

ANALYSIS OF ACCOUNTING INFORMATION SYSTEM ON THE OPERATIONAL IMPLEMENTATION OF SALES OF SERVICES AND INSURANCE CLAIMS AT PT ASURANSI JIWA MANULIFE INDONESIA

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Abstract

This study was made with the aim of finding out the accounting information system in the operational implementation of service sales and insurance claims at PT Asuransi Jiwa Manulife Indonesia. The research method chosen is a type of qualitative research using an approach and described descriptively. The resource persons obtained from several parties were branch administration employees, one of the customers and branch leaders by collecting data through interviews and observations. The problems with PT Asuransi Jiwa Manulife Indonesia are that server services on the website often have errors when uploading documents so that they can hinder operations, too many applications are used so that they cannot be integrated properly, the understanding of insurance products in agents is still low, the recording of accounting information systems is manual so that it is prone to errors when entering report data, Many customers complained about the claim fund disbursement process which took a long time. Based on this problem, the author provides a solution for the company to collaborate with the IT team to create an application or website that becomes a unit so that it can be easily accessed by customers and all agents at PT Asuransi Jiwa Manulife Indonesia.

Keywords: SIA, Insurance, Sales of insurance services, Insurance claims

Introduction

The development of insurance in Indonesia is getting faster so that insurance companies create products and types of insurance that have advantages for people at all levels. This is because of its business activities that provide protection to the community, besides that insurance is known as a fund management company that comes from receiving the amount of insurance premiums from customers and then manifests with claims. It is hoped that the more insurance companies in Indonesia can become an increase in national premiums, the faster the economic growth in Indonesia will be every year. One of the businesses in the field of insurance carried out by Life Insurance Companies, is that insurance companies are businesses that can help protect policyholders who have life insurance policies, health insurance, old age insurance and so on that have been regulated according to agreements in the form of policy books. Insurance companies also pay benefits to policyholders if they die, have permanent disability or if they are still alive.

According to Bodnar and Hopwood (2012), Accounting Information Systems are a set of tools that can help understand financial data and other information so that they can be used to make better decisions. According to Wilkinson (2000) Accounting Information System is a system that helps track all the different things that happen with accounting, including everything from what impacts the economy to the different parts of the company interacting with each other.

Insurance is an agreement between an insurance service provider and the customer as a policyholder which serves as the basis for receiving premium funds by the insurance service provider as a form of reciprocity by providing reimbursement to the insured or policyholder due to illness, loss, damage, costs incurred, loss of profits, as well as legal liability to third parties that may be suffered by the insured or policyholder due to the occurrence of a uncertain events or providing payments based on the death or life of the insured with benefits whose amount has been determined or based on the results of fund management. According to M. Nur Rianto (2012:212) insurance is a way to protect yourself from possible problems in

the future or in the future. When buying insurance, customers are required to pay a monthly fee to the insurance service provider, and in turn, the service provider will help cover any costs they have in the event of a risk.

PT Asuransi Jiwa Manulife Indonesia is one of the well-known insurance corporations in Indonesia and provides financial services including life insurance, accident insurance, health insurance, investment services and pension funds to individual consumers and business actors in Indonesia. The company's accounting information system does not run well, so the company's accounting management does not run as expected. This is common in insurance companies, which need to detect a lot of information about agents, customer data, and other jobs. Thus the problems and needs that need to be improved, the purpose of this research is to help businesses with a good accounting system, by providing insight into how to run it more efficiently and can help keep the company's operations running smoothly without any problems. As all analyses are presented in the form of the title of the scientific paper "Analysis of Accounting Information Systems in the Operational Implementation of Sales of Services and Insurance Claims at PT Asuransi Jiwa Manulife Indonesia"

Literature Review

Definition of SIA (Accounting Information System)

System. Romey (2015) has an opinion that the definition of a system is a collection of one or more components that work together to help achieve a goal. On the other hand, some think about systems as a network of procedures that work together to help to do the job.

Information. Information is a way of processing data and facts so that it can be used to help make decisions. Accountancy. According to the Terminology Committee of the American Institute of Certified Public Account, it is defined as a skill of recording, classifying important financial transactions so that one can understand them. According to Kiesodkk (2010) accounting is a way to reveal what is happening in the finances of a business by recording what is seen and heard.

Accounting Information System (SIA). Accounting information system means part of the management information system that helps track all transactions that have been carried out in the company. This information is used to help make decisions about what to do next. Meanwhile, information from the accounting information system includes information about financial transactions that have occurred in the past.

Definition of Insurance

Insurance is a contract between an insurance service provider and a customer. The terms of the contract are regulated in the insurance policy book. Customers are entitled to protection from insurance companies if they experience several risks in the form of loss, damage or death. However, the right to insurance will be given when the customer pays the premium to the insurance company. Some types of insurance in Indonesia are health insurance, life insurance, education insurance, investment insurance, vehicle insurance, accident insurance, fire insurance, corporate insurance and pension or old age insurance.

Definition of Insurance Sales

Sales is when a person markets a product or service to another person. They do so in a way where the seller (or provider) of goods or services gives the buyer (or customer) the right to own the product or service at a certain price. So insurance sales can be defined in the form of insurance agent activities that offer an insurance product to potential customers who have the potential to buy insurance products.

Definition of Insurance Claims

An insurance claim is when a customer has a problem with insurance and then submits a claim to the insurance company. This is a way to make the company do what the policy is. If the customer is sick and has to go to the hospital, then the customer can submit a claim to the insurance company. The company will pay the hospital bills and other expenses according to the benefits listed in the insurance policy.

Methods

From the results of the author's interview with the administration named Andang thinks that many operational obstacles occur in the company, namely when entering data of prospective customers and prospective agents, input of sales production data at insurance agents that are prone to errors. Interview with the branch leader named Anda Sriani, according to her, there are several insurance agents who do not understand product understanding, lack mastery in the field of technology. As well as an interview with one of the customers named Elsa complaining about the slow claim disbursement process. Companies have

had some problems with their accounting systems, which means their records of what happened are not always accurate. This is due to several obstacles in recording the accounting information system in production reports that are still manual and on the website network so that it can hinder ongoing sales operations.

The operational process at PT Asuransi Jiwa Manulife Indonesia consists of several parts, including branch administration and branch leaders. Branch administration has the task of preparing customer registration forms, agent registration, claim processes, entering customer data on insurance applications, making insurance production reports that have been marketed by agents. In its function, the branch leader has the responsibility in terms of signing all insurance documents and completeness for customers and agents that have been inspected by the administration department, checking and controlling all branch administration work and conducting evaluations to improve the company's performance.

Results and Discussions

Analysis of the system used

When researchers analyzed existing accounting systems, they saw six different areas of information systems according to Romney & Steinbart (2016) as follows:

- a. People or people who use the system
The party working in the insurance system is called the "operator". They help run the system and carry out its functions. The parties involved in insurance research are also involved in this process.
- b. Procedures and instructions
Procedures and instructions are manual because they relate to the activity of collecting, processing, storing data from production or organizational activities. The accounting system at PT Asuransi Jiwa Manulife Indonesia still uses the procedure of entering customer data and agent data when registering.
- c. Data
Group information about the organization and sales process.
- d. Software used to process data
There is a lot of software used in the sales and registration process of PT Asuransi Jiwa Manulife Indonesia so that it has not been properly integrated with its website server network.
- e. Information technology infrastructure
Most of them use laptops or PCs in operations and can use adequate mobile phones.
- f. Internal controls and security measurements

PT Asuransi Jiwa Manulife Indonesia's systems and procedures are legal and compliant, and follow industry standards in terms of how to collect and use personal information. The information we collect is limited to information necessary for that purpose. Researchers' observations for the analysis of Accounting Information Systems at PT Asuransi Jiwa Manulife Indonesia has not met the existing components, so this can be seen from an interview with one of the customers, namely the customer found it difficult to access insurance data on the website because the server often failed.

From the results of the interview, it can be concluded that the application of the information carried out has not been said to be good, even though it has been completed by PT Asuransi Jiwa Manulife Indonesia. However, there are still weaknesses and impacts that occur with the existing accounting information system, namely:

1. Often server errors
2. Performance becomes slow
3. Error in entering production report data
4. Old claim disbursement process
5. The number of applications used
6. The process of hiring a new agent

Therefore, a system is needed to reduce the occurrence of unwanted things by processing the existing system into a more modern and effective accounting system and supported by components of the accounting information system that are already running and in the past.

System Walking Procedure

1. Agent Registration Procedure

This procedure is an activity where a person who will register to become an agent at PT Asuransi Jiwa Manulife, uses an application called MiRecruit and the Candidate Portal website as a software support, the procedure is as follows:

- KTP screening to find out the license status of AAJI (Indonesia Life Insurance Association) prospective agent candidates, whether they are still active in other insurances or not registered at all.
- Waiting for the results of the screening, if the results are clear and inactive, then prospective agents can be recruited.
- Recruiters register prospective agents in the Mirecruit application to be able to fill in the data sent via a link to the prospective agent's personal email address.
- Prospective agents fill out the personal data form requested on the Candidate Portal website.
- Prospective agents must complete the requirements, namely uploading an upright photo with a plain background size 3 : 4, a copy of the ID card, a copy of the front page of the personal account and a copy of the NPWP (if any).
- Prospective agents pay an AAJI exam fee of Rp 225,000 if the AAJI screening status uses a clean ID card assuming that they have never worked at another insurance company.
- If all the requirements, filling in personal data, reading the agent manual have been met, then proceed to sign the prospective agent.
- After that, it requires the approval of the recruiter, direct supervisor and branch leaders.
- The admin checks if there are any pending or missing documents for recruitment. If there is something lacking, it can be equipped
- After the examination of prospective agent data has been approved and complete, prospective agents can take part in mandatory training before becoming an agent.
- Agents take the AAJI exam from a predetermined schedule and if they pass, they have officially become Manulife insurance agents.

After officially becoming a Manulife insurance agent, there are several applications and websites that need to be used to support the sales process, namely:

- a. Agencylink, a website that is useful for monitoring the progress of all customer policies.
- b. Milearn, is an application for agents to learn containing insurance product materials and special provisions.
- c. MiPos, is a website for agents who want to carry out the sales process and make illustrations to customers as well as the process of entering customer data.
- d. MiRecruit, is an application that agents use when they want to recruit prospective agents.
- e. MiDocs is an application for scanning documents that will be followed up in the event of a shortage of documents.

Customer Registration Procedure

This procedure includes activities where a person who will register to become an insurance customer at PT Asuransi Jiwa Manulife, uses a Website called MiPos as a software support, the procedure is as follows:

1. Agents offer insurance products to customers
2. Customers can choose the insurance product they want
3. Agents create illustrations of products that customers want on the MiPos website
4. The customer fills in the customer data and life insurance application letter form, signs the automatic debit power of attorney, illustration or insurance proposal, and completes the ID card, photocopy of the front page of the account book
5. Complete the customer data needed to be input by the admin to the MiPos application data website
6. After the customer application data at Mipos is complete, they can make the first premium payment
7. The admin checks the completeness of the documents that have been submitted, if there are shortcomings, it can be completed by scanning using an application called Midocs
8. After the insurance policy process is approved by the Underwriting, the customer can get a Policy Book.

When the customer's insurance policy has been approved, the thing done by the branch administration is to report production data to the district administration by copying the policy data on the agencylink

website and entering it into a Microsoft Excel report. For customers to make the process easier, they can then access MiAccount, which is a web-based customer portal to make it easier for Manulife Indonesia customers to manage their Insurance policies from their fingertips, starting from viewing detailed information and policy values, making policy payments, making changes to investment fund allocations, changing contact data, and various other things related to your policy through a mobile phone browser, tablets, and laptops.

Claim Submission Procedure

This procedure is an activity where a person who will submit a claim for hospitalization benefits at PT Asuransi Jiwa Manulife, uses a Website called MiEclaim as a software supporter, the procedure is as follows:

1. The customer prepares a claim form, a doctor's certificate, a receipt and details of hospital fees, lab results and ID card.
2. The agent or admin accesses the MiEclaim website for the claim submission process.
3. Fill in the claim question data on the MiEclaim website and upload the required documents.
4. After everything is completed, you can submit a claim submission on the MiEclaim website
5. Admin monitors the progress of the claims process.

If the claim process has a lack of documents, the administration department immediately completes it by attaching the claim completeness file to the special email for receiving claims. This process usually takes quite a long time. Because when there are pending or deficiencies in the claim document, the claim process team will repeat the claim examination from the initial process.

Conclusion

Based on the results of the research that has been carried out, it can be concluded that:

1. The operational process of agent registration, customer registration and claim submission has been good, but server errors still often occur when uploading documents.
2. Too many apps or websites are used.
3. Recording production report data is still manual, so it is prone to errors when entering data.
4. The disbursement of the insurance claim process is still not good because when the claim documents are lacking, it will be repeated at the beginning of the process.

Suggestions

The suggestions given to the company based on the results of the research that has been carried out include:

1. Companies should coordinate with IT to optimize network servers so that they can facilitate all processes.
2. Create one application portal or website that covers the whole so that it makes it efficient.
3. Insurance agents must understand in more detail how the terms of each product and claim are.
4. Companies can shorten the time it takes to process claims to speed up the process.
5. In the era of massive technological development, companies must improve the capabilities of employees and insurance agents by holding digitalization training classes that are useful for marketing and improving sales quality.

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