

Research.

THE IMPLEMENTATION OF ACCOUNTANCY INFORMATION SYSTEM OF MABRUR SAVINGS PRODUCT AT BANK SYARIAH MANDIRI AT BOGOR BRANCH OFFICE

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Abstract. *Pirgrimage (Haj's) saving is one of common banking products. Mabrur pilgrim saving is one of the products of Bank Syariah Mandiri. Bank Syariah Mandiri has been operating this system for more than 10 years. The Accountancy Information System is an integrated system required and one of the samples is SSKOHAT. This research is discussing about the registration procedure and the payment procedure regarding regular pilgrim at Bank Syariah Mandiri which have been identified on the related flowchart. In general those two procedures have been applied properly and have become a reliable accountancy information system to prepare a financial report accordingly.*

Keywords : SIA, Saving Product Mabrur BSM.

INTRODUCTION

An Accountancy Information System is an object to be studied refers to one of the products of Bank Syariah which is Pilgrim Savings. This accountancy system has applied some procedures to be implemented. An arrangement procedure should have to be done by the clients who are going to go to Mecca becoming a pilgrim. They have to follow some steps in line with the applicable regulations. Those kinds of regulations are not common regulations applied at any banks, but the particular regulations related to the Ministry of Religions. Since there are lots of pilgrim candidates who do not understand about the Arrangement Procedure, therefore, most of them have made some mistakes to execute the related procedure. It has reflected the client facing some difficulties to register and to settle the payment refers to BPIH (Cost of the Pilgrims services to Mecca).

Bank Syariah Mandiri, Bogor branch office is one of syariah banking which is having the product of 'Mabrur Pilgrims Savings Accounts'. This institution has been an object to be studied since it has been dealing with such the savings for more than 10 years.

LIBRARY REVIEW

According to Weygandt, Kimmel and Kieso (2011:4), Accountancy is a financial information system providing a science or a knowledge to understand any kind of organization. Three basics activities to be done by an organization are, to identify, to record and to communicate any kind of economics matter happened in an organization for the purpose of anyone who is interested in. Epi Indriani (2013:5) refers to his book of Akuntansi Gampang Untuk Pemula & Awam (Easy Accountancy for the beginners and general) defined that an accountancy is a process of recording, classifying, summarizing, reporting and analyzing the financial data of an entity.

Bastian and Suhardjono (2006:9), banking accountancy is an accountancy system that has been applied practically in banking. As a matter of fact banking accountancy is basically the same with the accountancy system applied by a company. Banking

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accountancy is related to varied people which is millions people as the customers of banking who are dealing with savings and loans.

Banking Accountancy. Ismail (2012:14), banking accountancy is an art of recording, classifying, summarizing all the transaction within a bank. Bastian and Suhardjono (2006:9), banking accountancy is an accounting system applied practically in the bank. Bank accountancy is basically the same with an accountancy applied in a company. Banking accountancy refers to millions people who are dealing with savings and loans which is the clients of a bank. Kasmir (2014:37) determined a bank applying syariah principles is dealing with an agreement based on Islamic laws between the bank and others party to deposit their money or to invest in a business or other banking activities. The Indonesia Bankers Association (2014:47) declared that Syariah bank is a bank dealing business based on syariah principles, refers to Bank Umum Syariah (Common Syariah Bank) and Bank Perkreditan Rakyat Syariah (Bank Syariah dealing with public credit matters).

Syariah Banking Product

Ahmad Rodoni and Abdul Hamid and Bagus Setyo Prabowo (2014:17) determined syariah banking products can be classified into three classifications, (1) Funds Distribution Product, (2) Funds Collection Product, (3) Banking Services Product.

Accountancy Information System (SIA) is an information system dealing with any things relating with accountancy. An accountancy itself is an information system. The important functions created by SIA in an organization are as follows:

1. To collect and to save all the data regarding any transactions and activities.
2. To process the data becoming an information to be used in the process of decision making.
3. To control accurately the assets of an organization

Flowchart, according to Indrajani (2011:22), flowchart is a graph drawing the steps and chronological procedure of a program. It makes the problem solving easy especially a problem that should have to be examined and evaluated furthermore. Information system has created an agreement among competent people to use the standardization of symbols being applied to draw a chart or a flowchart.

RESEARCH METHOD

Research methodology being done by the writer is data collection which is related to the problem being an object of the research. Data resources of this research are primary data obtained from field research at Bank Syariah Mandiri at Bogor Branch Office and secondary data obtained from varied literatures.

In order to get the data which is in compliance with the research needs, the writer has compiled the data using the following methods:

1. Library Study
Library study is the data obtained from some references books that can be a guideline of the related research.
2. Observation
Observation is a process of observation upon the objects being researched. In this case the writer has been observing mabrur savings product at Bank Syariah Mandiri at Bogor Branch Office.
3. Interview
Interview is primary data obtained from direct interview with a related job unit. In this case, the writer has been interviewing directly the customer service people at Bank Syariah Mandiri at Bogor Branch Office.

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Data Analysis Technique:

1. To perform an analysis about all the procedures of mabrur pilgrims savings product.
2. To perform an analysis about and advantages and disadvantages of mabrur pilgrims savings product.

RESULT AND DESCRIPTIONS

Organization structure of this company is quite good in general. PT Bank Syariah has applied line management and staffs. Branch manager has marketing manager, service manager and heads of unit under him. Furthermore, branch manager has been supported by head of sub-branch (KCP) which is a special staff. Hence, the job description can be applied accordingly due to overall supervision.

MABRUR SAVINGS PRODUCT OF PT BANK SYARIAH MANDIRI

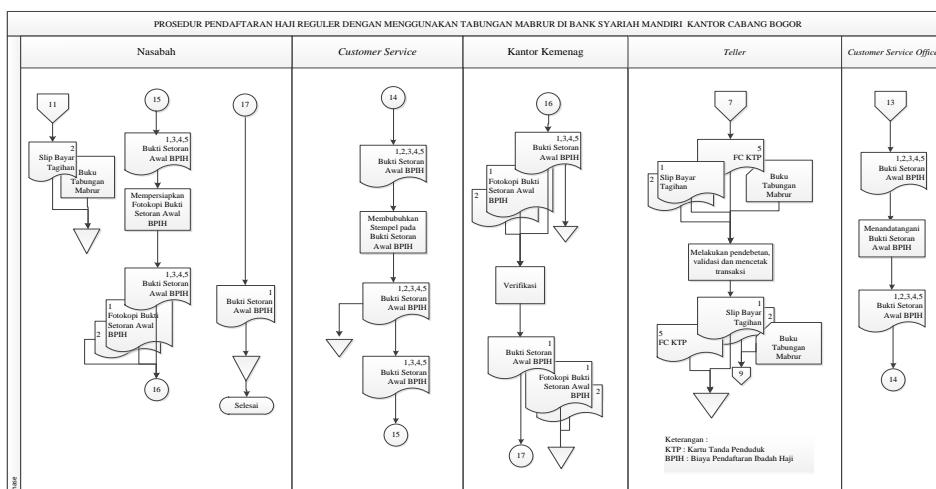
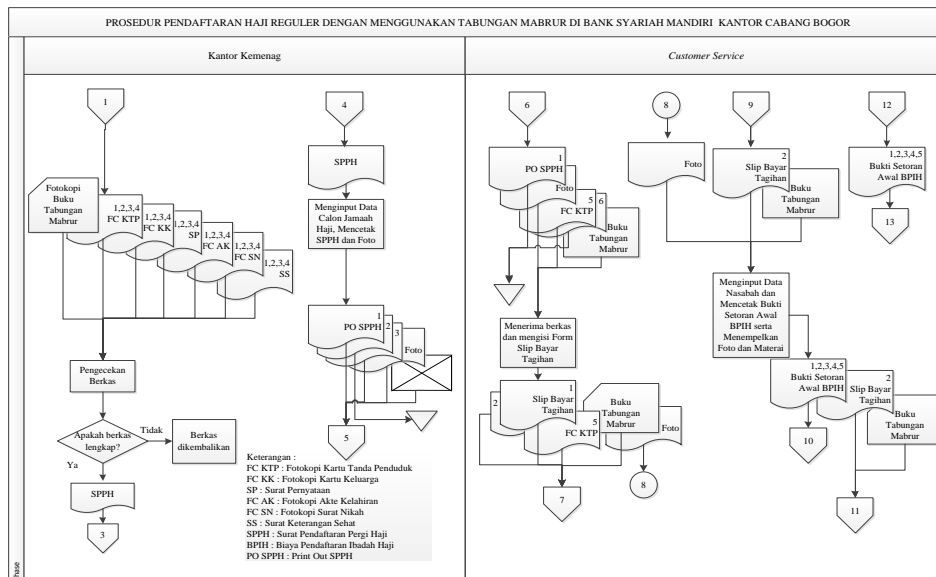
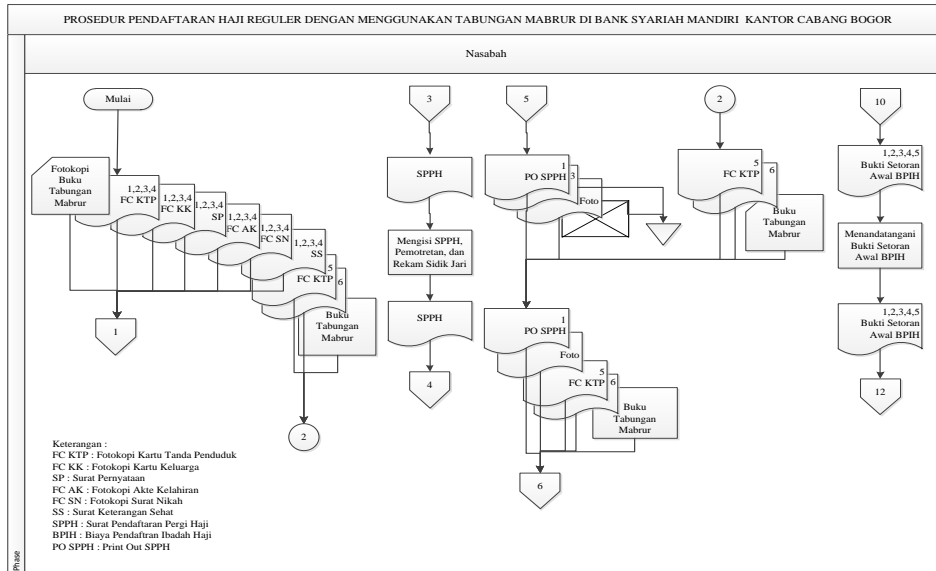
1. **Mabrur Savings** is a savings account in rupiah currency to support an arrangement of pilgrims services to Mecca. This savings has applied mudharabah principles.
2. **Market shares of Mabrur Savings Product at Bank Syariah Mandiri (BSM)**
BSM has been a champion so far in pilgrims savings accounts refers to syariah banking industry. Market shares of pilgrims savings at Bank Syariah Mandiri has reached 28%. Up to end semester I, 2014, pilgrims savings accounts had reached 2.85 trillion rupiah. (Sources: www.syariahmandiri.co.id).
3. **Segmented Market of Mabrur Savings Product**
Mabrur pilgrims savings product has been addressed to anyone who wants to go to Mecca related to Pilgrim and Umrah services. Bank Syariah Mandiri has two kinds of pilgrims savings which is mabrur savings and junior mabrur savings. Pilgrims savings account is offered to the customers who are over 17 years old, but junior pilgrims savings is offered to the customers who are under 17 years old.

THE IMPLEMENTATION OF SIA PILGRIM SAVINGS PRODUCT

Procedure of regular pilgrim registration using mabrur savings account at Bank Syariah Mandiri Bogor branch office.

1. Balance account of Mabrur savings of a client should have attained Rp 25.100.000,- or in accordance with the applicable regulation of the Ministry of Religions, so that, the customer is allowed to register being a candidate of a pilgrim to Mecca.
2. Customers or candidates of the pilgrims service should have to prepare some documentation required such as legalized photocopy of mabrur savings account to make a registration at the office of the Ministry of Religions
3. The officers at the Ministry of Religions office will input the data of the client or candidate of pilgrim service mentioned on the SPPH form and to be signed by the staff of the department of Pilgrims and Umrah arrangement at the Ministry of Religions office.

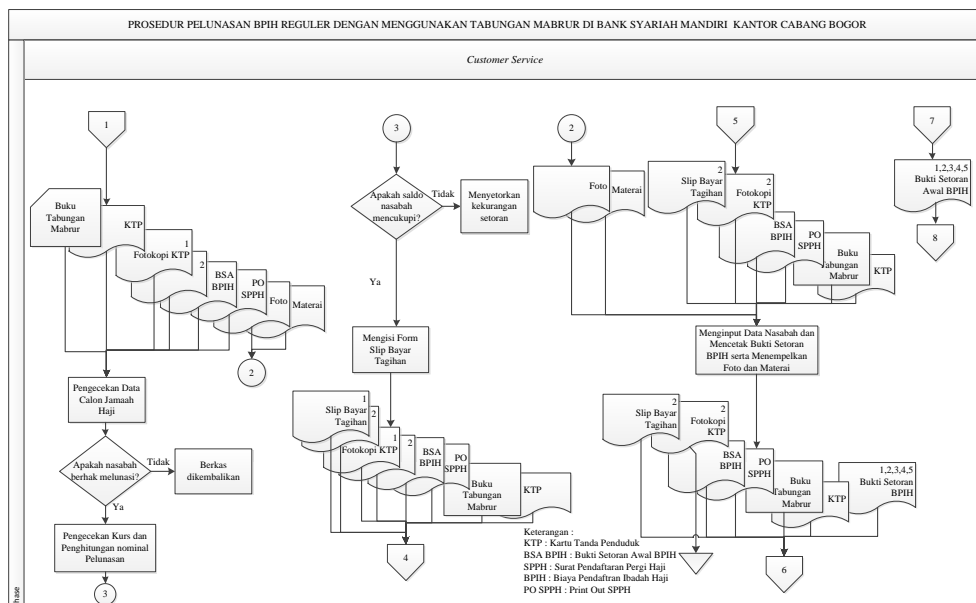
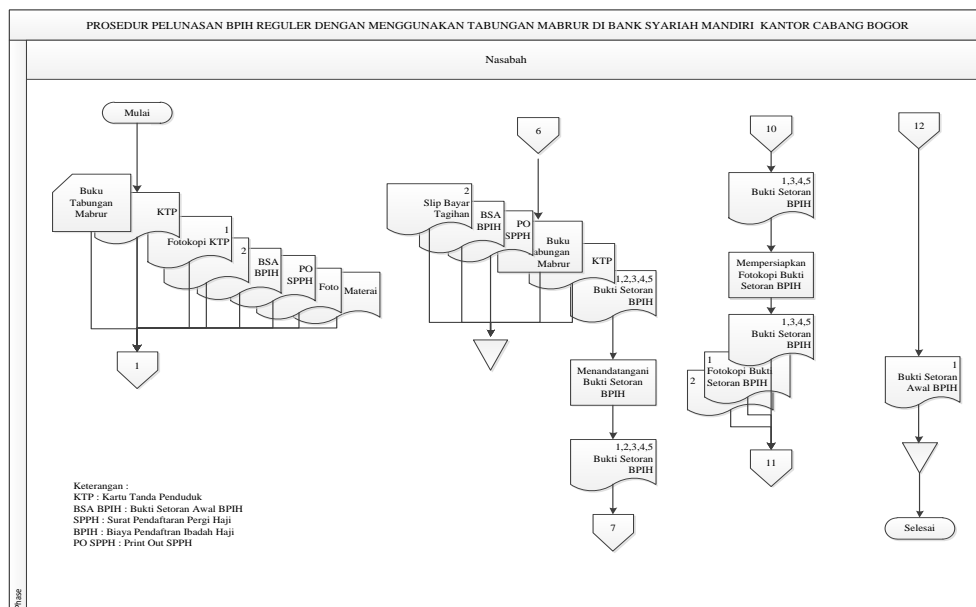
The Teller will receive the related documentation from Customer Service and will debit the client account to pay the first payment of BPIH (Pilgrim service to Mecca arrangement cost). Customer service will input the client's data mentioned on SPPH and a copy of payment settlement to be sent to SISKOHAT (An Integrated computerized system of Pilgrims service). An officer at the office of the Ministry of Religions will verify the first payment receipt. Then, the client or candidate of pilgrims service will wait for BPIH settlement of. BPIH Settlement can be done after the issuance of President Decree regarding the amount of BPIH to settle in the current year.

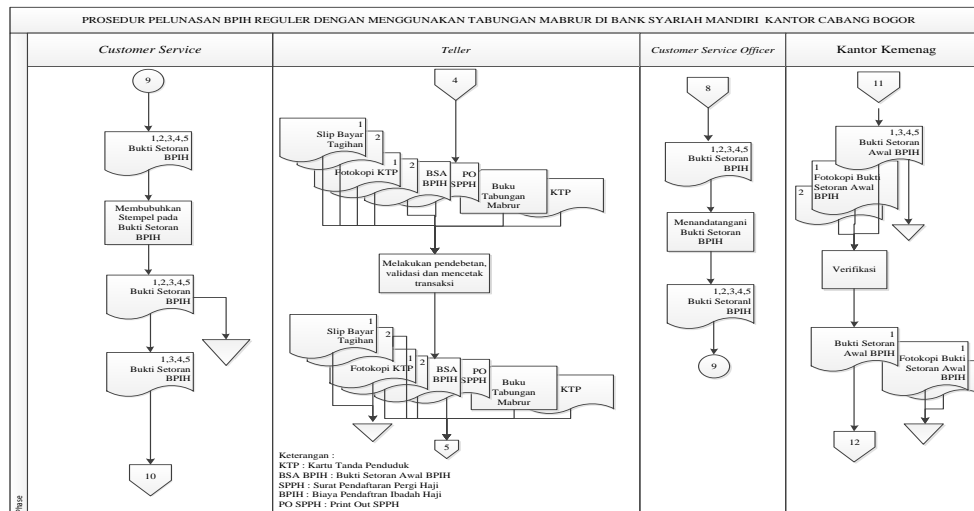


Procedure of the settlement of BPIH (Pilgrimage to Mecca Registration) regular paid using mabrur savings account at Bank Syariah Mandiri Bogor Branch.

Based on the research, BPIH payment procedure paid using mabrur savings account at Bank Syariah Mandiri Bogor Branch Office are as the following;

Clients have to prepare a complete documentation to settle BPIH payment. Clients have to go to Customer Service who is going to receive clients' documentation and check which clients who have the right to pay BPIH at SISKOHAT. Customer service will check the currency at SISKOHAT and calculate the nominal payment. Customer service will give a completed payment form. Teller will receive the documentation from Customer service and will debit clients mabrur savings account accordingly. An officer at the office of the Ministry of Religions will verify the payment receipt of BPIH. Payment and settlement of BPIH can not be represented by anyone instead of the authorized client only. Nevertheless, in an emergency case the payment and settlement of BPIH could be represented by other who is given an authority by an authorized client.





CONCLUSION

The procedure of pilgrims registration and the procedure of regular BPIH payment using Mabrur savings account at Bank Syariah Mandiri at Bogor branch office are the same. Both procedures have involved varied parties such as Customer Service, Teller, and Customer Service Officer (CSO). Instead of the three parties aforementioned, the procedures have involved also the office of the Ministry of Religions. Referring to the registration of regular pilgrims, the client should have to register administratively at the office of the Ministry of Religions as a candidate of pilgrims service to Mecca. But the procedure of regular BPIH payment and settlement, the client has to do the settlement directly at Bank Syariah Mandiri, Bogor branch office. The clients should have to go to the Customer Service to process first payment of BPIH. This process has involved Teller to debit their Mabrur Savings accounts. Regarding the payment procedure of Regular BPIH, the clients and customer service will check current currency to debit their account according to nominal amount.

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