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Computerized Banking Operations and Internal Financial Control Practices

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Abstract
Internship programs play an important role in equipping students with practical competencies relevant to professional work environments. This study used a descriptive qualitative case study design based on one month of direct observation and active participation conducted from February 2 to March 2, 2026 by two undergraduate Management Study Program students at Bank Rakyat Indonesia Ampenan Unit, with the teller and administrative sections as the unit of analysis. Data were drawn from daily activity logs, field observation notes, and banking administrative documentation, and were analyzed descriptively to identify recurring control practices. This article aims to describe banking operational activities and analyze how internal financial control systems were implemented to support operational effectiveness during the internship period. The findings show that verifying transaction documents against recorded data at the AATR archive helped ensure consistency between documentation and actual customer transactions, while the storage of loan and collateral documents in designated, code-referenced archives at BRIMEN reflected a safeguarding practice intended to protect sensitive customer records. These findings suggest that routine, entry-level administrative tasks in banking operations embed concrete internal control practices that can serve as practical reference points for strengthening branch-level control environments and for structuring future student internship placements.

Keywords: banking operations, bank rakyat indonesia, internal control system, internship, student competency

Introduction

The development of the banking industry in Indonesia has experienced significant growth due to the increasing public demand for financial services (Suharbi & Margono, 2022). The banking sector plays an important role in supporting national economic development by providing financing access for various business sectors and maintaining financial system stability (Amelia & Hidayat, 2025). In this context, employee work discipline has also been shown to significantly affect branch-level operational performance in banking institutions (Muliawan, 2021).

Bank Rakyat Indonesia is one of the largest state-owned banks in Indonesia, with an extensive operational network supporting economic growth through financial services for micro, small, and medium enterprises (Heri, 2023), and continuously strengthens its internal financial control systems to maintain service quality (Kompas.com, 2024). Digital transformation, accelerated by the COVID-19 pandemic (Hartono et al., 2025) and by growing adoption of technologies such as mobile banking, internet banking, and artificial intelligence (Fatimah et al., 2026), has become a central strategy for Indonesian banks, accompanied by regulatory strengthening to ensure prudent and secure banking practices (Abubakar & Handayani, 2022).

This rising transaction volume is well documented at the national level. Bank Indonesia reported that in the third quarter of 2025, national digital payment transaction volume reached 12.99 billion transactions, a year-on-year increase of 38.08 percent, reflecting the strengthening foundation of national payment system digitalization (Bank Indonesia, 2025). This continued expansion places greater demands on banks to maintain accurate, secure, and well-supervised internal financial control systems at the branch level, where most routine customer transactions and administrative processes actually take place.

Internal financial control is essential in banking operations because financial transactions and customer data require high accuracy and security, achieved through transaction verification, document checking, fund recording, and administrative monitoring (Faturrahman, 2023). Internal control also plays an important role in supporting the effectiveness of accounting information systems by ensuring the reliability, accuracy, and security of financial information (Steiskarani & Sitinjak, 2024). The teller unit, as the bank's primary front-line function, is responsible for processing transactions accurately and in accordance with established procedures (Safitri et al., 2022). Service quality and operational accuracy are essential in maintaining customer trust and satisfaction with banking services (Bolang et al., 2015), and teller service quality has further been found to directly influence customer satisfaction, since the teller represents the bank's primary point of contact with its customers (Hayati et al., 2024).

Understanding the implementation of internal financial control systems cannot be obtained only through theoretical learning in higher education. Internship programs therefore become an important medium for students to gain direct, practical experience of banking operations, particularly in transaction services, financial administration, and document verification. This is consistent with findings on the Merdeka Belajar Kampus Merdeka (MBKM) policy, which show that internship and independent study programs significantly improve student competency by exposing students directly to real working conditions (Arisandi et al., 2022).

Most existing studies on banking operations in this context, however, tend to focus on customer satisfaction with teller or administrative services, on internal control systems in general terms, or on internship outcomes framed purely as student competency gains. Limited evidence describes how students, in the course of routine daily administrative work, actually encounter and participate in branch-level internal control practices such as document matching, restricted archive access, and transaction verification. This gap suggests a need for closer, activity level description of how internal control is enacted in everyday banking administration, rather than treated only as a general institutional concept.

The internship program conducted at Bank Rakyat Indonesia Ampenan Unit provided students with opportunities to participate directly in teller transaction services, work unit fund administration, verification of transaction documents, and retrieval of customer loan and collateral documents. Based on this background, this article aims to describe banking operational activities during the internship program and analyze the implementation of internal financial control systems in supporting operational effectiveness and student competency development. Specifically, this article addresses the following research questions: (1) What internal financial control practices are embedded in the routine administrative tasks performed by students during the internship? (2) How do these practices function to support accuracy, security, and operational effectiveness at the branch level?

Method

This internship was undertaken by two undergraduate students from the Management Study Program at Universitas Bumigora, who were directly responsible for all data collection, including completing the daily activity logs and field observation notes described below. The internship was carried out under a collaborative arrangement between Universitas Bumigora and Bank Rakyat Indonesia Ampenan Unit, in which the university placed the students for structured, supervised practical training while the bank provided direct guidance from on-site staff. This arrangement benefited multiple parties: the students gained practical exposure to banking operations and internal control practices that complement classroom learning; Bank Rakyat Indonesia benefited from additional administrative support during routine operations and an opportunity to identify potential future employees; and the Management Study Program gained field-based insight that can inform curriculum development to better align with industry practice. Beyond the students' personal learning, this collaboration contributed to strengthening ties between the university and the banking sector as a channel for knowledge transfer in both directions.

Observation was carried out over 18 recorded working days within the one-month placement, conducted Monday through Friday and excluding public holidays, with working hours from 07.15 to 17.00 WITA, shortened to 07.00 - 17.00 WITA during Ramadan, amounting to approximately 175 hours of direct observation. Data were collected through the students' direct involvement in daily banking operations, recorded in 18 structured daily activity logs completed at the end of each working day, supplemented by field observation notes on work procedures and banking administrative documentation encountered during routine tasks. Over the observation period, the students attended morning briefings on all 18 working days, provided teller transaction-support assistance on all 18 working days, and checked or verified transaction and archival documents on 24 occasions, comprising archive-retrieval activities for customer loan and collateral documents at BRIMEN on 13 working days and transaction-document verification against the AATR system on 11 working days.

Activities conducted during the internship included customer transaction services at the teller section, input of work unit funds, retrieval of customer loan and collateral documents, verification of transaction documents, loan disbursement administration, and document mobilization. Documents and transactions examined during these activities were not randomly sampled; rather, they were the actual records encountered naturally in the course of assigned daily administrative work, consistent with a participant-observation approach. The collected data were analyzed descriptively to identify recurring internal-control practices embedded in these banking operational activities.

Results and Discussion

Over the one-month internship period, the students completed 18 recorded working days, amounting to approximately 175 hours of direct observation. Across this period, the students attended morning briefings on all 18 working days, provided teller transaction-support assistance on all 18 working days, and checked or verified transaction and archival documents on 24 occasions, comprising archive-retrieval activities for customer loan and collateral documents at BRIMEN on 13 working days and transaction-document verification against the AATR system on 11 working days. The documents handled throughout these activities included customer identity documents, savings passbooks, transaction slips, UKER fund-recording entries, loan and collateral archive files, and AATR verification records. Among these activities, teller transaction services occupied the largest share of daily working time, consistent with their occurrence on all 18 working days, while BRIMEN archive-retrieval activities for loan and collateral documents were conducted only intermittently, limited to the 13 working days on which such requests arose.

Morning Prayer and Team Briefing

Every morning, employees at Bank Rakyat Indonesia Ampenan Unit began their activities with a morning prayer followed by a team briefing led by the unit manager or officer on duty. This briefing combined three types of information: the day's transaction targets and operational priorities, the allocation of duties among staff members and the participating students for that day's transaction support, archive-retrieval, or document verification tasks, and reminders on security and compliance procedures, including document confidentiality and adherence to standard operating procedures. Task allocation was communicated directly by the unit manager based on the anticipated workload for that day, so that each staff member and student understood their assigned responsibilities before operational activities began.

Figure 1. Morning Prayer and Team Briefing

In control terms, this daily briefing served as a control-environment mechanism, establishing shared expectations for staff conduct, reinforcing management's tone on discipline and compliance, and setting the context for the day's control activities, including transaction checking and document verification. It also clarified how tasks and compliance expectations were assigned at the branch level and kept staff informed of any updates affecting daily operations.

Customer Transaction Services at the Teller

During the internship program at Bank Rakyat Indonesia Ampenan Unit, the author assisted in verifying customer-submitted documents prior to transaction processing, including checking the identity card against the account holder's name, confirming the savings passbook number against the system record, and matching the transaction slip details with the customer's intended transaction. For larger withdrawals or transfers, the author also helped confirm that additional authorization, such as a specimen signature, had been provided before processing. These checks were carried out by comparing document details against the system record, without recording, copying, or retaining any customer identity or account information beyond what was required for that transaction.

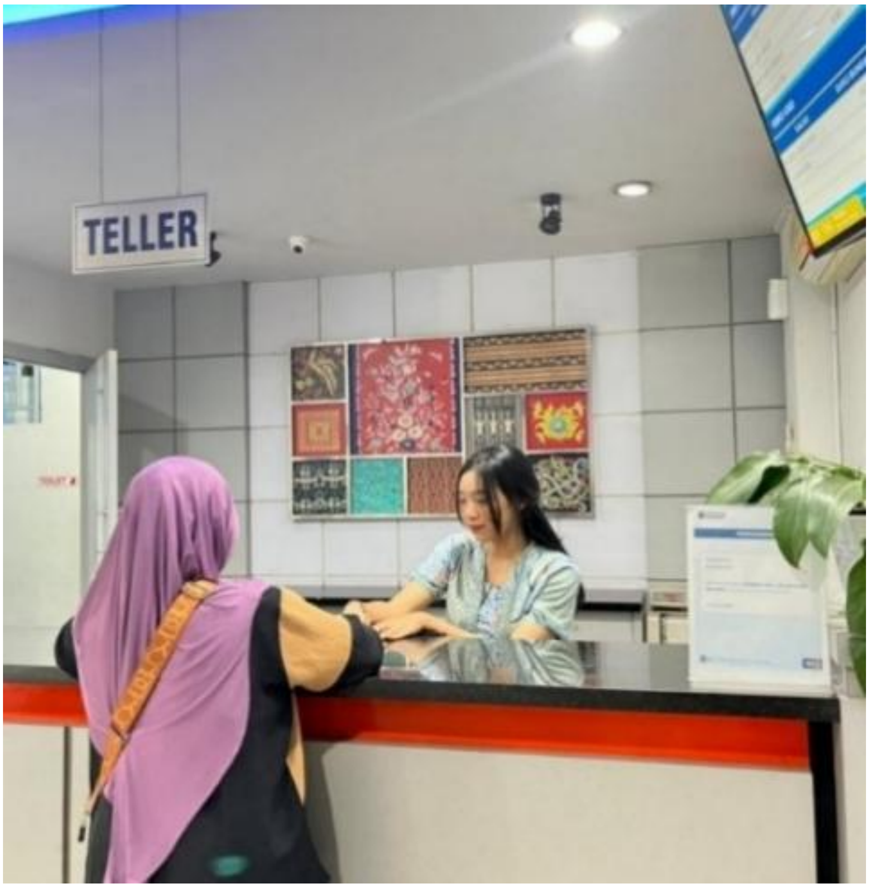

Figure 2. Assisting Customers with Teller Transactions

Involvement in teller service activities enabled the author to understand banking transaction procedures and customer service workflows, while also highlighting the role of document and identity verification as a preventive control that reduces the likelihood of unauthorized or erroneous transactions before they are processed. This experience demonstrated how document verification functions as a frontline safeguard against transaction errors, supporting accuracy and minimizing administrative mistakes in banking operations.

Input of Funds in and Out of the Work Unit (UKER)

The author carried out the activity of inputting funds in and out of the Work Unit (UKER), recording and entering daily transaction data, including amounts received and disbursed based on customer transactions, into the system provided by the bank. Throughout this activity, the accuracy and diligence of the students' data entry work were evaluated directly by the on-site supervisor responsible for UKER fund administration, who reviewed the students' recorded entries against the source transaction documents at the end of each working day and provided direct feedback on any discrepancies found, serving as the primary means of assessing student competency in this task.

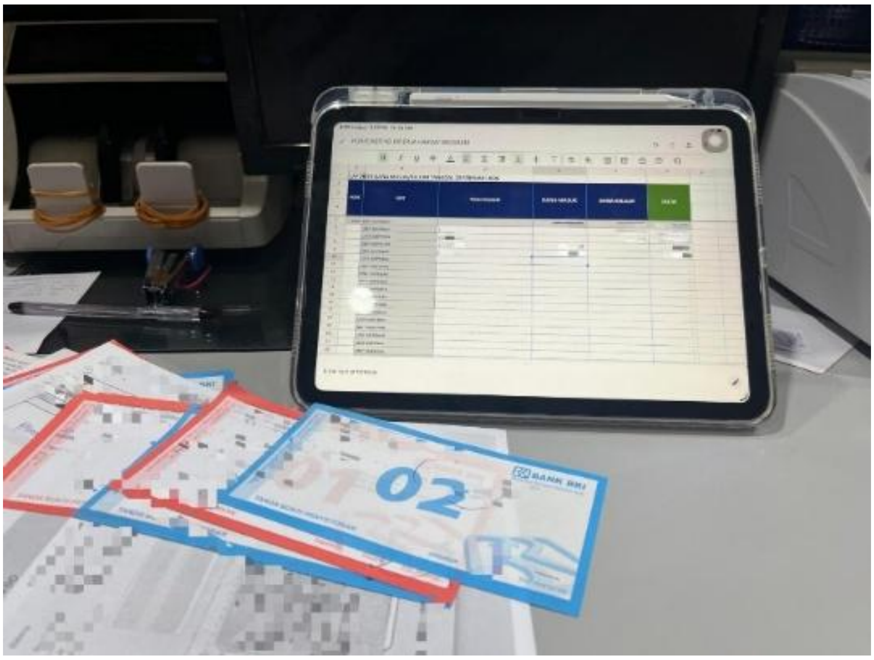

Figure 3. Inputting Data for Inflows and Outflows of the Work Unit

The author also recorded transactions exceeding Rp10,000,000, which required a higher level of accuracy as part of the daily transaction reporting process. The recording process was conducted by rechecking transaction amounts and matching the information stated in transaction documents with the data entered into the system. Through this activity and the supervisor's ongoing review, the author gained an understanding of financial transaction recording procedures within the bank's work unit and recognized the importance of accuracy, precision, and responsibility in data entry activities. This process showed how supervisor review reinforces accuracy at the point of data entry, helping minimize administrative errors and maintain the reliability of transaction reports.

Retrieval of Customer Loan Documents from BRIMEN

Retrieval of customer loan documents from the BRIMEN division constituted one of the operational activities conducted during the internship program at Bank Rakyat Indonesia Ampenan Unit, where BRIMEN operates as a physical archive system with loan files stored in designated, code-referenced cabinets rather than a computerized indexing platform. The author assisted in locating and retrieving files based on predetermined document numbers, under the direct supervision of the officer responsible for the archive, with access restricted to authorized staff and retrieval never carried out independently. Each retrieved file was recorded in a document log book before removal and returned to its designated location after use, providing a basic form of tracking to reduce the risk of misplacement or loss, before being prepared for data verification and further administrative procedures.

Figure 4. Customer Loan Document Retrieval at BRIMEN

Participation in this task enabled the author to gain an understanding of the customer loan document storage system and the importance of accuracy in retrieving files to ensure data suitability. The combination of restricted access, supervised retrieval, and log-based document tracking illustrated how these safeguards work together to protect sensitive customer records and support banking administrative procedures. Careful document handling of this kind also contributed to minimizing administrative errors and maintaining the effectiveness of banking operational activities.

Retrieval of Customer Collateral Documents from BRIMEN

Retrieval of customer collateral documents from the BRIMEN division constituted one of the operational activities carried out during the internship program at Bank Rakyat Indonesia Ampenan Unit. In this activity, the author assisted in retrieving customer collateral files, including vehicle registration certificates (BPKB), land certificates, decree letters (SK), and other guarantee documents stored within physical safes, distinct from the code-referenced cabinets used for loan documents, reflecting the higher sensitivity and value of collateral records. Document retrieval was conducted based on customer information or data provided by the officer on duty to ensure that the required files corresponded accurately with administrative and verification needs. Proper administration of loan collateral documents, such as land certificates and vehicle registration certificates, is essential to secure the bank’s interest in the event of a customer’s credit default (Catur, 2014).

Figure 5. Retrieving Customer Guarantee Documents from BRIMEN

Through this task, the author gained an understanding of the procedures for managing customer collateral documents and the importance of careful document handling to ensure data security and accuracy. Retrieval was carried out only under staff supervision, rather than independently by the author, helping minimize the risk of unauthorized access during administrative processes. Proper storage and verification of collateral documents underscored the role of secure storage in protecting collateral documentation from loss or tampering. This experience also reinforced the author's awareness that collateral records, given their legal and financial significance to both the bank and its customers, require a higher standard of care than routine administrative documents.

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Checking and Verification of AATR

Checking and verification of All of Accepted Transactions (AATR) documents, consisting of transaction archives processed through teller services such as deposit slips, withdrawal slips, and other supporting transaction documents, constituted one of the administrative activities carried out during the internship program at Bank Rakyat Indonesia Ampenan Unit, conducted on 11 of the 18 observed working days. In this activity, the author assisted in verifying the completeness and accuracy of transaction documents by matching details such as transaction amounts, account numbers, and document completeness against the recorded transaction data, a step carried out before the documents were permanently filed, to ensure that all transaction records were properly documented and aligned with customer transactions.

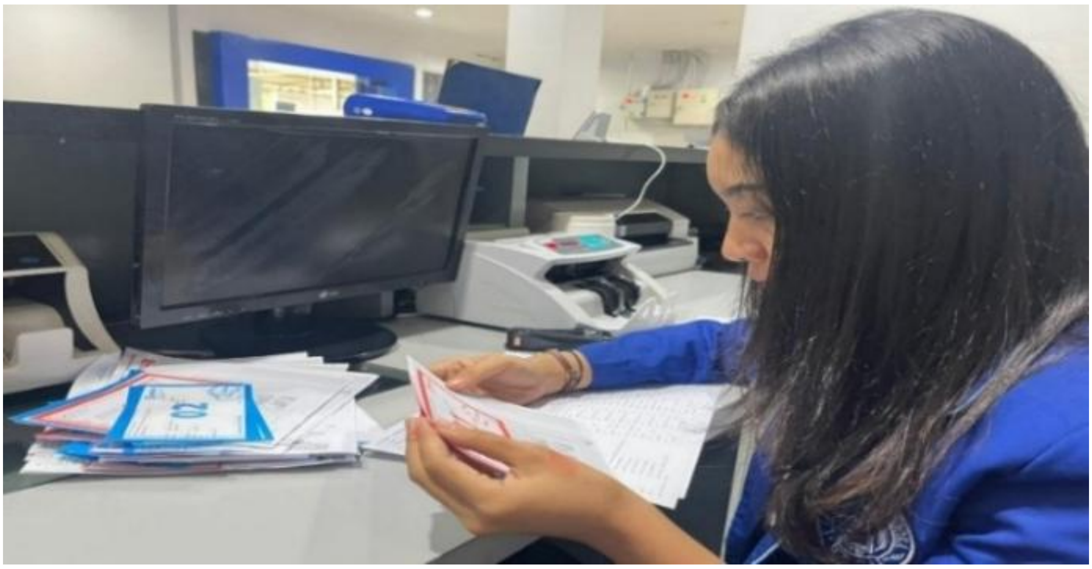

Figure 6. Checking and Verification of AATR

The verification process provided the author with an understanding of transaction administration procedures and highlighted the importance of accuracy in banking operations. This routine cross-checking confirmed that discrepancies between documents and recorded data could be caught before reaching final records. In addition, this process emphasized the importance of precision and responsibility in handling banking transaction documents. Careful verification of transaction records further contributed to maintaining the reliability, consistency, and accuracy of banking administrative data.

Conclusion

The internship program conducted at Bank Rakyat Indonesia Ampenan Unit provided practical experience regarding the implementation of internal financial control systems in banking operational activities. Various administrative and verification processes, including transaction verification, loan document retrieval, collateral document management, and work unit fund recording, reflected the importance of accuracy, supervision, and document verification in supporting effective banking operations. In addition, the internship program contributed to improving the author's understanding, technical competence, communication skills, and work discipline within a professional banking environment. The internship experience also served as an effective medium for bridging academic knowledge with practical implementation in the banking sector. These findings are based on observations limited to a single bank unit, one one-month internship period, and a participant-observation approach conducted by two students, and should therefore be interpreted within this specific operational context rather than generalized to other branches or settings.

These observations point to several practical steps Bank Rakyat Indonesia Ampenan Unit could take to strengthen its student placement practices. The informal task allocation currently delivered during morning briefings could be formalized into a structured student orientation program, and the confidentiality practices already observed during teller and BRIMEN activities could be codified into a written confidentiality protocol for handling customer identity, transaction, and archive documents. Similarly, the direct-supervision arrangement already practiced for UKER data entry and BRIMEN archive retrieval could be extended into a formal supervised system-access procedure, while the informal, end-of-day supervisor evaluations used to assess student performance could be developed into a structured competency assessment checklist.

For future internship students, it is recommended to be more proactive in understanding banking operational procedures and maintaining professionalism, discipline, and responsibility during the internship period. Furthermore, the Management Study Program at Universitas Bumigora is encouraged to strengthen collaboration with various institutions and companies to provide broader internship opportunities that support students' professional competence development. Future research is recommended to extend this descriptive approach across multiple bank branches and incorporate structured interviews with staff and supervisors alongside systematic competency assessment instruments, in order to strengthen the generalizability of findings on internal control practices and student competency development.

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