



BINA SEJAHTERA EMPLOYEE COOPERATIVE FINANCIAL INFORMATION SYSTEM BASED ON SAK-ETAP FOR MANAGERIAL DECISIONS

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ABSTRACT

The Bina Sejahtera employee cooperative or abbreviated as Kopkar Binatara STMIK AKAKOM has a savings and loan business unit and is also a shop division. The system was designed by creating context diagrams, level 0 DAD, relationships between tables and data dictionaries, input designs, and main menus and system views. Bina Sejahtera Employee Cooperative Financial Information System Based on SAK-ETAP Managerial Decisions only involve 2 (two) external entities, namely members and management of cooperatives. One of the outputs of this system will be the SHU report. Cooperative administrators provide data on cooperative management, position data, type of deposit data, savings transaction data, loan type data, loan transaction data, installment data, retrieval data, SHU data and obtain member reports, job reports, cooperative management reports, periodic savings reports, savings report per member, loan report per member, loan report per period, retrieval report per member, retrieval report per period, bad credit report per period, ceiling report per member, overall ceiling report, installment report per period, installment report per member, report on fines per period, interest report per period, SHU report per member, overall SHU report, Profit / Loss Report, Change in Capital Report, Balance Sheet Report from Bina Sejahtera Employee Cooperative Financial Information System Based on SAK-ETAP. The reports obtained from the system are complex but useful for managerial decisions

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1. INTRODUCTION

The law of Cooperative firms was set in Indonesia under UU no. 25 in the year 1992. Cooperatives firms are legal entities established by individuals or cooperative legal entities, with the separation of the wealth of its members as capital to run a business, which fulfills common aspirations and needs in the economic, social, and cultural fields by the values and principles of cooperatives.

Cooperative principles are the basic foundation of cooperatives in carrying out their business as business entities and people's economic movements to build effective and long-lasting cooperatives. The latest cooperative principles developed by the International Cooperative Alliance (international non-government cooperative federation) are open and voluntary membership, democratic management, member participation in the economy, freedom and autonomy, and development of education, also training and information.

The Bina Sejahtera employee cooperative or abbreviated as Kopkar Binatara STMIK AKAKOM was founded on July 6, 1992. Kopkar Binatara has a savings and loan business unit and also a shop division. The recording system for the Kopkar Binatara STMIK AKAKOM business unit is still done manually so it has not been integrated between each business unit. Because of this, the researchers raised the theme of designing a financial information system for Bina Sejahtera STMIK AKAKOM employees' Cooperatives based on SAK-ETAP for managerial decisions.

Formulation of the Problem is How to make a financial information system for Employee Cooperative Bina Sejahtera STMIK AKAKOM based on SAK-ETAP for managerial decisions.

Based on the formulation of the problem mentioned above, the purpose of this research is to produce a design of financial information system for employee cooperatives of Bina Sejahtera STMIK Akakom based on SAK-ETAP for managerial decisions.

2. LITERATURE REVIEW

Anggraeni Nova, et. al. (2012) designed a savings and loan information system at KUD Mandiri Bayongbong. The methodology used is the System Development Life Cycle (SDLC). The research results show that the use of the Savings and Loans information system can provide solutions for speed, accuracy, and accuracy in carrying out savings and loan data processing to obtain optimal results.

Nurul and Latifah (2015) designed an accounting system for cash receipts and disbursements and designed a computer-based accounting information system that could be applied to Small and Medium Enterprises (SMEs) to make it easier for them to prepare financial reports. The resulting design is expected to support the design of accounting information systems in Kampung Kue Surabaya SMEs. The research method uses a qualitative approach and the data collection techniques used in this study are grouped into two, namely, the main data is obtained from people involved in UKM activities, while the supporting data is obtained from documents in the form of notes, pictures and other materials. who can support in research External entities involved in the system are employees, owners, and admins. The system generated based on SAK-ETAP includes journal reports, general ledger reports, trial balance reports, worksheet reports, and financial reports.

Theoretical Basis

Information System

An information system is a set of components that are interconnected, collected or obtained, processed, stored, and distributed information to support decision-making and control within an organization and assist managers in making decisions. The physical components of information systems include hardware, software, databases, procedures, and brainware.

Sak-Etap

Financial Accounting Standards for Entities Without Public Accountability (Standar Akuntansi Keuangan untuk Entitas Tanpa Akuntabilitas Publik/SAK ETAP) are intended to be used by Entities Without Public Accountability (ETAP), which are entities that do not have significant public accountability; and issue financial reports for general purposes (general purpose financial statements) for external users. Examples of external users are owners who are not directly involved in managing the business, creditors, and credit rating agencies.

SAK-ETAP aimed to create flexibility in its application and was expected to provide easy access for ETAP to funding from banks. SAK-ETAP is a SAK that stands alone and does not refer to General SAK, mostly using the historical cost concept which is managing transactions conducted by ETAP; a simpler form of arrangement in terms of accounting treatment and relatively unchanged over the years.

3. METHODS

Data Collection Method:

a. Descriptive Method

In solving the problem, the facts were described with a relationship study and analyzed the output based on the implementation that has been carried out

b. Experiment Method

By making savings-loan transaction data on the savings-loan at the Bina Sejahtera Employee Cooperative Division STMIK AKAKOM. The research will be carried out through several stages:

- 1) Specify the object
- 2) Write down all the attributes that will be used, make unnormalized forms and arrange them into the First Normal and Second Normal forms, make relationships between tables, make context diagrams, make tiered diagrams, make data flow diagrams, make system flowcharts, make program flowcharts
- 3) Output system design.

4. RESULT AND DISCUSSION

Based on the results of an analysis using a descriptive method of the financial information system for the Employee Bina Sejahtera Cooperative STMIK AKAKOM based on SAK-ETAP for managerial decisions is the process of financial transactions involving two external entities, namely members and management of the cooperative. The role of members in the system is as a source of member data and will receive SHU information from the system, while the role of cooperative administrators in the system is to input cooperative management data, position data, deposit type data, deposit transaction data, loan type data, loan transaction data, installment data, fetch data, SHU data. Reports



obtained by management entities from the system are member reports, position reports, cooperative management reports, savings reports per period, savings reports per member, loan reports of each member, loan reports each period, withdrawal reports of each member, withdrawal reports of each period, bad credit reports of each period, ceiling report of each member, overall ceiling report, installment report of each period, installment report of each member, fines report of each period, interest report of each period, SHU report of each member, overall SHU report, Profit/Loss Report, Capital Changes Report, Balance Sheet Report.

Based on the experimental method, the first result is the creation of a context diagram. The context diagram contains an overview of the system to be created which describes the interaction of the information system with the environment in which the system is placed. Based on the analysis that has been carried out in the STMIK AKAKOM Cooperative Employee financial information system based on SAK-ETAP, it can be determined that there are 2 (two) external entities, namely members and employees, as shown in Figure 1. In this diagram, it can be seen who the entities will be providing data to the system, what data it gives to the system, to whom the system must provide information or reports, and what contents or types of reports the system must produce.

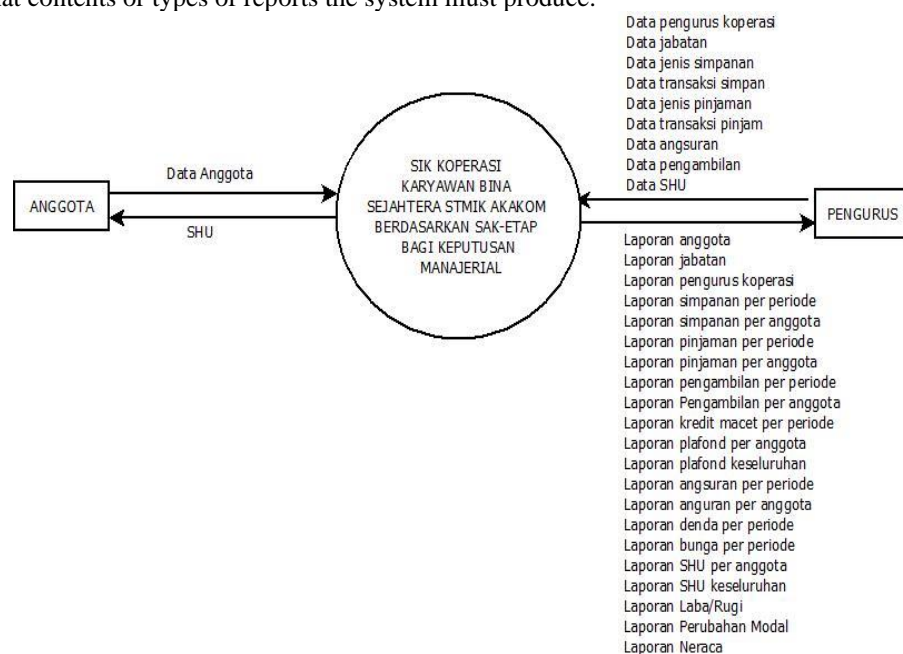


Figure 1. Context Diagram of Employee Cooperative Financial Information System for Bina Sejahtera STMIK Akakom Based on SAK-ETAP for Managerial Decisions

Figure 1 shows that members provide member data to the system and will get SHU reports. Cooperative administrators provide data on cooperative management, position data, deposit type data, deposit transaction data, loan type data, loan transaction data, installment data, withdrawal data, SHU data and obtain member reports, position reports, cooperative management reports, savings reports of each period, savings reports of each member, loan reports of each member, loan reports of each period, withdrawal reports of each member, withdrawal reports of each period, bad credit reports of each period, ceiling reports of each member, overall ceiling reports, installment reports of each period, installment reports of each member, fines reports of each period, interest reports of each period, SHU reports of each member, overall SHU reports Profit/Loss Reports, Capital Changes Reports, Balance Sheet Reports from the Employee Cooperative Financial Information System Bina Sejahtera STMIK Akakom Based on SAK-ETAP. Reports obtained from the system are very complex but useful for managerial decisions. The second experimental method is making DAD Level 1 which can be seen in Figure 2.

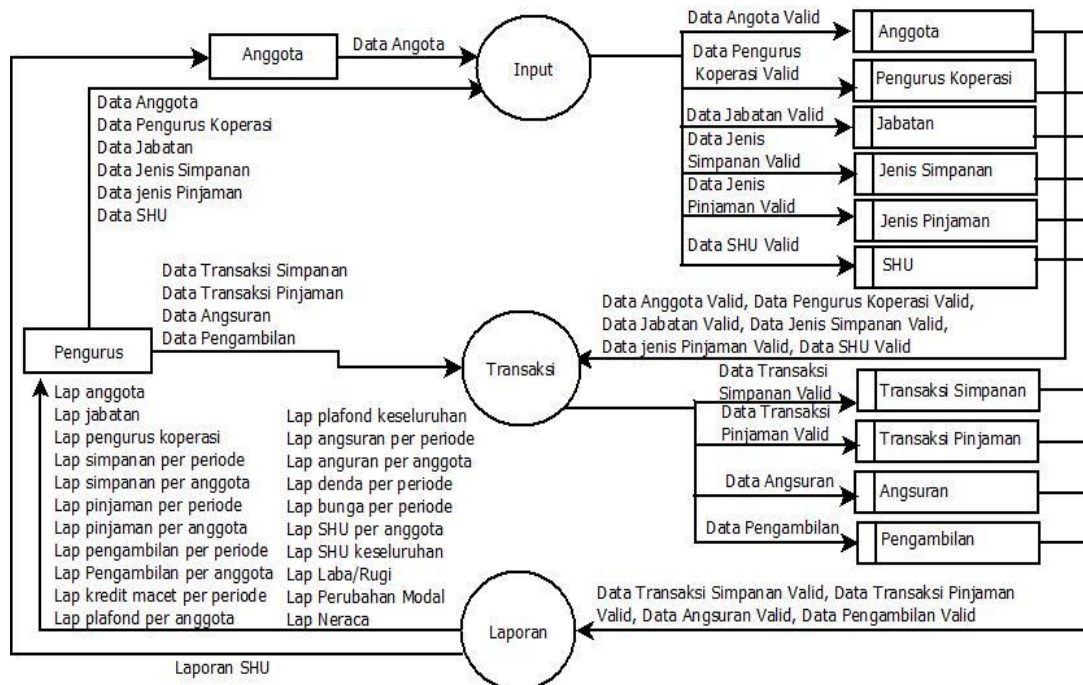


Figure 2. DAD L1 Financial Information System

Employee Cooperative Bina Sejahtera STMIK Akakom Based on SAK-ETAP for Managerial Decisions

The second experimental method is the creation of a Relational Table which is a form of relationship between two or more tables, where one of the tables will have a form of close dependence so that it cannot be separated. The Database Schema of this research can be seen in Figure 3.

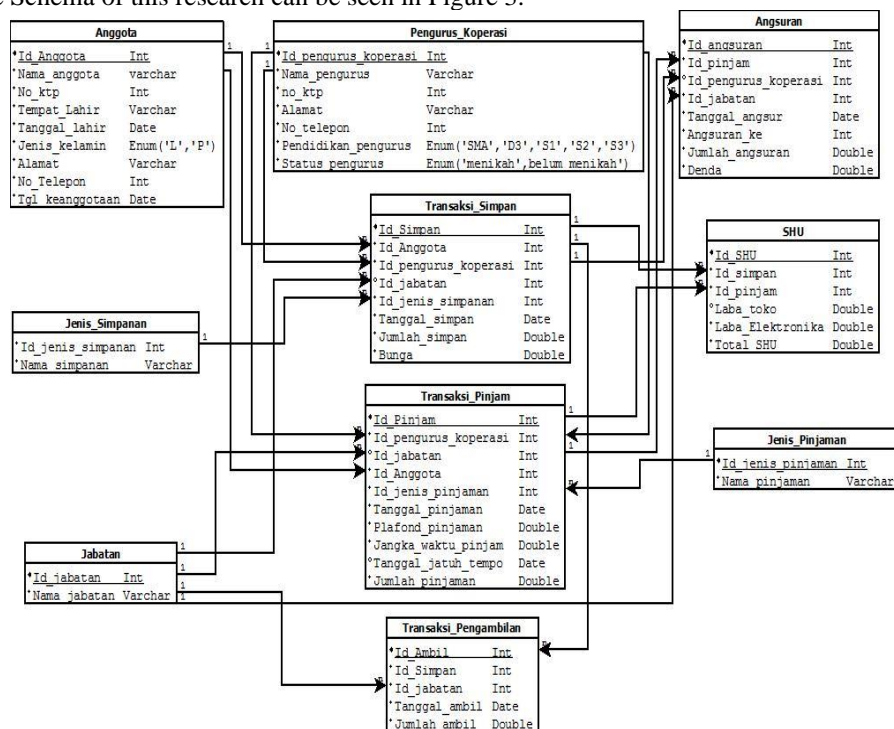


Figure 3. Database Schema of Bina Sejahtera Cooperative Financial Information System Based on SAK-ETAP For Managerial Decisions



The figures below show the interfaces of Bina Sejahtera financial information system based on SAK-ETAP for Managerial Decisions that were made through this research.

- a. Member Data Input shown in Figure 4, can be used to input new member data.

Form Fields:

- No. Anggota: 000000003
- Nama Anggota: [Empty]
- Tmp/Tgl.Lahir: [Empty] / 06/10/2009
- Jenis Kelamin: [Empty]
- Status Nikah: [Empty]
- No. KTP/CTP: [Empty]
- Rahway: [Empty]
- Jenis Usaha: [Empty]
- Pekerjaan Anggota: [Empty]
- Penghasilan/Bulan: [Empty]
- Alamat Rumah: [Empty]
- Alamat Usaha: [Empty]
- No. Telp: [Empty]
- Tgl. Daftar: 06/10/2009
- Status Aktif: [Empty]

Table:

| No. Anggota | Nama Anggota | Prov. Ld |
|-------------|-----------------|----------|
| 000000001 | WINDIARTO | KLATEN |
| 000000002 | ANDIKA SETIAWAN | JAPAR |

Footer: Pencarian Data: Status Aktif: [Empty] Tgl. Daftar: 22/12/2008 3/4 06/10/2009 3. Kel: [Empty] Jenis Usaha: [Empty] Cari dengan Key Word: [Empty] Cari Jumlah Anggota: 2 Keluar

Figure 4. Member Data Input

- b. Caretaker/administrator job input data is shown in Figure 5

Form Fields:

- Kode Jabatan: 1001
- Nama Jabatan: KEPALA KOPERASI

Buttons: Simpan, Edit, Hapus, Batal, Show All

Table:

| Kode Jabatan | Nama Jabatan |
|--------------|--------------|
| [Empty] | [Empty] |

Footer: Cari dengan Key Word: [Empty] Cari Keluar

Figure 5. Job Input Menu

- c. Savings Menu is shown in Figure 6 to input mandatory savings, principal savings, and voluntary savings for each member.

Form Fields:

- No. Transaksi: 000000001
- Tgl. Transaksi: 06/10/2009
- Jenis Transaksi: [Empty]
- Sumber Simpan: [Empty]
- Insugas: [Empty]

Table:

| No. Transaksi | Tgl. Transaksi | Jenis Transaksi | No. Anggota | Nama Anggota |
|---------------|----------------|-----------------|-------------|-----------------|
| 000000001 | 10/07/2007 | SIPIAN | 000000002 | ANDIKA SETIAWAN |
| 000000002 | 10/07/2008 | SIPIAN | 000000001 | WINDIARTO |

Footer: Pencarian Data: Tgl. Transaksi: 22/12/2008 3/4 06/10/2009 Jenis Transaksi: [Empty] Sumber Simpan: [Empty] Insugas: [Empty] Cari dengan Key Word: [Empty] Cari Jumlah Record: 2 Jumlah Dana: Rp. 500.000,00 Keluar

Figure 6. Savings Menu

- d. Loans Menu is shown in Figure 7. This menu can be used to input the loans of the members

TRANSAKSI PINJAM

No. Transaksi : 0000000005 Tgl. Transaksi : 08/10/2009 Total Pinjam :
 Jenis Transaksi : PINJAM Jangka Kembali :
 Jumlah Pinjam : 0 Angsuran/bulan :
 Jumlah Provisi : 0 Penjamin :
 Potongan Lain : 0 Potugas :
 Buttons: [Simpan] [Edit] [Hapus] [Batal] [Show All] [Print]

| No. Transaksi | Tgl. Transaksi | Jenis Transaksi | Jumlah Pinjam | Jumlah Provisi | Potongan Lain |
|---------------|----------------|-----------------|---------------|----------------|---------------|
| 0000000001 | 13/07/2009 | SIMPAN | 2.000.000,00 | 5.000,00 | 5.000,00 |
| 0000000002 | 13/07/2009 | SIMPAN | 5.000.000,00 | 10.000,00 | 10.000,00 |
| 0000000003 | 13/07/2009 | SIMPAN | 6.000.000,00 | 10.000,00 | 10.000,00 |
| 0000000004 | 18/07/2009 | PINJAM | 10.000,00 | 0,00 | 0,00 |

----- Pencarian Data -----
 Tgl. Transaksi : 22/12/2009 S/d 08/10/2009 Jenis Transaksi :
 Pinjam : Potugas :
 Cari dengan Key Word : [Cari] Jumlah Record : 4 Dana Dipinjam : Rp. 13.020.000,00
 Semua field wajib diisi, untuk pencarian Tanggal gunakan format (yyyy-mm-dd)

Figure 7. Loans Menu

- e. Installment Menu is shown in Figure 8. The usage of this menu is for the installment deposit.

TRANSAKSI ANGSUR

No. Angsur : 0000000005 Tgl. Angsur : 15/10/2009 No. Pinjam : 0000000001 No. Angsur 2 : 0000000002
 Tgl. Pinjam : 15/10/2009 Tgl. Angsur 2 : 15/10/2009
 Pinjam : 0000000001 Pinjam 2 : 0000000001
 Jumlah Pinjam : 0 Jumlah Angsur : 0
 Jenis Transaksi : 0 Denda : 0
 Biaya Lain : 0 Total Bayar : 0
 Potugas : 0
 Gila Pinjam : 0,00

| No. Angsur | Tgl. Angsur | No. Pinjam | No. Angsur 2 |
|------------|-------------|------------|--------------|
| 0000000001 | 15/07/2009 | 0000000001 | 0000000002 |
| 0000000002 | 15/07/2009 | 0000000001 | 0000000002 |
| 0000000003 | 15/07/2009 | 0000000001 | 0000000002 |
| 0000000004 | 15/07/2009 | 0000000001 | 0000000001 |

----- Pencarian Data -----
 Tgl. Angsur : 22/12/2009 S/d 08/10/2009 Pinjam : Potugas :
 Key Word : [Cari] Jumlah Record : 4 Total Angsur : 008.500,00 Total Denda : 0,00 Total Bayar : 0,00
 Semua field wajib diisi, untuk pencarian Tanggal gunakan format (yyyy-mm-dd)

Figure 8. Installments

Black Box Testing

The testers of the system consist of two entities, namely the management and one member of the cooperative. Testing is carried out based on application details by providing several inputs to the program carried out by the respondents. Next, the input process is carried out according to its functional requirements to see whether the application program can produce the output as desired and follow the basic functions of the program. The result of the testing is shown in Table 1.

Table 1. Black Box Testing

| Testing Activity | Testing Scenario | Expected Realization | Result |
|------------------|------------------|--|---------|
| Login page | User test login | Users can do login and enter the main page | Succeed |
| Main menu | Pick a menu | Expected the desirable menu | Succeed |
| Report View Page | Viewing data | Data can be shown correctly | Succeed |



5. CONCLUSIONS

Based on the research that has been done, it can be concluded that the Employee Cooperative Financial Information System for Bina Sejahtera STMIK Akakom Based on SAK-ETAP for Managerial Decisions only involves 2 (two) external entities, namely members and management of the cooperative. members provide member data to the system and will get SHU reports. Cooperative administrators provide data on cooperative management, position data, deposit type data, deposit transaction data, loan type data, loan transaction data, installment data, withdrawal data, SHU data and obtain member reports, position reports, cooperative management reports, savings reports per period, savings reports of each member, loan reports of each member, loan reports of each period, withdrawal reports of each member, withdrawal reports of each period, bad credit reports of each period, ceiling reports of each member, overall ceiling reports, installment reports of each period, installment reports of each member, fines reports of each period, interest reports of each period, SHU reports of each member, overall SHU reports Profit/Loss Reports, Capital Changes Reports, Balance Sheet Reports from the Employee Cooperative Financial Information System Bina Sejahtera STMIK Akakom Based on SAK-ETAP. Reports obtained from the system are very complex but useful for managerial decisions.

6. RECOMMENDATIONS

This research can be developed by adding several transactions related to cooperative income from the store division of the STMIK Akakom Bina Sejahtera Employee Cooperative.

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