

Optimizing Bank Reconciliation Through the Utilization of SAP-Based Accounting Information Systems

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Abstract: *This study aims to determine how ERP systems, specifically SAP, are used to document bank reconciliation results. The method used is descriptive with a qualitative approach through direct observation and in-depth interviews. The results show that although the reconciliation process is still performed manually, SAP plays a significant role in systematic final recording, accelerating reporting, and improving the reliability of financial data. SAP implementation also helps minimize recording errors and supports more accurate decision-making.*

INTRODUCTION

Bank reconciliation is a crucial process in the accounting cycle because it ensures that all financial transactions recorded in a company's internal books match the actual data recorded in the bank account. This process aims to match the balances and transaction activity in the company's cash book with the bank statement statements to identify discrepancies such as duplicate entries, missed transactions, or errors in nominal amounts. Accurate reconciliation directly impacts the accuracy of financial statements, as any unadjusted errors can lead to financially misleading reports (Munoz & Tafakori, 2024).

Reconciliation also plays a crucial role in a company's internal control system, serving as a mechanism to maintain the reliability of the financial reporting system. According to Munoz and Tafakori (2024), this process helps verify the accuracy and integrity of financial records by comparing business transactions with bank statements.

In practice, although the reconciliation process is often performed outside the core system, such as using spreadsheets, the final results must still be systematically recorded in the company's primary information system. This is where ERP systems like SAP play a significant role. SAP is software designed to optimize organizational operations for greater efficiency and effectiveness (Sumarno & Widijoko, 2020).

ERP systems like SAP have a centralized database that supports the integration of all information flows within the company. This reduces data redundancy, increases operational flexibility, and enables real-time recording of reconciliation results without re-input, particularly through modules like the general ledger and cash accounts (Amini & Abukari, 2020). This way, reconciliation results are immediately reflected in the overall financial system.

Essentially, the use of information technology in accounting systems aims to speed up work,

create cost efficiencies, and reduce human error. In this context, an Accounting Information System (AIS) serves as a bridge between manual and automated processes. However, the use of technology must be aligned with organizational goals to avoid waste or system failure. Therefore, AIS implementation requires careful planning and support from all organizational elements to achieve optimal and sustainable benefits (Zamzami & Faiz, 2021).

METHOD

This research employed a descriptive method with a qualitative approach. Process and meaning are the primary considerations, with theory serving as a reference to align the research focus with actual conditions on the ground (Ramdhan, 2021). This approach was chosen to provide a systematic, factual, and accurate overview of the use of ERP systems, particularly SAP, in recording reconciliation results and financial reporting. Evaluation was conducted through direct observation of system use in the workplace, a literature review relevant to the research topic, and an in-depth interview with one of the company's finance staff responsible for the bank reconciliation process.

A descriptive method with a qualitative approach was chosen because it was deemed most appropriate to address the research questions. This approach allowed researchers to explore in depth how Enterprise Resource Planning (ERP) systems, specifically SAP, are utilized to support the recording of manually performed bank reconciliation results, which are then systematically documented within the company's financial system. The primary focus is on how SAP helps maintain data consistency, accelerates the reporting process (Sumarno & Widijoko, 2020), and supports the transparency of accurate and reliable financial information (Zamzami & Faiz, 2021).

Using a qualitative approach, this study not only explains the technical stages of SAP utilization in the finance module but also identifies various factors influencing its effectiveness, including human resources, system readiness, and potential operational challenges. Interviews with staff directly involved in the reconciliation process provide a practical perspective on SAP implementation, including perceived benefits and challenges encountered in daily operations. In-depth interviews allow researchers to gain practical insights from system users, including perceptions of the benefits and challenges faced in both technical and non-technical ERP implementation (Amini & Abukari, 2020).

RESULT AND DISCUSSION

In line with increasing efficiency and accuracy in financial reporting, the use of SAP in bank reconciliation recording has proven effective in reducing processing time and ensuring data consistency between internal records and bank account transactions. Time efficiency in the context of using an accounting information system is the system's ability to reduce the time required to record, process, and report financial data, resulting in a faster and more structured work process. This efficiency is also measured by the output achieved with minimal resource input, including work time. With a computerized accounting system, companies can shorten daily work duration and reduce manual administrative burdens, which ultimately have a positive impact on overall work effectiveness (Saputra, 2024). Work efficiency is a measure of the success of an activity based on the resources used to achieve a specific result (Syam, 2020).

Bank Reconciliation Process

In practice, companies still conduct reconciliation processes outside of Enterprise Resource Planning (ERP) systems, namely by matching bank statements obtained from internet banking with

internal transaction data sourced from the company's accounting system and financial reports. This process is carried out using spreadsheets such as Microsoft Excel that have been formatted specifically for data matching purposes, such as transaction dates, debit/credit amounts, and ending balances. Internet banking itself is a new type of information system that utilizes the internet and the World Wide Web and has transformed the way customers conduct financial activities in a virtual space (Bakhtiar et al., 2020). The use of internet banking allows companies to access transaction data quickly and efficiently, which then forms the basis for periodic financial verification and reconciliation.

After the matching process is complete and all data is found to be consistent, the reconciliation results are recorded in the ERP system, namely SAP. In this case, SAP's role is not to automatically perform the reconciliation process, but to document the final results of the reconciliation. This recording is done by entering correction or adjustment journal entries into the SAP module using the code FV50.

The confirmed reconciliation documents are then entered into SAP as journal entries that automatically impact the company's financial position. For example, if there is a cash discrepancy due to a delay in recording receipts, an adjusting entry is made to the cash account and accounts receivable or other revenue accounts. This makes SAP a crucial documentation and validation tool for ensuring that reconciliation results are properly reflected in the company's financial statements. Each journal entry entered into SAP generates a document number that serves as a valid transaction identifier. This number is used as proof of valid recording in internal and external audits and can be traced back for data verification, error tracking, or management control purposes.

SAP integration into a company's financial system also supports a more systematic book-closing process. Because each reconciliation entry is directly entered into the system, the data required for financial reporting is readily available and automatically linked at the end of the accounting period. This reduces the risk of delays in report preparation and increases efficiency in the financial reporting cycle. Using SAP to record reconciliations also supports real-time reporting. With data recorded directly and connected, management can immediately monitor cash flow and transaction status across the board without having to wait for manual reporting. This adds value to decision-making and financial risk management.

Overall, even though the data matching process is still performed manually, the SAP system still makes a significant contribution to managing reconciliations. Its features enable the systematic recording, documentation, tracking, and presentation of reconciliation data, ultimately improving the quality and reliability of the company's financial reports. By using SAP as the primary system for documenting reconciliations, companies can minimize the risk of recording errors and accelerate the reporting process, ensuring accurate and timely reporting. Essentially, the use of technology such as SAP in Accounting Information Systems (AIS) aims to create efficiency, accelerate work processes, and reduce human error. However, the use of technological systems must be carefully planned to avoid waste or system failure (Zamzami & Faiz, 2021).

Research results show that implementing SAP in recording reconciliation results has a significant impact on increasing work time efficiency, data consistency, and facilitating comprehensive transaction tracking. Furthermore, using SAP also helps expedite the financial reporting process and reduces reliance on manual processes prone to recording errors. SAP's advantage lies in its ability to provide a uniform recording format, minimize the possibility of errors, and store transaction data in a digital format that is easily traced. This aligns with the opinion (Sumarno and Widijoko, 2020), which states that SAP can improve operational effectiveness and efficiency through systematic work process integration. Furthermore, as stated by (Puspitasari and

Muslimin, 2023), the quality of accounting information is also influenced by the level of understanding and readiness of system users. Therefore, the success of SAP implementation depends heavily on the competence of the human resources implementing it.

CONCLUSION

Based on the analysis, it can be concluded that the bank reconciliation process is a crucial step in ensuring the accuracy of financial transaction recording and the preparation of reliable financial reports. Although the process of matching transaction data with bank statements is still done manually using Excel spreadsheets, recording the final reconciliation results through an ERP system (SAP) significantly contributes to reporting effectiveness. SAP functions as an integrated record-keeping system that enables neat, digitized, and traceable documentation of adjusting journal entries, and supports integration with other financial modules to accelerate the book-closing cycle.

The implementation of SAP also enables more real-time and accurate financial reporting practices and minimizes errors caused by unstructured manual input. Therefore, even though SAP has not yet been used to automate the reconciliation process, its presence remains crucial in strengthening the reliability of a company's overall accounting information system.

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