

IMPROVING THE QUALITY OF WOMEN'S COOPERATIVE FINANCIAL REPORTS IN THE DISTRICT OF ANTI GRESIK REGENCY WITH ACTION RESEARCH APPROACH

Ujang Syaiful Hidayat
Universitas Merdeka Surabaya
udjangsyaiful@gmail.com

Received: January, 2022; Accepted: February, 2022; Published: March, 2022

ABSTRACT

The Women's Cooperative (KOPWAN) Bina Citra Wanita is a legal entity cooperative that has a savings and loan business unit. KOPWAN is a form of joint effort based on the principles of kinship and mutual cooperation. However, problems arise when it comes to providing precise and accurate financial reports, in accordance with SAK ETAP (Financial Accounting Standards for Entities Without Public Accountability). These activities require extra work from KOPWAN administrators who double as housewives. This often creates conflicts of its own in dividing the time because the financial statements made are still using conventional methods. This condition is not balanced with the increasing number of activities because the number of members served is increasing. The purpose of this study will be to examine the extent to which the implementation of computerized-based financial reporting with accounting software can improve the quality of KOPWAN financial report information. This study uses an action research approach. The results of the study indicate that Accounting Software is quite effective and efficient in helping management make financial reports quickly, precisely and accurately and reduce fraud. In addition, it is able to save time and energy so that it does not interfere with the activities of mothers in carrying out domestic and public activities.

Keywords: action research, SAK ETAP, Accounting Software

INTRODUCTION

People's economic movements can be developed from institutions called cooperatives. Cooperatives are business entities that have

individual members or legal entities based on the principles of kinship and mutual cooperation, so that they are very in line with Indonesian culture which is communal. Law Number 25 of 1992 concerning

Cooperatives states that cooperatives are business entities with cooperative legal entities whose members are cooperative people or legal entities based on their activities based on cooperative principles as well as economic movements based on the principle of kinship.

The Governor of East Java has a revolving fund program that is distributed to KOPWAN in every kelurahan in 38 regencies and cities in East Java. The purpose of this program is to empower women in urban and rural areas who act as mediation for channeling funds to the community as business capital.

This research was conducted at KOPWAN Bina Citra Wanita located in Gadung Bringkang Village, Menganti District, Gresik Regency. The KOPWAN has a significant savings and loan business development. However, unfortunately problems arise when cooperatives are not able to make financial reports quickly, precisely and accurately in accordance with SAK (Financial Accounting Standards) ETAP (Entities Without Public Accountability). It is alleged

that the preparation of financial reports is still done conventionally which requires a lot of time and energy, while the managers are mothers who have their own busy lives as housewives. In fact, savings and loan service activities to members are increasing, so that often the preparation of financial reports is not timely and does not comply with SAK ETAP.

For this reason, there needs to be new innovations in improving the quality of computer-based accounting and management systems in assisting daily operations and financial reporting at the end of each month using financial accounting software specifically for conventional cooperatives. Innovation in making financial reports using accounting software is to save time and be able to provide KOPWAN financial reports in accordance with SAK ETAP quickly, precisely and accurately. Both KOPWANs are members of APUKW (Women's Cooperative Business Development Association), which always motivates its members to progress and develop.

Based on field observations, the problems often faced by KOPWAN are (1) financial reports that are made are often not timely so that financial information that is immediately reported to members and the Regency Cooperative Service is delayed; and (2) the financial reports are made less quickly because they are still done manually so that if an error occurs it will take a lot of time to trace, this has an impact on making financial statements less fast, precise and accurate.

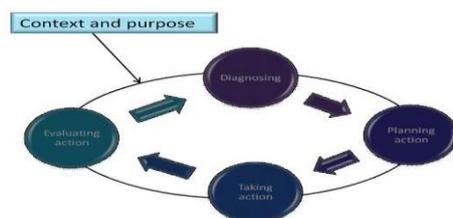
The results of previous studies prove that there are still problems with KOPWAN, that some have not been able to make financial reports and are not even in accordance with SAK ETAP. Narsa et al, (2012); Arsani and Putra (2013); Ariantini et al, (2014) proved that the Savings and Loan Cooperatives have not implemented SAK ETAP correctly in making their financial statements, making it difficult to access financing to banks.

METHODS

The method used in this mini community research is Action

Research. Action research aims to contribute both to the practical level of concern for the problems faced by humans today and to the common goal (development) agenda of social science. For this reason, there are two commitments in action research: to study a system and at the same time collaborate with members of the system in order to get to the desired direction. To carry out these two goals at once, requires active collaboration between the researcher and the client (system member/research object), it is necessary to emphasize the importance of co-learning as a key aspect of the research process (O'Brien, 1998).

Action research is used in real situations to focus on solving real problems. It can be used by social scientists in action research, particula



appropriate research questions. In accordance with its principles, this method is often chosen when the conditions at hand require flexibility, involvement of relevant people in research, or changes must be made quickly and thoroughly. In this mini research, the method of implementing Educational Action Research is used. Derived from the school written by John Dewey, a great American educational philosopher in the 1920-1930s who believed that an educator should be involved in solving the problems of his community.

In summary, the stages in action research consist of a cycle of problem diagnosis, action planning, action implementation, and action evaluation. The whole cycle is carried out based on the context and objectives of the action research carried out.

Figure 1 Action Research Process

Problem Identifying Stage

The first stage carried out by the researcher to diagnose the problem is a preliminary survey. This preliminary survey was conducted to find out the actual state of KOPWAN and what things are needed in the implementation of Mini research. Among other things, the readiness of infrastructure and the level of human resources for KOPWAN managers. Preliminary surveys are important to carry out so that the implementation of training and mentoring can run smoothly and can answer the problems that occur in the KOPWAN.

After conducting a preliminary survey, the team planned the things needed to carry out the training and mentoring. Action planning includes preparing to make accounting software that will be used during training, making transaction evidence in the form of BKM (proof of cash in) and BKK (proof of cash out) and BM (Memorial Evidence) as well as making training schedules and assistance in operating financial

accounting software.

The research implementation is divided into two, namely training and mentoring. In the implementation of the training, KOPWAN administrators will be given directions in operating the software, with the aim of making it easier to understand how accounting software works.

The next stage, after KOPWAN mothers understand how the accounting software works, then the next step is to provide assistance to KOPWAN management women in making computerized - based financial reports.

After conducting training and mentoring, the team will evaluate whether KOPWAN administrators can run their cooperative accounting software efficiently and effectively. In addition, other evaluations will be carried out that can improve the performance of accounting software so that it can be used for further system development.

This research was conducted at the Women's Cooperative (Kopwan) in Bringkag Village, Menganti District, Gresik Regency in East Java. This mini-research

was carried out starting in October 2021. This cooperative has an agreement on a principal deposit of 50,000 and a mandatory deposit of 10,000 which is deposited once a month and receives a 2-time grant of 50,000,000 from the East Java regional government and business processes at the women's cooperative Bina This female image consists of raising funds and distributing funds, raising funds can be in the form of voluntary deposits from members or third party loans and lending only to members and without receiving collateral but still serving according to cooperative SOPs.

RESULTS AND DISCUSSION

The results of a mini research on the Women's Cooperative (Kopwan) in Bringkag Village, Menganti District, Gresik Regency in East Java prove that accounting software that can help management women make financial reports according to SAK ETAP quickly, precisely and accurately, previously in making financial reports was still using conventional methods and not in accordance with SAK ETAP, such

as the absence of an allowance for bad debts, so that the quality of information on KOPWAN Kartini Gadung's financial statements is achieved.

The first stage of problem identification is the fact that there are accounts receivable ledger balances that are not the same as each member's accounts receivable subsidiary ledger, so that it affects the cash balance. It is alleged that there is a conflict of interest and an indication of fraud. In addition, the results of the preliminary survey of KOPWAN do not yet have an inventory in the form of a laptop or computer, there is no evidence of cash receipts and disbursements, so far they have only been recorded in ordinary notebooks even though each member already has a passbook and installment book.

At the action planning stage, no significant problems were found. At this stage, accounting software is designed by adjusting the systems, procedures and policies of KOPWAN, such as the loan period, loan interest rates, deposit interest rates and loan administration costs. Accounting Software Design. The

researcher provides instructions on how to operate the software, both during training and mentoring along with the lecturer research team.

In the stages of implementing the action, problems were found in the lack of skills of the caretakers in operating laptops. However, the enthusiasm of the management of KOPWAN Bina Citra Wanita Bringkang needs to be appreciated because they want to study diligently to be able to operate accounting software so that financial reports that were previously made manually are now changed by computerization.

There were no significant problems in the implementation of training and mentoring. The training activities were carried out three times. The first is a demonstration of the accounting software program, the second and third training is for researchers to see the manual bookkeeping process from the journal process to the presentation of financial reports so that the module can be made according to the needs of KOPWAN. Then the assistance was carried out twice, in the first assistance the implementation of the Accounting Software program was

carried out starting from BKM entries to journals and ledgers. The second assistance is for the implementation of the Accounting Software program starting from BKK entry, filling out cash minutes, journals to ledgers.

At the evaluation stage, it was found that the KOPWAN management was able to make a work sheet as the basis for making Financial Statements. This indicates that the training and mentoring carried out by researchers can be understood and implemented well by the management of KOPWAN Bina Citra Wanita, so that the goal of improving the quality of KOPWAN's financial reports according to SAK ETAP can be achieved. This will make it easier for KOPWAN to be more independent in seeking financing from banks and not relying on direct grants from the government because they are able to make financial reports according to SAK ETAP. This condition will be inversely proportional to the research results of Narsa et al, (2012); Arsani and Putra (2013); Ariantini et al, (2014) who proved that Savings and Loan Cooperatives have not

implemented SAK ETAP correctly in making their financial reports, making it difficult to access financing to banks.

CONCLUSION

This mini-research conducted at KOPWAN Bina Citra Wanita in Bringkang Village, Sub-district replacing Gresik Regency, proves that accounting software can help KOPWAN administrators make financial reports according to SAK ETAP quickly, precisely and accurately, so that the quality of KOPWAN financial reports can improve. Previously, making financial reports was done manually or conventionally. In addition, it was found that during problem identification there was an unbalanced cash balance, this was because there was a fictitious loan value. This fictitious loan will automatically be detected by the system during transaction entry, so that the use of Accounting Software will reduce the occurrence of fraud or intentional fraud.

By using Accounting Software, you can save time in making financial reports. Financial reports that used to take weeks to produce,

can now be generated in a faster, more precise and accurate manner. This time efficiency certainly helps KOPWAN women in their roles as domestic and public actors.

REFERENCE

- Ariantini, Ni Luh Gede., Anjuman Zukhri. Dan Made Ary Meitriana.(2014). *Penerapan SAK ETAP dalam Penyusunan Laporan Keuangan Pada Koperasi Simpan Pinjam Lembang Sejahtera Mandiri*. E-Jurnal. Vol. 4 NO.1 Tahun 2014.
- Arsani, Kadek., dan I Wayan Putra.(2013). *Perlakuan Akuntansi Pendapatan dan Beban Berbasis SAK ETAP dan Implikasinya pada Laporan Keuangan KSP Duta Sejahtera*. *E-Jurnal Akuntansi Universitas Udayanan 3.3.hal. 117-131*.
- Direktorat Pendidikan Tinggi. (2017). *Panduan Penelitian Dan Pengabdian Masyarakat Dikti Edisi XI Tahun 2017*.
- O'Brien, Rory.(1998). *An Overview of the Methodological Approach of Action Research*. Toronto: Faculty of Information Studies-University of Toronto.
- Luthans, F. (2011).*Organizational Behavior Un. Evidence-Based Approach* (12th ed.), New York: McGraw-Hill Company
- Narsa, I Made., Agus Widodo., dan Sigit Kurnianto, (2012). *Mengungkap Kesiapan UMKM dalam Implementasi Standar Akuntansi Keuangan Entitas Tanpa Akuntabilitas Publik (SAK ETAP) untuk Meningkatkan Akses Modal Perbankan*. *Majalah Ekonomi, Edisi XXII, No.3*