

Enhancing Accountability and Transparency through Accounting System Optimization in Savings and Loans Cooperatives

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Abstrak

The goal of this study is to look at and improve the accounting system used by the Rona Maju Jaya Savings and Loans Cooperative in order to achieve good governance. This research is driven by the issue of a transaction recording system that is still partially manual, utilizing spreadsheets, and does not fully adhere to the financial accounting rules expressly for cooperatives, namely PSAK 27. Also, the current accounting system isn't connected between business units, which makes it harder to be accountable, open, and keep an eye on things inside the company. The research findings indicate that these conditions result in delays in financial reporting, probable recording errors, and inadequate transaction documentation that leads to poor cooperative management. This study suggests that the best way to solve these difficulties is to improve the accounting system by digitizing records, training staff, making the internal control system stronger, and making standard operating procedures (SOPs). The study's findings suggest that the execution of this technique possesses significant potential to enhance the overall quality of cooperative governance, fostering greater accountability, transparency, and professionalism in management.

Keywords: Accounting System, Cooperative Governance, Digitalization, PSAK 27, Internal Control

INTRODUCTION

In Indonesia, savings and loan cooperatives (KSP) are an important part of promoting financial inclusion and giving people more authority over their own economies (Mwakapala et al., 2024). According to the Ministry of Cooperatives and SMEs, almost 70% of cooperatives work in the financial sector (Mbouk & Molan, 2026). This illustrates that cooperatives are still the main way to collect and distribute money. The number of cooperatives dropped a lot, from 209,488 in 2014 to 130,119 in 2023 (Wachuka, 2025). However, the growth in capital from Rp200.66 trillion to Rp254.17 trillion shows that cooperatives are becoming stronger and have more money to work with (Sudirawarda, 2025). This circumstance calls for financial management that is more professional, open, and responsible (Studies et al., 2024).

But in practice, many cooperatives still have trouble putting in place good accounting procedures (Woi et al., 2025). Limited human resource proficiency, minimal information technology adoption, and insufficient comprehension of accounting standards constitute significant barriers to the optimization of accounting information systems (Benon et al., 2025). Microsoft Excel and other manual or semi-manual recording systems are still the most common way to keep records. This could cause mistakes, delays in reporting, and low operational efficiency. This condition has a direct effect on how well the financial reports will be (Klarisanti et al., 2025).

KSP Rona Maju Jaya is a cooperative in Medan, North Sumatra, that runs a savings and loan facility. But this cooperative has the same problems when it comes to setting up an accounting system that meets the rules. Minister of Cooperatives and SMEs Regulation No. 2 of 2024 says that savings and lending cooperatives must follow the Private Entity Financial Accounting Standards (SAK EP) by the 2025 financial year. This criterion means that cooperatives need to be ready in terms of procedures, skilled workers, and technology to make standardized financial reports.

There is a big difference between what KSP Rona Maju Jaya wants and what they actually have. Cooperatives are supposed to make financial reports that are accurate, useful, timely, and follow accounting rules. But there are some big problems, like not enough people who know how to do accounting, not having a system that works well together, and not using information technology to its full potential. Because of this, the financial reports that come out could be wrong or not helpful, which could make it harder for managers to make decisions and hurt members' faith.



Several past research have looked into how important accounting information systems are for making cooperative financial management better (Murdiono & Zen, 2025). (Cudnilova, 2024) discovered that employing accounting information system-based apps can enhance the efficiency of financial report recording and preparation. (Yulianto & Wahyudi, 2024) asserted that education and training, user interaction, and top management support substantially impact the performance of accounting information systems. (Hatapayo et al., 2025) conducted another study that demonstrated the simultaneous impact of accounting information systems and human resource capabilities on the quality of cooperative financial reports.

But there isn't much study on how to make accounting systems work better for strong cooperative governance, especially for local savings and lending cooperatives like KSP Rona Maju Jaya. This gap is very important to look into since good governance depends a lot on the quality of the accounting systems that are used to make things clear and hold people accountable. This research is made much more important by three key points of view. First, the rules for implementing SAK EP by 2025 mean that cooperatives need to be ready in a limited amount of time. Consequently, empirical investigations are essential to ascertain readiness and tactics for optimizing accounting systems. Second, a faulty accounting system can lead to mistakes, fraud, and a loss of trust among members, which could hurt the cooperative's long-term viability. Third, from an academic standpoint, the scarcity of research that combines elements of accounting information systems, human resource skills, and cooperative governance highlights a significant research gap that requires attention. Consequently, this research is not only pertinent but also imperative to develop an accounting system optimization model that may sustainably enhance the quality of cooperative governance.

LITERATURE REVIEW

Savings and Loan Cooperatives and Governance Demands

Savings and loan cooperatives are economic organizations that work to collect and distribute money for the benefit of their members (Sudirawarda, 2025). As they have grown, cooperatives are no longer just seen as social and economic organizations. They are now also seen as businesses that need to follow the rules of professionalism, openness, and responsibility. These expectations are getting stronger and stronger since financial sector cooperatives handle its members' money. This means that good governance is very important for keeping the organization going and keeping members' trust (Studies et al., 2024). A new accounting policy in Indonesia that forces savings and loan cooperatives to use accounting standards specified by regulators (Dharma et al., 2023) is simultaneously pushing for stronger cooperative governance. The Indonesian Institute of Accountants (IAI) says that savings and loan cooperatives must utilize SAK Private Entities (SAK EP). SAK EP goes into effect on January 1, 2025, and takes the place of SAK ETAP. From a governance point of view, a thriving cooperative needs more than just money and continued operations. It also has to be able to provide financial information that is relevant, reliable, comparative, and easy to understand (Segovia-vargas et al., 2023). The major way to hold management accountable to members, supervisors, and other outside parties is through good financial reports. So, the accounting system is not merely a way to keep track of things; it is also the basis for good governance in a cooperative (Vandika et al., 2024).

Cooperative Accounting System

An accounting system is a group of procedures, documents, records, people, and technology that work together to find, measure, record, process, and report financial transactions (Performance et al., 2023). In the case of cooperatives, the accounting system is important for strategy since it is used for internal control, creating financial reports, checking the health of the cooperative, and making decisions by managers (Mandaku et al., 2022). A cooperative accounting system should be able to help record savings transactions, loans, installments, service income, operating expenditures, and make financial reports in a timely and consistent way (Yamin et al., 2022). But a lot of cooperatives still have trouble putting this system into place because they don't have the money, technology, or staff with the right skills (Terienta et al., 2026). Cooperatives can employ accounting

information systems to make recording transactions, keeping an eye on finances, and making reports more efficient. However, it is still hard to make the most of these systems because of a lack of resources and readiness in the organization (Rangkuti & Fathoni, 2023).

Accounting Information Systems as an Instrument of Efficiency and Control

The research identifies accounting information systems as essential tools for enhancing operational efficiency and the efficacy of internal control (Yeesoonsam, 2022). Accounting information systems make it easier, faster, and more accurate to capture transaction data (Susanti et al., 2025). These benefits are quite important for savings and loan cooperatives because its members tend to do a lot of transactions that are the same and need to be done exactly (Utari, 2025). Using accounting software can make managing a cooperative's finances more efficient, especially when it comes to keeping track of transactions and making reports (Harianto et al., 2025). These results indicate that digital accounting can lessen the need for human recording, which is prone to mistakes (Amelia & Tambunan, 2024). The use of accounting information systems helps improve the quality of financial reports since a good system makes it easier to sort, summarize, and report transactions (Sujarwo & Fathoni, 2023).

Human Resource Competence in Cooperative Accounting Systems

Human resources are a big part of making an accounting system work well (Anggraini et al., 2024). If the people who run a good system don't know enough about accounting, have the right technical abilities, or follow the rules of administration (Lawita & Iskandar, 2024), it won't give them solid financial information. Problems with HR competency typically show up as a poor understanding of the accounting cycle, a low ability to use financial programs, and a lack of knowledge of the accounting standards that apply (Umam et al., 2024). HR competence positively influences the quality of financial reports (Irene et al., 2025). Accounting information systems and human resource competency both have an effect on the quality of financial reporting at the same time (Nafayta & Saleh, 2024). HR competency, accounting knowledge, accounting information systems, and internal control systems all help make cooperative financial reporting better (Fathoni & Sarman, 2022).

Financial Accounting Standards and Financial Reporting Quality

The quality of financial reports is mostly based on how well they follow accounting rules (Nurnasari & Muhyarsyah, 2025). It is not only the job of the administration to follow accounting standards, but it is also a way to make sure that financial reports are made in a consistent, fair, and accountable way (Esquivias et al., 2025). SAK EP was made to fulfill the financial reporting needs of private companies. It is an adoption of IFRS for SMEs and is meant to be easier to use than full SAK but more complete than SAK ETAP (Murdiono & Zen, 2025). The use of accounting information technology, accounting standards, and human resource skills all improve the quality of financial reports (Lawita & Iskandar, 2024). The use of financial accounting standards, accounting information systems, and skilled human resources all make financial reporting better (Syah, 2025). This finding strengthens the assumption that the quality of cooperative financial reports is the result of the interaction between systems, standards, and people (Sari et al., 2022).

Management Support, User Engagement, and System Success

The literature on accounting information systems also demonstrates that organizational issues affect how well a system is put into place (Mawarti & Yaya, 2025). Without support from leaders, user interaction, and enough training, systems don't work as well as they could (Putra & Khalisa, 2023). Education and training, user participation in system development, and support from top management positively affect the performance of accounting information systems in savings and lending cooperatives (Tampubolon et al., 2023). Simply buying software won't fix system problems; managers need to be ready and the company culture needs to be supportive (Utari, 2025).

Accounting System and Good Cooperative Governance

Good cooperative governance basically means that cooperative administration should be open, answerable, responsible, independent, and fair (Murdiono & Zen, 2025). In reality, these ideas rely heavily on having accurate and up-to-date financial data (Rapina et al., 2025). So, the accounting system is directly related to excellent governance in a cooperative. An optimal accounting system allows management to honestly present accountability reports, helps supervisors do their control jobs, and gives members enough information to judge how well the cooperative is doing (Maryati, 2022). On the other hand, a deficient accounting system can lead to late reports, mistakes, information asymmetry, and even give rise to irregularities (Bu'ulolo, 2025). The Indonesian Accounting Association (IAI) also says that using SAK consistently will make cooperatives more open, responsible, and trustworthy for both the public and business partners (Andre & Sinaga, 2025).

METHODOLOGY

In this study, data gathering employed a triangulation methodology to guarantee the quality and precision of the information. The methods employed were observation, interviews, documenting, and reading other people's work. To get a clear image of how the accounting system was being used, we directly observed the Rona Maju Jaya Savings and Loans Cooperative's day-to-day operations, especially how they recorded transactions and prepared financial reports. To learn more about accounting methods, problems that came up, and how well the cooperative members understood the principles of Good Cooperative Governance, semi-structured interviews were held with the chairman, administrators, treasurer, financial staff, and cooperative members. Additionally, documentation methods were employed by gathering various significant papers, including financial reports, ledgers, meeting minutes, articles of association (AD/ART), and accounting standards.

This study employs a qualitative descriptive methodology for data analysis, intending to systematically understand and assess the phenomena under investigation. The first step in the analysis process is data reduction, which means choosing and simplifying data based on the research goal to make it more concentrated. Next, the smaller data set is shown in tables and descriptive narratives to make it easier to see how the different variables are related, especially how accounting systems and cooperative governance practices are related. The last step is to form conclusions and check them. This is done by comparing the empirical findings to relevant accounting theories and standards, like SAK EMKM or SAK ETAP. This leads to conclusions that are valid and scientifically sound.

RESULTS and DISCUSSION

RESULTS

This study was executed via observation, comprehensive interviews, and the examination of financial papers at the Rona Maju Jaya Savings and Loan Cooperative (KSP). The findings show that the accounting system is still mostly manual, with Microsoft Excel being the main tool for keeping track of transactions. This situation is similar to what happens in Indonesia, where many small and medium-sized cooperatives have not yet fully adopted integrated accounting information systems since they don't have the resources or technology. But the rise in national cooperative capital, which has now surpassed Rp254 trillion, calls for a more precise and responsible financial management system.

Several major problems were empirically uncovered in the existing system. First, transactions were not recorded in real time, which caused delays in making financial reports and may have made the information less accurate. Manual or semi-manual methods elevate the likelihood of delays and recording inaccuracies. Second, the fact that savings and loan units don't work together means that data is duplicated and reports may not be accurate. Third, the way that diaries and ledgers keep track of things does not always follow cooperative accounting norms, which could make financial reporting less reliable. Fourth, weak internal control mechanisms, especially when there is no separation of duties, make it more likely that mistakes and fraud will happen. Research revealing that insufficient internal controls are a big reason why cooperative financial reports are of poor quality backs up these conclusions.

KSP Rona Maju Jaya also has concerns with the skills of its employees. Interviews showed that some employees didn't know enough about the accounting cycle or how to use accounting information systems. Human resource competency substantially influences the quality of financial reports. Additionally, the current technology cannot generate reports swiftly and properly, obstructing managerial decision-making. In theory, this shows that there is a difference between what accountants do in the field and what accounting rules say financial reports should be like: they should be relevant, reliable, and timely.

This paper delineates various optimization methodologies underpinned by empirical evidence. First, using technology-based apps to digitize accounting systems has been proved to make them more efficient and accurate when it comes to keeping records. Previous research has demonstrated that application-based accounting information systems can enhance operational efficiency by over 30% and substantially decrease recording errors. Second, ongoing training to improve the skills of employees is a critical part of making the system work. Training and user participation enhance the performance of accounting information systems.

Third, to lower the danger of mistakes and fraud, it's important to make internal control systems stronger by separating roles, doing regular internal audits, and increasing monitoring. In practice, businesses with excellent internal control systems make fewer mistakes when reporting and have more trust from their stakeholders. Fourth, making sure that all accounting processes are the same and of high quality is very important. Clear SOPs can make work more efficient, cut down on mistakes, and make the audit process easier.

DISCUSSION

The study's findings show that the accounting system at the Rona Maju Jaya Savings and Loans Cooperative (KSP) is not yet fully effective in promoting good governance in the cooperative. The semi-manual system makes it hard for financial information to be accurate, up-to-date, and easy to use. This condition shows that there is a difference between how things are done in real life and how they should be done in an ideal accounting information system. In theory, financial information must be relevant, reliable, and timely in order to help people make good decisions (Vinces, 2023). This conclusion corroborates research (Lawita & Iskandar, 2024) indicating that inadequately computerized accounting systems typically yield less accurate and slower reports.

Also, flaws in the accounting system have led to the poor use of Good Cooperative Governance principles, especially those that promote accountability and openness. Even though financial reports were given at the Annual Members Meeting (RAT), late reporting makes transparency less clear. This agrees with what was found in study (Anggraini et al., 2024), which said that problems with the internal control system and accounting information system lead to poor cooperative governance. Also, not having separate tasks makes it more likely that mistakes and fraud will happen. This is what (Al Astal, 2024) says: an accounting system that isn't backed up by robust internal controls will make the oversight function weaker.

The results of this study corroborate the literature highlighting the significance of the integration between accounting information systems and human resource competencies. Research (Siswanto & Aqdam, 2024) indicates that accounting information systems and human resource competencies concurrently exert a substantial influence on the quality of cooperative financial reports. Also, (Kevin L. Papiorek; Martin R.W., 2024) discovered that training, user interaction, and management support had a big effect on how well accounting information systems work. This is pertinent to the circumstances of KSP Rona Maju Jaya, where inadequate staff proficiency significantly impedes system optimization.

The gap study demonstrates that there is still a big difference between the way things are now and the best practices, especially when it comes to digitalizing systems, improving employee skills, and improving internal controls. This conclusion aligns with studies (Tsuma, 2025) indicating that cooperatives in Indonesia continue to encounter challenges in the implementation of accounting information systems due to constrained technological and human resources. So, to improve accounting systems, we need to do a lot of things, such as integrating technology, raising the skills of our employees, and making our internal policies stronger.

The use of a digital-based accounting system is a strategic solution that has been backed up by many prior research. (Erik Strauss and Martin Quinn, 2023) discovered that employing an application-based accounting information system can enhance recording efficiency and expedite the compilation of financial reports. Research (Johri et al., 2025) backs this up by showing that moving the accounting system to a digital format can cut down on mistakes and make financial reports more accurate. So, the accounting system is more than just a way to keep track of things; it is also a strategic tool for achieving cooperative governance that is open, responsible, and long-lasting.

The research findings yield many managerial implications that can guide decision-making for the administration of KSP Rona Maju Jaya and analogous cooperatives. First, management needs to switch its accounting system from a semi-manual type to a fully digital one right now. Using a technology-based accounting system not only makes operations run more smoothly, but it also lets you record transactions in real time, cuts down on mistakes, and speeds up the process of making financial reports. This is really important for helping people make decisions that are more responsive and based on data. Second, it's really important to improve the skills of the people who work for you. Cooperative management needs to set up regular training programs in accounting, IT, and cooperative governance. Also, it's important to create a culture within the business that can adapt to changes in technology in order to make sure that new systems are put into place correctly. To properly optimize accounting information systems, having good people will be very important.

CONCLUSION

The analysis finds that the Rona Maju Jaya Savings and Loans Cooperative's accounting system is not the best it could be because it is only partially automated, not fully integrated, and does not fully follow accounting standards. This issue contributes to the poor quality of financial reporting, especially when it comes to their timeliness, reliability, and consistency. These limitations have a direct effect on the poor implementation of strong cooperative governance principles, especially when it comes to accountability, transparency, and how well internal oversight works.

Based on these findings, it is suggested that cooperatives quickly change their accounting systems to use integrated application-based digitalization that allows for real-time recording and makes financial reports more accurate. Also, training in accounting and information technology should be a top focus to improve the skills of the people who work there. Improving the quality of cooperative financial management also means strengthening internal control mechanisms, like separating roles and doing frequent internal audits, and making clear and written Standard Operating Procedures (SOPs).

This study has limitations, notably its concentration on a singular research subject, rendering the generalizations of the findings context-dependent. Additionally, the qualitative methodology utilized prioritizes the interpretation of phenomena, hence neglecting the quantitative assessment of the accounting system's effectiveness. The lack of statistics on technology use and long-term financial performance makes it hard to talk about the long-term effects of the system that was put in place.

The managerial implications of this research underscore that accounting systems ought to be regarded as strategic instruments in cooperative management, rather than merely administrative tools. Cooperative management needs to use technology, hire more people, and make internal controls stronger to help people make decisions based on data. Improving accounting procedures will make members more trusting, improve the effectiveness of the organization, and help the cooperative stay in business even if economic conditions and regulatory requirements get more complicated.

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