, which includes Testing, Inspection, Certification, Classification and Statutory, into the digital receivables reminder process framework, has increased BKI's ability to carry out data-based digital receivables reminders, operational efficiency and improved customer service. However, challenges such as the need for adequate digital infrastructure and managing security risks associated with use BKI Reminder Application, remains the main concern for regular control.

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