

APPLICATION OF ELECTRONIC FILING PROCEDURE IN MULTI-FINANCE COMPANIES

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ABSTRACT

Distribution of finance by multi-finance companies is experiencing an increase. In line with this, the finance industry has the potential to carve out growth in profitability. Therefore, multi-finance companies are required to provide services to consumers or the public quickly, precisely and accurately. One of the service is by following the development of the digitalization era by applying electronic filing. This research used descriptive qualitative research. Qualitative research aims to obtain an overview of a matter according to the human perspective studied. This research applied interview data collection and documentation methods. Informants in this research were archival officers in multi-finance companies. The results of the research indicated that the application of electronic filing procedures to multi-finance companies used automation systems or computerized systems, called Electric Filing System (e-filing). Standardization of electronic filing of multi-finance companies includes storage standardization for softcopy photos of vehicles, domicile & business, storage standardization of softcopy for contract active documents, standardization of softcopy grouping for active contract documents, and standardization of active contract files naming.

Keywords: procedure, electronic filing, multi-finance companies

1. INTRODUCTION

1.1 Background

Distribution of finance by multi-finance companies is experiencing an increase. In line with this, the finance industry has the potential to carve out growth in profitability. As of quarter I - 2018, the Financial Services Authority (OJK) recorded that financing industry profits reaching Rp 3.74 trillion, going up 20.64% from the same period in 2017. Suwandi Wiratno, Chairperson of the Indonesia Finance Services Association (APPI) assessed that current national macroeconomic conditions is still fairly conducive. With economic conditions that can be maintained, consumer purchasing power is expected to continue to increase as it becomes an opportunity for multi-finance companies.

Along with the increase in multi-finance company markets, multi-finance companies are required to provide services to consumers or the public quickly, precisely and accurately. One of the service is by following the development of the digitalization era by applying electronic filing. The development of science in the field of information and communication technology (ICT) currently has a considerable influence on organizational activities, especially related to filing, including: (1) changes in the way of working, (2) changes in the way of communication, (3) changes in the perceptions about efficiency, (4) changes in the creation, management and use of information/archives, and (5) changes for the archivists in filing management. (Desi Pratiwi, 2012). Thus the current technological developments

have an impact on the management of filing that can be done electronically. Some of the reasons for the need to handle electronic filing are: (1) the development of current life in a technological environment, for example identity cards with barcodes for transactions with banks (ATMs), libraries, trains, and planes; (2) the increase of volume of filing in the organization which then requires a lot of space; (3) a variety of types of information technology used by employees and staff such as word processing, text retrieval, email, database. (Sambas and Hendri, 2016: 425)

Electronic filing system is very important to be applied to companies that require quite a lot of filing capacity as it will facilitate the filing management, storage, rediscovery and distribution to those concerned. Hence, this system is very suitable when applied in multi-finance companies, due to a high number of documents related to consumers that need to be filed starting from contract documents to active contract documents.

1.2 Problem Formulation

How is the application of electronic filing procedures for multi-finance companies?

1.3 Research Objective

to find out the application of electronic filing procedures in multi-finance companies.

2. RESEARCH METHOD

2.1 Research Method

This research used descriptive qualitative research, which collects data in the form of words and images instead of numbers. Even if numbers exist, they become the supporting nature. Data obtained consisted of transcripts of interviews, field notes, photos, personal documents and others (Arikunto, 2002: 155).

Qualitative research aims to obtain an overview of a matter according to the human perspective studied. Qualitative research is related to ideas, perceptions, opinions, or beliefs of the object being studied which cannot be measured by numbers (Sulistyo Basuki, 2006: 78).

2.2 Data Collection Method

Data collection method is an important thing in a research, as it is a way to obtain data needed for a research. This research used the following data collection methods.

a. Interview

According to Moleong in Herdiansyah (2011: 118), interview is a conversation with a specific purpose, carried out by two parties, namely the interviewer who asks questions and the interviewee who provides answers to the questions. The interviews conducted by researchers were in open-interview techniques, so that informants can answer freely without being limited by the choice of answers from the researcher.

b. Documentation

Documentation was carried out by the researcher to investigate written data such as books, documents, regulations and so on. The collected data through the documentation method was used to complement and assist the researcher. The documentation technique in this was the internal official document. Those documents were such as memos, announcements, decisions of the office leader, convention that is certain habits that take place in an institution, and so on (Bungin, 2007: 123).

2.3 Research Informants

Informants in this research were archival officers in multi-finance companies, because they were considered to know and understand the problems that would be examined by the researcher.

To determine the informants, the researcher took several criteria for consideration, as follows:

- a. Archival officers in multi-finance companies
- b. Having an experience in doing electronic filing management activities in multi-finance companies.
- c. Archival officers who wanted to be interviewed
- d. Able to communicate well and provide relevant information about the research object.

3. RESULTS AND DISCUSSION

3.1 E-Filing Media

Electronic filing in multi-finance companies is called Filing Soft File System (e-filing). Filing Soft File System (e-filing) is a method of storing consumer application documents (hard copy) into softcopies stored in computer data, without having to re-store physical documents (without the need to save the application folder). Not all documents have been e-filed, as for the physical documents (hardcopy), they would be destroyed.

In the e-filing process, two media were used; the main media and supporting media. The main media in the e-filing process consists of scanners tailored to the standard requirements of the head office and Hard Disks that are tailored to the needs of the branch. The supporting media for the e-filing process includes Transparent Plastic Envelopes as a substitute for the financing application map and the Document Checklist Form.

3.2 Storage Standardization for Softcopy Photos of Vehicles, Domicile & Business

- a. Create 1 folder on the internet computer that can be shared with all employees in the branch
- b. This folder keeps all the survey photos with the following arrangement of folders:
 - D:\
 - FOTO MKT - <Name of Branch>
 - <Name of Consumer>
- c. Set the digital cameras or cellphone cameras with good quality, meaning that the images is still quite clear and the file size for data storage is still relatively small. Take photos with the clearest and best results to save.
- d. For photos of domicile and business, each which gets one photo to store, unless there is an additional request from the head office to do a photo of the interior of the house.
- e. The photos of vehicles are taken by referring to the applicable provisions, in which they should show 4 sides of the vehicle +1 interior of the car. To show 4 sides, the photos are taken from the right and the left angle showing the condition of the unit as a whole and shows the police number clearly.

- f. All photos do not need to be printed. Employees who are interested can look at the photos in the shared folder.
- g. The photo must be resized where resize of 1 photo is at maximum 100kb and the photos can be clearly seen.
- h. Furthermore, all vehicle photos, domicile photos and business photos, will be moved to the consumer folder.

3.3 Storage Standardization of Soft Copy for Active Contract Documents

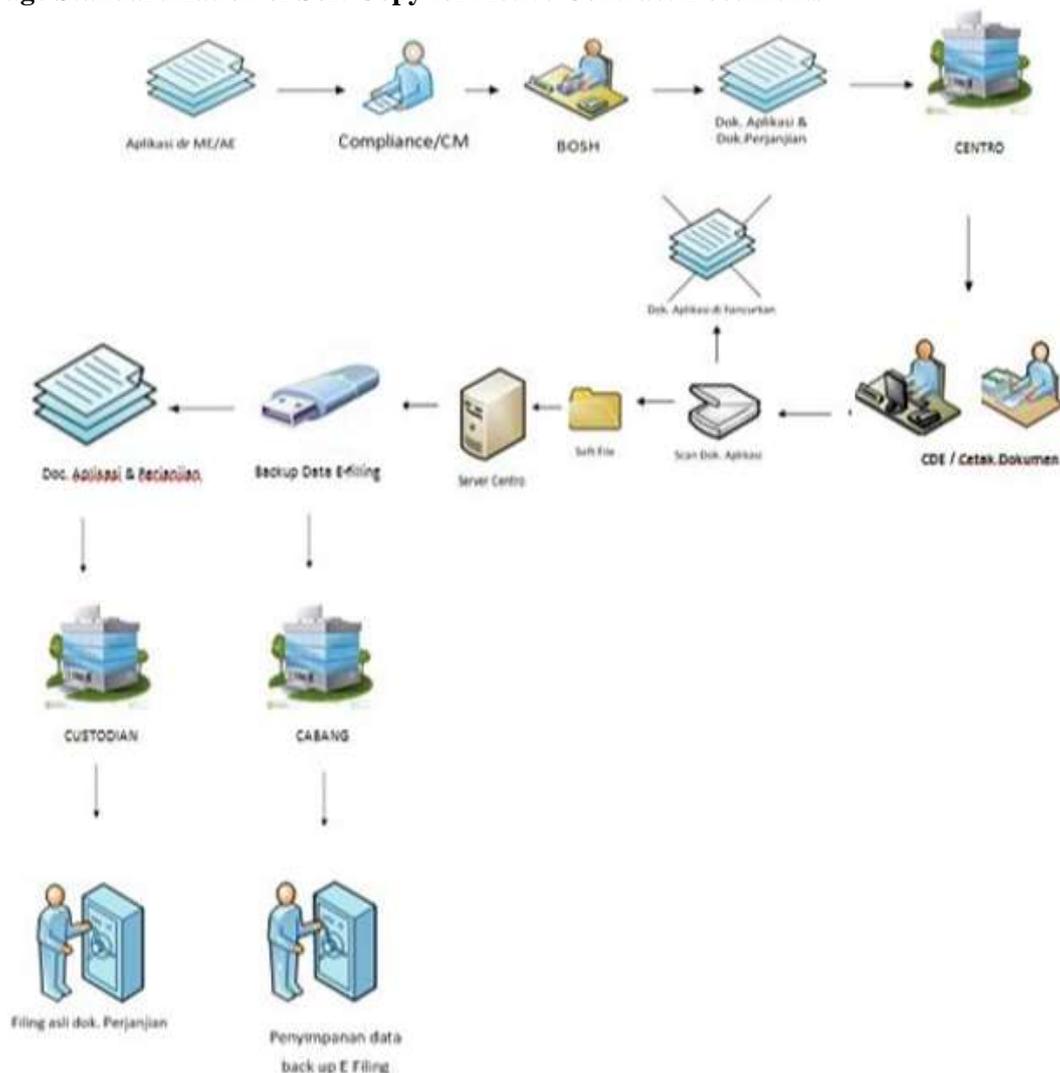


Figure. 4.3 The flow of Active Contract Documents

- a. Applications that have been in Go Live are submitted to the Centro for the next CDE process; the documents are printed, scanned and backed up in e-filing data.
- b. The results of the data backup in the flashdisk will be submitted to the branch at least once a week
- c. Application maps that have been packed into the *asdok* will be submitted to the Custodian, then stored in the custodian.
- d. Furthermore, the branch must backup the e-filing data as soon as the flash disk is received from the centro.

3.4 Standardization of Softcopy Grouping for Active Contract Documents

No	Data Group	Types of Document	Scan	Remove
1	Consumer Data	Copy of Consumer Identity (and Spouse)	√	√
		Copy of Guarantor Identity (and Spouse)	√	√
		Copy of Consumer Family Card (and Spouse)	√	√
		Copy of Guarantor Family Card (and Spouse)	√	√
2	Data Assets	Copy of Vehicle Ownership Book	√	√
		Original copy of invoice/Coy of legalized invoice	√	√
		Copy of the ID Card under the name in the Vehicle Ownership Book	√	√
		Two Sheets of Copy of Blank Receipt under the name in the Vehicle Ownership Book	√	√
		Copy of Vehicle registration certificate & Tax Notice	√	√
		Friction of Chassis Number and Engine Number	√	Not removed
		Original Check Results of Vehicle Ownership Book (if any)	√	Not removed
3	Other Data	Proof of Income	√	√
		Proof of Home Ownership and Domicile	√	√
		Copy of DE Supplier ID Card/Individual Supplier	√	√
		Checklist Form + Blue Print	√	√
		Copy of Taxpayer Registration Number	√	√
		Insurance Policy	√	Not removed

3.5 Standardization of Active Contract Files Naming

- a. Create the main folder with the name *MAP AKTIF* (on FO Support computers)
- b. The standardization of the naming of the scan results is as follows
 - No.Agreement_Consumer Name_DK (Consumer Data)
 - No.Agreement_Consumer Name_DA (Asset Data)
 - No.Agreement_Consumer Name_DL (Other Data)
- c. Re-name the soft file photos that are moved from shared folders on the internet computer to the *MAP AKTIF* folder with standardization as follows

- No.Agreement_Consumer Name_FTK1 (FTK2, dst) untuk foto kendaraan
 - No.Agreement_Consumer Name_FTD for residence/domicile photos
 - No.Agreement_Consumer Name_FTU for business photos
 - No.Agreement_Consumer Name_FTT 1 (FTT 2, dst) for signature photos.
 - No.Agreement_Consumer Name_FTP for photos of pledged property (especially for mortgage)
- Renaming the file is done because the photo of the vehicle/domicile/business was taken

when the contract was not active (no contract number)

- d. All scanned data + all photos are in 1 folder so that 1 contract = 1 folder with folder naming standardization is
No.Agreement_Consumer Name
Contoh: 5671700001_ARIFIN

3.6 Steps of Scanning Active Contract Data

- a. Group the data consisting of DK (Consumer Data), DA (Data Asset), DL (Other Data).
For example: Copy of konsumen ID card + spouse + guarantor are collected into 1 data group (this is what is called DK).
- b. Scan data according to the grouping done in point 1. The goal is for all data in 1 group to be created as 1 pdf file, not several pdf files. Scanning can be done even though the paper size varies, for example: the size of the ID card paper is usually small (this does not need to be re-photocopied. The scanner can still scan any paper size)
For example : Copies of Vehicle Ownership Book, invoice, ID card under the name in the last Vehicle Ownership Book, blank receipt under the name in the last Vehicle Ownership Book, Vehicle registration certificate & Tax Notice, Friction of Cassis number and engine number are all arranged in order and scanned. The automatic scanner will pull the data even though the paper size is different
- c. The scan file must be only 1 pdf file. Then rename the file inside the *file*.
For example: 6900121540_DELIA PUTERI_DA
- d. Repeat the same thing in the other data group until all are finished
- e. Take the photo files of units, domicile, business and signature from internet computers. Rename each photo according to the standard.
For example:
 - 6900121540_ DELIA PUTERI_FTK1,
 - 6900121540_ DELIA PUTERI_FTD

4. CONCLUSION AND SUGGESTIONS

4.1 Conclusions

Based on the discussion results on the application of electronic filing procedures to multi-finance companies, the following conclusions are obtained:

- a. The application of electronic filing procedures to multi-finance companies uses automation systems or computerized systems. Electronic filing in multi-finance companies is referred to as e-filing
- b. The storage standardization of softcopy photos of vehicle, domicile, & business used a digital camera or mobile camera with good quality, in which the quality of the images is still quite clear and the file size for data storage is still relatively small.
- c. Storage standardization of softcopy files for active contract documents of applications that have been in Go Live was submitted to the Centro for the next CDE process, printed, scanned, and e-filing data were backed up.
- d. Standardization of softcopy grouping for active contract documents includes consumer data, data assets, and other data.
- e. Standarisasi Penamaan File Kontrak Aktif adalah dibuatkan folder utama dengan nama MAP AKTIF kemudian penamaan file hasil scan adalah No.Agreement, Nama Konsumen, dan diikuti oleh DK (Data Konsumen), DA (Data Assets) atau DL (Data Lain-lain).
- f. Naming standardization of Active Contract Files was to create the main folder under the name *MAP AKTIF*, and the scanned was named as No.Agreement, Consumer Name, and followed by DK (Consumer Data), DA (Data Assets) or DL (Other Data).
- g. Scanning active contract data was carried out until all data in one group were created as 1 pdf file

4.2 Suggestions

The application of filing procedures in multi-finance companies has not fully used the electronic filing procedures so there are still many procedures involving conventional filing. It is expected that in the future electronic filing procedures can be fully implemented so that multi-finance companies can improve their work effectiveness and efficiency.

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