

# **ANALISIS IMPLEMENTASI PROSEDURAL KLAIM JAMINAN KEMATIAN UNTUK Mendukung Pengendalian Internal PADA BPJS KETENAGAKERJAAN CABANG BULELENG**

Oleh

**Sofian Dwi Muliadi, NIM 1917051077**

**Program Studi S1 Akuntansi**

## **ABSTRAK**

Penelitian ini bertujuan untuk menganalisis implementasi prosedural klaim Jaminan Kematian (JKM) dalam mendukung pengendalian internal pada BPJS Ketenagakerjaan Cabang Buleleng. Fokus penelitian diarahkan pada tahapan prosedural klaim, penerapan Standar Operasional Prosedur (SOP), pemisahan fungsi, sistem otorisasi, serta pemanfaatan sistem informasi terintegrasi dalam memperkuat pengendalian internal. Metode penelitian yang digunakan adalah deskriptif kualitatif dengan teknik pengumpulan data melalui wawancara, observasi, dan studi dokumentasi. Hasil penelitian menunjukkan bahwa implementasi prosedural klaim JKM telah dilaksanakan secara terstruktur dan konsisten sesuai dengan SOP yang berlaku secara nasional. Setiap tahapan proses, mulai dari penerimaan berkas, verifikasi dokumen, validasi data kepesertaan, hingga otorisasi dan pencairan dana, telah terdokumentasi secara sistematis melalui sistem informasi terintegrasi. Penerapan pemisahan fungsi antara unit pelayanan dan unit keuangan, serta sistem otorisasi berjenjang, berperan penting dalam meminimalkan risiko kesalahan dan potensi penyimpangan. Selain itu, penggunaan sistem digital menghasilkan jejak audit (audit trail) yang mendukung transparansi, akuntabilitas, dan efektivitas pengawasan. Dengan demikian, implementasi sistem prosedural klaim JKM di BPJS Ketenagakerjaan Cabang Buleleng tidak hanya berfungsi sebagai pedoman operasional, tetapi juga sebagai instrumen utama dalam memperkuat pengendalian internal organisasi.

***Kata kunci: Sistem Prosedural, Jaminan Kematian, Pengendalian Internal, BPJS Ketenagakerjaan, Proses Klaim.***

***ANALYSIS OF THE PROCEDURAL IMPLEMENTATION OF DEATH  
BENEFIT CLAIMS TO SUPPORT INTERNAL CONTROL AT BPJS  
KETENAGAKERJAAN BULELENG BRANCH***

***By:***

**Sofian Dwi Muliadi, NIM 1917051077**

**Program Studi S1 Akuntansi**

***ABSTRACT***

*This study aims to analyze the procedural implementation of Death Benefit (Jaminan Kematian/JKM) claims in supporting internal control at BPJS Ketenagakerjaan Buleleng Branch Office. The focus of the research is directed at the stages of the claim procedures, the implementation of Standard Operating Procedures (SOP), segregation of duties, authorization systems, and the utilization of integrated information systems in strengthening internal control. The research method used is descriptive qualitative, with data collected through interviews, observations, and documentation studies. The results indicate that the procedural implementation of JKM claims has been carried out in a structured and consistent manner in accordance with nationally established SOPs. Each stage of the process, starting from document submission, document verification, participant data validation, to authorization and fund disbursement, has been systematically recorded through an integrated information system. The implementation of segregation of duties between the service unit and the finance unit, along with a tiered authorization system, plays a significant role in minimizing errors and potential irregularities. Furthermore, the use of a digital system generates an audit trail that supports transparency, accountability, and effective supervision. Therefore, the implementation of the JKM claim procedural system at BPJS Ketenagakerjaan Buleleng Branch Office not only functions as an operational guideline but also serves as a primary instrument in strengthening the organization's internal control.*

***Keywords: Procedural System, Death Benefit, Internal Control, BPJS Ketenagakerjaan, Claim Process.***