

**DESIGN OF ACCOUNTING INFORMATION SYSTEM FOR COOPERATIVE SAVINGS AND LOANS UNIT AS BUILDING STAKEHOLDER TRUST ON COOPERATIVE MANAGEMENT  
(A Case Study: Sari Rejeki Farmer Group Cooperative in Karanganyar)**

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**Abstract**

*This study aims to develop an accounting information system design for the Savings and Loan Unit of Sari Rejeki Farmer Group Cooperative as a building stakeholder trust for cooperative management. This goal is achieved with the output in the form of a standard operating procedure document for the Savings and Loan Unit of the cooperative, which is designed using Microsoft Visio and Microsoft Word applications in realizing accountability. This study has applied descriptive qualitative research, which describes the object according to the existing conditions. The research data were gathered through case studies, observations, interviews, and literature studies. The structured systems analysis and design for system development were applied in the analysis and system design stages. To complete the steps of structured system development, tools and techniques were required. The tools for system development include pictures, diagrams, or graphs, while act finding was used for the technique. The cooperative accountability was assessed based on the Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 13 of 2015 concerning the implementation of cooperative accountability. The results of this study indicate that the Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative has met the indicators of accountability from the financial aspect, which covers the availability of clear information, transparency, implementation of accounting information systems in the application of SOPs for raising funds and SOPs for disbursing funds that have been properly and adequately integrated.*

**Keywords:** *accounting information system, standard operating procedure, cooperative savings and loan unit*

## **1. INTRODUCTION**

Indonesia is an agrarian country, with farmers making up the majority of the population. Farmers cultivate rice as their primary source of income, both individually and collectively. In carrying out their activities, farmers are supported by various institutions.

One of the farmer institutions in Pulosari Village, Kebakkramat Sub-district, Karanganyar Regency, is Sari Rejeki Farmer Group Cooperative (KKT), which was established in 1998. This farmer group is a vital institution for the economic development of the farming community and society as a whole. The existence of farmer group cooperatives can aid in the sustainability of farmers' main activities, particularly in terms of capital.

One of the business units at Sari Rejeki is a Savings and Loans Unit. The unit carries out savings and loan business activities, has a social character, and is based on the principle of kinship to achieve farmers' welfare. Until today, the interest of the farming community to become members of the cooperative is very high since the cooperative is considered to be an alternative economic institution accessible for farmers. One of the accessible facilities is the savings and loan facility.

The Savings and Loans Unit is a business unit that contributes the largest revenue to Sari Rejeki Farmer Group Cooperative compared to other business units. However, to fulfill its role as a financial institution, the cooperative faces various obstacles, some of which are 1) only

one person, with concurrent roles, is in charge of collecting and distributing funds, 2) the availability of accompanying documents is limited, and 3) the procedure for implementing activities is manual and simple, causing errors in notes and calculations that may affect the accountability of the presentation of financial statements.

The above constraints are due to the unavailability of a structured accounting information system (AIS), whereas it can be a systematic basis that becomes a guideline for performance, supervision, and control. Moreover, AIS can maximize an institution's performance (Rahmi and Lili, 2021). This system is contained in the Standard Operating Procedure (SOP) for fund collection and distribution, which improves the effectiveness and efficiency of these activities' work processes. Also, the SOP is a rule that each entity must prepare and possess (Evianti, 2019). This is because according to the Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 15/Per/M.KUKM/IX/2015, standard operating procedures, which are part of the elaboration of management operational standards, serve as the guidelines for the management of the cooperative Savings and Loans Unit in providing excellent service for members, prospective members, other cooperatives, and/or their members.

The regulation signifies a need for standard operating procedures for cooperatives in providing services (Tambunan and Hardi, 2019). Widyarini et al (2020) state that SOPs are documents about work procedures that are carried out chronologically to complete a task to obtain effective and efficient results. Therefore, as a manifestation of policy, SOPs can have an impact on increasing accountability for operational activities that can increase the cooperative's performance and achieve cooperative's goals (Sulam et al, 2019; Yuwono and Nimatul, 2019; Engkus et al, 2020; Widyarini et al 2020). The implementation of SOPs needs to be supported by supervision in each activity to support the realization of the effectiveness of internal control within the

Savings and Loans Unit at Sari Rejeki Farmer Group Cooperative.

Accountability for accounting information system implementation is measured with several aspects, including (1) compliance with the process and procedure accountability; (2) transparency through financial reports; and (3) compliance with the Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 13 of 2015 regarding the accounting guidelines for savings and loans by cooperatives, as well as Number 20 of 2015 concerning the implementation of cooperative accountability (Rahman, 2015; Noor, 2018; and Usnan, 2019).

Therefore, a good and appropriate AIS can aid in the realization of an entity's internal control and accountability. An accountable performance can create public trust in the entity, including the Savings and Loans Unit at Sari Rejeki Farmer Group Cooperative. With the above background, the research problem is how to design an accounting information system as a building stakeholder trust towards the management of the Savings and Loans Unit at Sari Rejeki Farmer Group Cooperative.

This study aims to develop an accounting information system design for the Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative as a building stakeholder trust for cooperative management. This goal is achieved with the output of a standard operating procedure document for the Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative which is designed using Microsoft Visio and Microsoft Word applications, to implement good governance to improve the quality of financial information, accountability, and transparency of the savings and loans unit.

This research yields benefits for several parties. For the partner, Sari Rejeki Farmer Group Cooperative, this study helps develop and improve the savings and loans unit of the cooperative. For academics, this study contributes to the development and enrichment of literature related to accounting information systems at the cooperative's savings and loans unit.

## 2. RESEARCH METHOD

This research is a descriptive qualitative study, which describes the object based on the existing conditions and employs both primary and secondary data. The data of the present study were gathered through case studies, observations, interviews, and literature studies. This research was conducted to improve the existing system in the Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative, by incorporating Microsoft Visio and Microsoft Word applications. The system development life cycle in this study was divided into three main stages: the pre-system development (policy and planning), the system development (system analysis, system design, and implementation), and the post-system development (maintenance system).

This research applied structured system analysis and design for system development. This method was used at the analysis and the system design stages. A structured approach was employed, equipped with tools and techniques for supporting system development to produce a well-defined and clear system (Jogiyanto, 2005).

To complete the steps of a structured system development methodology, tools and techniques were required. Images, diagrams, or graphs were the tools for system development with Data Flow Diagrams, Structures Charts, Flow Charts, Gantt Charts, and Organizational Charts (Jogiyanto, 2005; Jogiyanto, 2013; Romney and Steinbart, 2016; Mulyadi, 2016). Meanwhile, a fact-finding technique was employed to collect data and find facts in studying the existing system. This technique was completed with interviews, observations, questionnaires, and purposive random sampling (Jogiyanto, 2005; Jogiyanto, 2008; Jogiyanto, 2016).

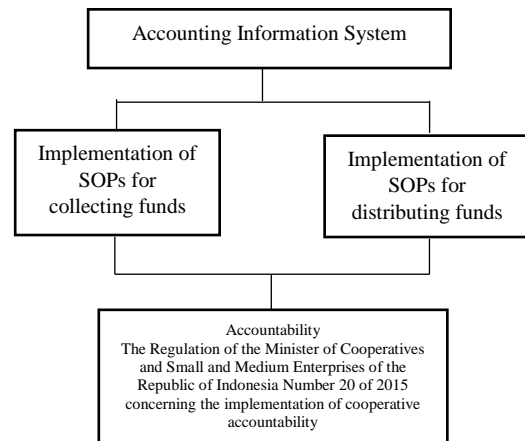


Figure 1. Research Model

## 3. RESULTS AND DISCUSSION

### 3.1 Research Results

#### Description and Product of Savings and Loan Unit of Sari Rejeki Farmer Group Cooperative

The Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative is a legal entity whose business operation is carrying out savings and loan business activities, has a social character, and is based on family principles to achieve farmer welfare (Tambunan and Hardi, 2019). The organizational structure of the Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative includes (1) management, consisting of the chairman, secretary, and treasurer; (2) supervisors, consisting of the chairman and members; (3) employees, comprising of managers, distribution division, marketing division, and administration division; and (4) members. The organizational structure is presented in Figure 2.

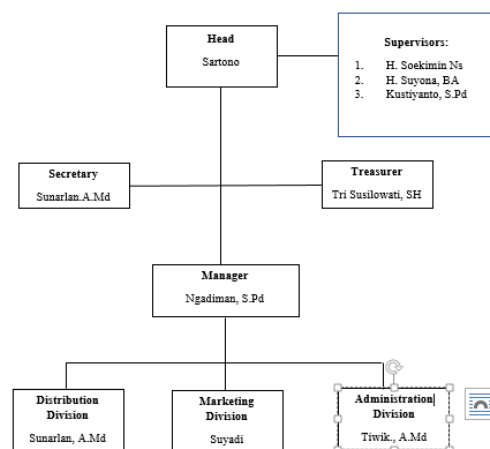


Figure 2. Organizational Structure of Sari Rejeki Farmer Group Cooperative

Figure 2 shows that Sari Rejeki Farmer Group Cooperative adopts a simple organizational structure. Moreover, some human resources have different functions, causing some obstacles in the administration and financial management of the entity.

In its operations, the main activities of this cooperative, especially in the savings and loans unit, are collecting and distributing funds. The mechanism for these two activities is contained in the SOPs to ensure accountability to interested stakeholders. With the implementation of SOPs, the objectives of the Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative can be effective and efficient. Also, the supervisory and control of each activity can be well applied.

The following are the types of the Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative:

**1. Fund collection**

Funds are collected from members or prospective members in the form of savings or equity participation to strengthen capital. The activities include collecting principal savings and mandatory savings as authorized capital, both of which are then developed into voluntary savings.

**2. Fund disbursement**

It is the delivery of funds by lending to members for short-term and long-term productive and consumptive purposes.

**Implementation of Savings and Loan Transaction SOPs**

The SOPs for collecting funds at the Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative are divided into 4 main types, including:

1. Administrative requirements procedure
2. Procedure for creating savings account/ savings funds
3. Procedure for savings/deposit withdrawal
4. Accounting record procedures

The SOPs for the application of loans to the Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative are divided into 4 types:

1. Administrative requirements for loan application
2. Loan disbursement procedure
3. Installment payment and settlement procedures

**4. Accounting record procedures**

Implementation of the procedures supports accountability, including the adequacy of information systems and administrative procedures. The adequacy of the information system of this unit is describing the indicators of accountability based on the Regulation of Minister of Cooperatives and Small and Medium Enterprises (KUKM) number 20 of 2015. Meanwhile, the implementation of SOPs for collecting and distributing funds is part of the accounting procedures in realizing accountability.

Three stages for collecting funds comprise the administrative requirements of cooperative members, the creating of savings account, and the process of disbursing funds. The cooperative manager explains that at the beginning of the fund-collecting procedure, the prospective creditor is required to register as a cooperative member. Furthermore, the prospective creditor is asked to fill out a deposit form as evidence. Then, the manager records the transaction in the daily cash transaction book and process it for the preparation of financial statement for each period.

Meanwhile, in terms of fund withdrawal, a creditor can withdraw money for 10 million rupiahs at maximum. For withdrawing money for more than 10 million rupiahs, the member creditor is required to submit a request a day in advance. After that, the manager will record the withdrawal in Microsoft Excel for preparing the financial report. This information signifies that the Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative already has an adequate accounting information system, as well as documents and financial reports applied in the SOPs for collection funds to ensure accountability.

The SOPs for disbursing funds at the Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative consist of four stages. As an administrative requirement for a prospective debtor, the cooperative asks the debtor to fill out a loan application form, by enclosing an ID card and family card. Based on the information provided by the debtor, the manager will carry out field observation to check the feasibility of the client's application for a loan and convince the manager before approving the loan application. After approval of the loan application, the prospective debtor is asked to complete the loan collateral

requirements, such as Vehicle Ownership Book (BPKB) and house certificate. Furthermore, in the process of disbursing funds, the manager will make a copy of the withdrawal slip as proof of loan realization.

In the installment payment stage, the debtor is expected to pay the installment regularly (every month) following the agreement for a particular period until the loan is paid off. The manager will record any transaction into Microsoft Excel for preparing the financial report.

The implementation of SOPs for fund distribution demonstrates the accountability, related to the availability of information, transparency, as well as the availability of documentation and financial reports.

### **3.2 Discussion**

In conducting its financial activities, the Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative requires an accounting information system (AIS), a network that originates from all procedures, forms, records, and tools used to process financial data into information in the form of financial reports that can be used by management in making the right decisions and controlling their business activities (Romney and Steinbart, 2016). A procedure is a series of activities to carry out a transaction correctly, which consists of a clear division of functions and tasks, authorizations, related forms and documents, and workflow charts. Procedures need to be established to support the smooth implementation of operational activities and prevent the possibility of fraud (Marina, et al, 2019). Thus, the qualitative characteristics of financial statements, which include relevant, reliable, comparable, and understandable, can be achieved through the application of a quality AIS.

1. Applying accountability in every operational activity will lead to public trust in the entity (Rahmi and Lili, 2021). Good and strong coordination between entity managers in carrying out their operational activities both in reporting, engaging, and responding quickly and accurately is a manifestation of accountability. There are 4 (four) dimensions of accountability: (1) honesty accountability; (2) legal accountability; (3) process accountability; (4) program accountability; and (5) policy

accountability. In the Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 20 of 2015, the implementation of cooperative accountability is through the financial aspect, which covers the availability of information system and transparency in the management of the accounting system.

2. The Regulation of Minister of Cooperatives and Small and Medium Enterprises (KUKM) Number 20 of 2015 regulates the implementation of cooperative accountability, which aims to improve the performance of cooperatives to support business and service improvement to members and the community. One of the scopes of cooperative accountability is the financial aspect. The indicators of financial aspect accountability refer to Article 7 paragraph (3). This study examines the financial aspects that focus on indicators of the availability of information systems, accounting system management transparency, completeness of documentation, and financial reports. The Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative has provided an accounting information system, namely SOPs for both collecting and disbursing funds. Moreover, an information system that can support the accountability of cooperatives also has the following points:

1. The legality of Sari Rejeki Farmer Group Cooperative

Sari Rejeki Farmer Group Cooperative is a legal business entity with official permission from the government of Karanganyar Regency with the issuance of Legal Entity Number 071/BH/KWK.11.028/XII/98 dated December 29, 1998, and has been registered in the Ministry Cooperatives and Small and Medium Enterprises of the Republic of Indonesia (<http://nik.depkop.go.id/>).

2. Organizational Structure

The organizational structure of Sari Rejeki Farmer Group Cooperative describes the duties, functions, performance, and responsibility relationships of each board. This cooperative has three main functions, including the Annual Member Meeting

(RAT), supervisory body, and management (chairman, manager, and administrative staff).

**3. Product availability**

The products offered by the cooperative are fund collection from members and fund lending for members who need financial assistance. Funds collected from members include principal savings (savings which is paid once when becoming a member), mandatory savings (regular deposits that must be paid once a month by a member), and voluntary savings (voluntary contributions paid by a member based on individual ability). Meanwhile, the cooperative's loan products cover short-term and long-term loans.

**4. Proof of Transaction Document**

Transactions are manually recorded with bookkeeping using Microsoft Excel. All transaction documents are recorded in the daily cash book. The results of daily cash bookkeeping of financial reports include budget realization reports, balance sheets, and reports of dividends. However, based on the financial reporting standard, the Sari Rejeki Farmer Group Cooperative's reports are not complete. The reports of changes in equity, cash flow statements, and financial statement notes are not included. The financial report is evidence of transparency on the manager's performance as a form of accountability.

**4. CONCLUSION**

During the current COVID-19 pandemic, the Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative helps improve the members' economic conditions, particularly with the savings and loans services. Therefore, cooperative is required to ensure its accountability to gain public trust in its performance and management. One of the strategies to improve accountability is applying an accounting information system (AIS) through the implementation of SOPs for collecting and disbursing funds.

Based on the Regulation of the Minister of Cooperatives and Small and Medium Enterprises (KUMKM) Number 20 of 2015 concerning the implementation of cooperative accountability concludes that the Savings and Loans Unit of Sari Rejeki Farmer Group Cooperative has met the indicators of accountability from the financial aspect, which includes clear information, transparency, and application of accounting information system in the proper and adequate implementation of the SOPs for collecting and disbursing funds. In terms of administration, the cooperative has applied effective and efficient procedures with available information than the savings and loan procedures in the banking sector in general. However, the financial statement has not been completely prepared by the cooperative under study.

Accountability of a cooperative, according to the Regulation of the Minister of Cooperatives and Small and Medium Enterprises (KUMKM) Number 20 of 2015 is an obligation that must be considered and carried out by the management, particularly management of cooperative, as a form of accountability of the performance. This encourages the realization of accountable cooperatives, increases the trust of members and the communities, and improves the image of cooperatives in the communities.

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