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# Analysis Of The Accounting Information System For Crediting At The Catur Putra Manunggal Denpasar Savings And Loan Cooperative

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**Abstrak:** Penelitian ini bertujuan untuk mengetahui kesesuaian penerapan sistem informasi akuntansi pemberian kredit dan pengendalian internal pemberian kredit pada Koperasi Simpan Pinjam (KSP) Catur Putra Manunggal Denpasar dengan pengendalian internal menurut Committee of Sponsoring Organizations of the Treadway Commission (COSO). Penelitian ini merupakan penelitian kualitatif dengan pendekatan analisis deskriptif. Penelitian ini dilakukan pada Koperasi Simpan Pinjam (KSP) Catur Putra Manunggal yang berlokasi di JL.Raya Sesetan, Gg Ikan Paus No 51 Kecamatan Denpasar Selatan, Bali. Data dalam penelitian ini dikumpulkan dengan cara wawancara, observasi, dan dokumentasi yang kemudian dianalisis dengan analisis deskriptif komparatif. Hasil penelitian ini menunjukkan penerapan sistem informasi akuntansi pemberian kredit pada Koperasi Simpan Pinjam (KSP) Catur Putra Manunggal telah memadai dengan adanya prosedur pemberian kredit, fungsi yang terkait, catatan yang digunakan, dan formulir yang digunakan. Pengendalian internal pada Koperasi Simpan Pinjam (KSP) Catur Putra Manunggal belum sepenuhnya sesuai dengan dengan komponen pengendalian internal menurut Committee of Sponsoring Organizations of the Treadway Commission (COSO). Masih terdapat komponen yang tidak sesuai antara lain komponen lingkungan pengendalian, komponen aktivitas pengendalian, dan komponen pemantauan.

**Kata Kunci:** Koperasi, Pemberian Kredit, Sistem Informasi Akuntansi, Pengendalian Internal

**Abstract:** This study aims to determine the suitability of the application of the accounting information system for crediting and internal control of credit provision at the Catur Putra Manunggal Denpasar Savings and Loan Cooperative with internal control according to the Committee of Sponsoring Organizations of the Treadway Commission (COSO). This research is a qualitative research with a descriptive analysis approach. This research was conducted at the Catur Putra Manunggal Savings and Loan Cooperative located in JL.Raya Sesetan, Gg Whale No 51, South Denpasar District, Bali. The data in this study were collected by means of interviews, observations, and documentation which were then analyzed by comparative descriptive analysis. The results of this study show that the application of the accounting information system for crediting to the Catur Putra Manunggal Savings and Loan Cooperative is adequate with the crediting procedures, related functions, records used, and forms used. Internal control of the Catur Putra Manunggal Savings and Loan Cooperative has not been fully in accordance with the internal control component according to the Committee of Sponsoring Organizations of the Treadway Commission (COSO). There are still components that are not suitable, including the control environment component, the control activity component, and the monitoring component.

**Keywords:** Cooperative, Crediting, Accounting Information System, Internal Control

**Informasi Artikel:** Pengajuan Repository pada September 2022/ Submission to Repository on September 2022

## Introduction

Based on the Law of the Republic of Indonesia No. 25 of 1992 concerning Indonesian Cooperatives article 16 cooperatives consist of several types, including: savings and loan cooperatives, producer cooperatives, consumer cooperatives, marketing cooperatives and service cooperatives. Savings and loan cooperatives are business entities that provide loan or credit assistance to members and non-members of cooperatives (Isa & Hartawan, 2017). Credit is an activity that presents economic value to an individual or business entity based on the belief that the same economic value returns to the creditor after a certain period of time that has been agreed upon by creditors and debtors (Syafriansyah, 2015). The cooperative will get a loan fee (interest) from the credit provision. However, there are risks involved in providing credit. For example, if the credit recipient

does not pay all or part of the credit and the payment is delayed so that the bad loans become piled up and hinder the cash flow of the cooperative (Wahyuni, 2017).

Savings and loan cooperatives often encounter problems caused by the weakness of the cooperative itself or the debtor. For cooperatives, this weakness is that credit to debtors cannot be collected or non-performing loans arise (Suarjaya, 2015). Non-performing loans, namely loans that are already due, cannot be paid by the debtor as per the agreement made (Asyari & Marlius, 2019). Non-performing loans are an integral part of cooperative risk that cannot be eliminated, but can be minimized. One way to minimize the risk of non-performing loans is to implement internal controls effectively and efficiently. Internal control is a stage carried out by the board of commissioners of an entity, management and other staff, whose planning is carried out in order to realize confidence in the realization of the goals of business efficiency and effectiveness, reliability of financial statements, and a sense of compliance with applicable laws and regulations (Rahmawati & Sumarno, 2020). Internal control is an inseparable part of the accounting information system. Therefore, an internal control system and an accounting information system are needed for the smooth process of providing credit (Poputra & Salim, 2015). A good and correct accounting information system can provide a reference for management to carry out their duties properly. With an adequate accounting information system, it is expected to be able to ensure the credit process, so as to prevent the risk of loss due to bad credit payments or to prevent the provision of credit in an unhealthy way. (Purwono & Fachrudin, 2020).

Catur Putra Manunggal Savings and Loan Cooperative is a cooperative in Denpasar that operates in the field of crediting. Similar to other Savings and Loan Cooperatives, the Catur Putra Manunggal Savings and Loan Cooperative provides loans or money credits to members and the general public who need funds. The number of loans provided by the Savings and Loan Cooperative from 2017 to 2021 increased every year however, followed by an increase in the number of non-performing loans as can be seen in Table 1 below.

**Table 1** Non-Performing Loan Data at the Catur Putra Manunggal Savings and Loan Cooperative

Year	Credits given (Rp)	Non-Performing Loans (Rp)	NPL
2017	1.174.420.500,00	68.675.150,00	6%
2018	1.822.821.500,00	119.740.950,00	7%
2019	2.526.230.500,00	239.783.650,00	9%
2020	2.808.194.000,00	296.961.875,00	11%
2021	2.484.122.400,00	355.010.400,00	14%

Source : Catur Putra Manunggal Savings and Loan Cooperative (2022)

From Table 1, it can be seen that from 2017 to 2021 the number of loans provided has increased every year, but the percentage of non-performing loans (NPL) has also increased by 6%, 7%, 9%, 11% and 14%, respectively. The percentage of non-performing loans (NPLs) exceeds the maximum limit imposed by the Financial Services Authority (OJK), which is 5%. That means the level of risk of loss due to non-performing loans in this cooperative continues to increase. The previous research conducted by Farihah et al. (2021) found that the accounting information system for crediting at the Medan Jember Fortune Cooperative has been running well, but there are things that need to be improved to anticipate non-performing loans, namely the crediting procedure. In addition, research conducted by Suwatalbessy et al. (2018) shows that the accounting information system in providing credit to Koppelog Bulog Manado is quite effective, but it is just that the lack of good quality resources in Koppelog Bulog Manado is due to the average education level of employees who are not very skilled in their garden.

Previous research that has been carried out previously discusses problems similar to this research, namely the application of accounting information systems and internal control of credit provision. However, there is a difference, namely that this research was carried out at the Catur Putra Manunggal Savings and Loan Cooperative Denpasar in 2022. The objectives of this study are 1) To determine the application of the accounting information system for credit provision at the Catur Putra Manunggal Denpasar Savings and Loans Cooperative and 2) To determine the suitability of internal control of credit provision at the Catur Putra Manunggal



Denpasar Savings and Loan Cooperative with internal control according to the Committee of Sponsoring Organizations of the Treadway Commission (COSO).

## Method

This research is a qualitative research with a descriptive analysis approach. The descriptive approach was chosen because the problem to be studied was not related to the numbers, but instead described, deciphered and described the application of the accounting information system and internal control of credit provision at the Catur Putra Manunggal Savings and Loan Cooperative.

This research was conducted at the Catur Putra Manunggal Savings and Loan Cooperative located in JL. Raya Sesetan, Gg Whale No. 51, South Denpasar District, Bali. The source of this research data is primary data in the form of credit procedures, an overview of the application of the accounting information system, and an overview of internal control at the Catur Putra Manunggal Savings and Loan Cooperative. In addition, secondary data in the form of documentation, books and journals related to this research are about the application of accounting information systems and internal control of credit provision.

The collection instruments in this study such as voice recording devices, stationery and books. The data collection techniques in this study were interviews, observations, and documentation. The completion of this research is through a comparative descriptive analysis method, namely by explaining the discussion based on the information obtained by interviews, observations, and documentation by describing and explaining the data in accordance with what is obtained soberly related to crediting and comparing with the theory used, namely the theory of the internal control component according to the Committee of Sponsoring Organizations of the Treadway Commission (COSO) which consists of 1) Control environment, 2) Risk assessment, 3) Control activities, 4) Information and communication, and 5) Monitoring with the implementation of internal control that occurs in the Catur Putra Manunggal Savings and Loan Cooperative.

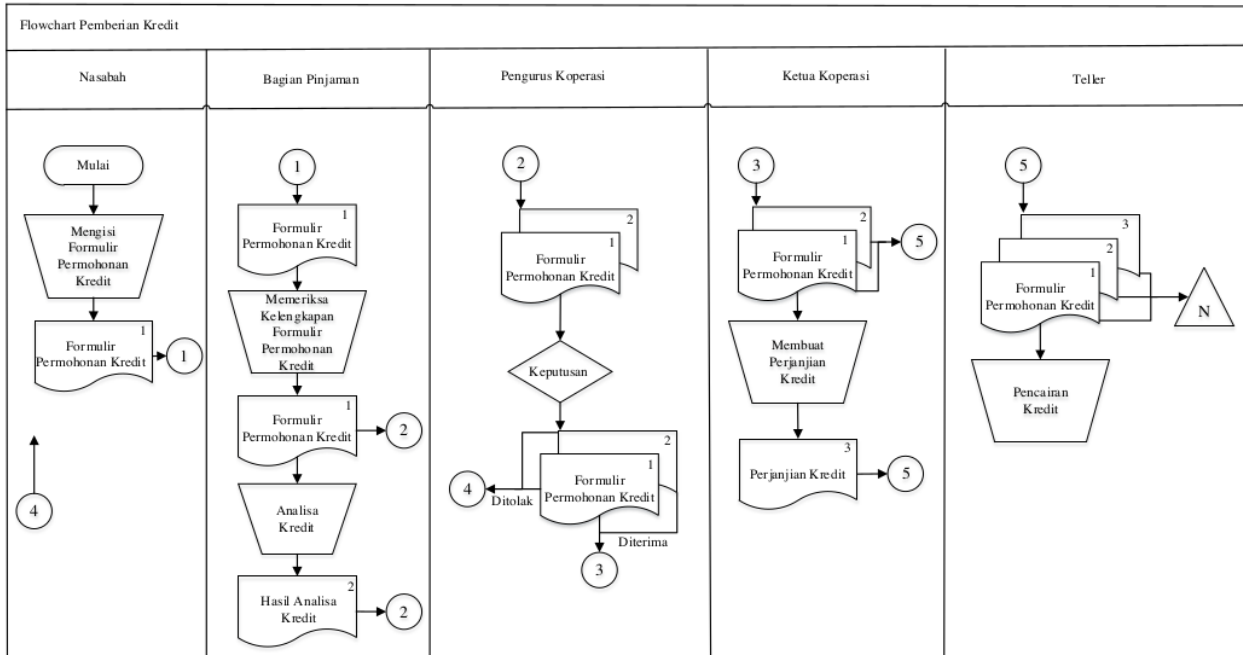
## Result and Discussion

1. Application of The Accounting Information System of The Savings and Loan Cooperative Catur Putra Manunggal
  - a. Crediting procedure

The procedure for providing credit from the Catur Putra Manunggal Savings and Loan Cooperative is as follows. The customer submits a credit application to the loan department. Previously, customers were required to fill out a credit application form provided by the cooperative and meet several existing credit requirements, including filling out a Personal Identity, filling in the amount of credit requested, filling out the debtor data collection form. The loan department will check the completeness of the credit application form that has been filled out by the prospective customer. Checking the completeness of the credit application form is very important for the loan department to find out the completeness of the form that has been submitted. Then the loan department will compare the forms with one another to ensure that the form is genuine on behalf of the credit applicant and contains information as per the existing terms and conditions. Furthermore, a credit analysis is carried out. In this credit analysis process, the loan department will analyze the forms that have been completed by the customer and re-interview the customer regarding whether the data listed in the form is true or not. The cooperative board will make a decision on whether or not to give credit to the customer. Each approved credit applicant is then made a credit agreement. This credit agreement was signed by the customer and the Chairman of the Savings and Loan Cooperative Catur Putra Manunggal. The credit agreement includes the following matters m. strengthening the loan amount, term, loan interest, guarantee, making a credit agreement between the cooperative and the customer, Collateral goods submitted to the Catur Putra Manunggal Savings and Loan Cooperative will bestored / auctioned to the public. The credit disbursement process is carried out if there has been an agreement between the cooperative and the customer. The disbursement is accompanied by the completeness of documents that support the granting of credit and a number of credit conditions that have been decided. Then, if the documents have been fulfilled completely, the documents will be signed by the cooperative management. After that, the customer goes to the teller department to disburse his approved credit. After the disbursement process is carried out in the

teller section, the credit agreement files are stored and sorted by year to make it easier to retrieve data if needed.

The following is a flowchart of the accounting information system for providing credit to the Catur Putra Manunggal Savings and Loan Cooperative:



Source : Catur Putra Manunggal Savings and Loan Cooperative  
**Figure 1** Credit Flowchart

b. Functions/parts involved

Based on the description of the research results, the functions involved in the crediting procedure at the Catur Putra Manunggal Savings and Loan Cooperative are the checking function, credit analysis function, decision function, credit agreement function, and credit disbursement function. The checking function is tasked with checking the credit application form that has been filled out by prospective customers. The fusion of checks is responsible for ensuring the completeness of the data listed by the customer in the credit application formular. Furthermore, there is a credit analysis function, which is responsible for the analyst process for customers who will apply for credit by assessing their creditworthiness and credit security. The decision function has the task of deciding whether the customer will be given credit or not based on the results of the credit analysis that has been carried out. In addition, the function of the agreement is responsible for making credit agreements to customers who have been decided to be given credit. Finally, the credit disbursement function is in charge of disbursing credit to customers who have reached an agreement in the credit agreement made and conducting permanent records of the documents used.

c. Accounting records used

The accounting records used in the Catur Putra Manunggal Savings and Loan Cooperative in providing credit include the daily cash journal, credit expenditure ledger, debtor list ledger, credit installment card.

d. Documents used

The documents used in the crediting procedure at the Catur Putra Manunggal Savings and Loan Cooperative are Receipts, Credit application forms, Credit agreements, Forms of goods charged as collateral in trust or Fiduciare Eigendom Overdracht (F.E.O).

2. Internal Control of The Savings and Loan Cooperative Catur Putra Manunggal

a. Control Environment

There are two elements that are not in accordance with the environmental components of the internal control framework according to COSO because the Catur Putra Manunggal Savings and Loan Cooperative does not appoint auditors from public accounting firms to carry out examinations of transactions and financial statements. The cooperative only checks daily on expenses and receipts by comparing the physical balance with the balance on the record. The organizational structure of the Catur Putra Manunggal Savings and Loan Cooperative is in the form of a line and has clearly described the authority and responsibility of each section. However, in the structure there are errors in the arrangement of staffing or staffing, namely the treasurer and the accounting department are filled by the same person.

b. Risk assessment

All sub-components of the risk assessment component are well implemented and are in accordance with the risk assessment elements of the internal control framework according to COSO. The Catur Putra Manunggal Savings and Loan Cooperative controls the risk of natural disasters or other possibilities that can result in the loss of important company data by conducting permanent files on cabinets that will be locked when the cooperative is closed and the application system is on the computer. Every time there is an update to the existing policy, the chairman of the Catur Putra Manunggal Savings and Loan Cooperative will always socialize it to every employee. The Catur Putra Manunggal Savings and Loan Cooperative has updated the system regularly to ensure that employee performance is not hampered and can be carried out optimally. The Savings and Loans Cooperative Catur Putra Manunggal will train and ascertain whether the prospective workforce masters the techniques and theories that will be used in the work process. So that with this the company has a potential workforce.

c. Control Activities

There is one element that is not in accordance with the components of the control activities of the internal control framework according to COSO because the Catur Putra Manunggal Savings and Loans Cooperative does not carry out the separation of recording and storage functions because the treasurer and the accounting department are still filled by the same person. Therefore, there is still a risk of misappropriation, fraud, and embezzlement of cooperative cash.

d. Information and Communication

All sub-components of the information and communication component are well implemented and are in accordance with the information and communication elements of the internal control framework according to COSO. The Catur Putra Manunggal Savings and Loan Cooperative physically checks the cash that goes out and in before recording. The accounting department of the Catur Putra Manunggal Savings and Loan Cooperative analyzes the amounts on the debit and credit sides to ensure transactions are recorded appropriately. In addition, it records transactions that occur in the daily cash journal. The journal has also included the signature of the chairman of the cooperative who approved the journal paragraph. The accounting department of the Catur Putra Manunggal Savings and Loan Cooperative will every month create a balance sheet to detect and anticipate recording errors. Every transaction that occurs at the Catur Putra Manunggal Savings and Loan Cooperative will be recorded on the same day by the accounting department and record the transaction in the right period accompanied by a clear statement. The Catur Putra Manunggal Savings and Loan Cooperative will every month compile financial statements composed of balance sheets and reports on the calculation of business results. Such financial statements will always be given to the chairman of the cooperative.



e. Monitoring

All sub-components of the supervision component are not carried out properly and are not in accordance with the elements of the supervision of the internal control framework according to COSO. The cooperative will provide convenience in the form of trust without first conducting a credit analysis to customers who are already members of the cooperative or customers who have often applied for credit. From this, the cooperative got non-performing loans from the provision of its loans where there were three cases of non-performing loans from customers who had not previously been given credit back and five cases of non-performing loans from customers with guarantees lower than the nominal credit were still given credit. The supervision carried out has not been fully effective because there are still errors in the arrangement of staff or staffing and the provision of credit is not in accordance with procedures. Catur Putra Manunggal Savings and Loan Cooperative does not have special employees for computer operations and handles problems.

## Conclusion

The implementation of the accounting information system for providing credit to the Catur Putra Manunggal Savings and Loan Cooperative is adequate with the crediting procedures, related functions, records used, and forms used. Internal control of the Catur Putra Manunggal Savings and Loan Cooperative has not been fully in accordance with the internal control component according to the Committee of Sponsoring Organizations of the Treadway Commission (COSO). There are still components that are not suitable, including the control environment component, the control activity component, and the monitoring component.

Referring to the analysis that has been carried out, information is obtained if there are things that need to be addressed by the cooperative as a reference in minimizing the occurrence of non-performing credit cases, namely, appointing auditors from public accountants, making improvements to staffing or staffing arrangements in the organizational structure, providing credit to members or customers who have often applied for credit in accordance with established procedures, the supervisory department should be more thorough in supervising the performance of the cooperative management, and hiring computer operating personnel to maximize the security of the cooperative system.

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