*EVALUATION OF ACCOUNTING RECORDING AND RECONCILIATION PROCESSES AND THEIR IMPACT ON T*HE QUALITY OF FINANCIAL STATEMENTS AT PT XYZ

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ABSTRACT

This study evaluates the financial transaction recording and bank reconciliation processes and their relationship to the quality of financial statements at PT XYZ, a company engaged in kitchen utensil trading in North Jakarta. The research was conducted through six months of direct fieldwork, from February to July 2026, using a case study method with a qualitative descriptive approach. Data were collected through observation and documentation covering transaction recording in Zahir Accounting, financial statement preparation in Microsoft Excel, and bank reconciliation by matching system balances against the client's bank statements. Financial statement quality was assessed based on three aspects: accuracy, completeness, and timeliness. The findings show that pricing input errors and unadjusted customer overpayments reduced the accuracy of the recorded financial data. The bank reconciliation process, carried out systematically, proved effective in detecting and correcting all discrepancies before the financial statements were submitted to the client. However, repeated delays in the client's delivery of bank statements forced the reconciliation to be redone several times, delaying report completion and ultimately affecting both the completeness of the information presented and the timeliness of the financial statements relative to the agreed deadline.

Keywords: *financial recording, bank reconciliation, financial statement quality, timeliness*

EVALUASI PENCATATAN DAN REKONSILIASI TERHADAP KUALITAS LAPORAN KEUANGAN PADA PT XYZ

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ABSTRAK

Penelitian ini bertujuan untuk mengevaluasi proses pencatatan transaksi keuangan dan rekonsiliasi bank serta keterkaitannya dengan kualitas laporan keuangan pada PT XYZ, sebuah perusahaan yang bergerak di bidang perdagangan peralatan dapur di Jakarta Utara. Penelitian dilaksanakan melalui pengamatan lapangan secara langsung selama enam bulan, pada periode Februari sampai Juli 2026, dengan menggunakan metode studi kasus dan pendekatan deskriptif kualitatif. Data diperoleh melalui observasi dan dokumentasi yang mencakup proses pencatatan transaksi pada Zahir Accounting, penyusunan laporan keuangan melalui Microsoft Excel, serta rekonsiliasi bank dengan mencocokkan saldo sistem terhadap mutasi rekening bank klien. Kualitas laporan keuangan dievaluasi berdasarkan tiga aspek, yaitu akurasi, kelengkapan, dan ketepatan waktu. Hasil penelitian menunjukkan bahwa kesalahan input harga barang dan selisih kelebihan bayar pelanggan yang belum disesuaikan menurunkan akurasi data keuangan yang tercatat. Proses rekonsiliasi bank yang dijalankan secara sistematis terbukti efektif dalam mendeteksi dan memperbaiki seluruh selisih sebelum laporan keuangan diserahkan kepada klien. Namun, keterlambatan penyampaian mutasi rekening bank dari klien menyebabkan rekonsiliasi harus diulang beberapa kali, sehingga penyelesaian laporan tertunda dan ikut memengaruhi kelengkapan informasi serta ketepatan waktu penyampaian laporan keuangan sesuai tenggat yang disepakati.

Kata kunci: pencatatan keuangan, rekonsiliasi bank, kualitas laporan keuangan, jasa akuntansi