

ANALYSIS OF THE ACCOUNTING INFORMATION SYSTEM FOR CREDIT GRANTING AT BERKAT SAVINGS AND LOAN COOPERATIVE, BARRU BRANCH

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Abstract

This study aims to analyze the Accounting Information System (AIS) for credit granting at the Berkat Savings and Loan Cooperative, Barru Branch, based on the Accounting Information System components proposed by Romney and Steinbart. The study employed a qualitative method with a descriptive approach. Data were collected through interviews and documentation. The research informants consisted of the Branch Manager and the bookkeeping staff, while secondary data were obtained from members' credit documents for the 2022–2024 period. The findings indicate that the Accounting Information System for credit granting at the Berkat Savings and Loan Cooperative, Barru Branch, has been implemented using the Madani Microbanking System (MMS) application and encompasses the six Accounting Information System components proposed by Romney and Steinbart. The system has contributed to improving the efficiency of administrative processes, the accuracy of recordkeeping, and the quality of information used in credit decision-making. However, the study also identified the existence of non-performing loans, indicating the need to strengthen credit analysis and internal controls. Overall, the Accounting Information System for credit granting at the Berkat Savings and Loan Cooperative, Barru Branch, has been implemented effectively and is consistent with the Accounting Information System theory developed by Romney and Steinbart.

Keywords: Accounting Information System, Credit Granting, Savings and Loan Cooperative.

1. INTRODUCTION

In recent years, the rapid advancement of information technology has significantly influenced the business sector and financial institutions, including cooperatives. As economic institutions founded on the principles of mutual assistance and family-oriented values, cooperatives are required to adapt to modern accounting information systems to improve the efficiency and transparency of their operational activities. The implementation of an effective Accounting Information System (AIS) is expected to enhance the efficiency of financial management, particularly in recording and reporting transactions related to credit granting.

Savings and Loan Cooperatives (Koperasi Simpan Pinjam/KSP) play an essential role in providing financing access to their members. In Indonesia, the management of savings and loan cooperatives is currently regulated under the Regulation of the Minister of Cooperatives and Small and Medium Enterprises (SMEs) No. 8 of 2023 concerning Savings and Loan Cooperatives. This regulation emphasizes the importance of transparency, accountability, and the utilization of information technology in savings and loan management. It encourages cooperatives to implement information systems capable of supporting accurate transaction recording, financial reporting, and credit monitoring. In this context, an Accounting Information System plays a vital role in ensuring that credit management is carried out effectively and efficiently.

The Berkat Savings and Loan Cooperative, Barru Branch, is one of the cooperatives that has implemented an Accounting Information System through the Madani Microbanking System (MMS) application to support its financial operations, particularly the credit granting process. Based on the cooperative's financial records, the credit collectibility performance over the past three years is presented in the following table.

Collectibility	Year 2021		Year 2022		Year 2023	
	Amount	%	Amount	%	Amount	%
Current	120.000.000	62,87	392.120.000	80,18	487.000.000	80,16
Special Mention	11.675.200	6,12	6.857.000	1,40	46.593.400	7,67
Substandard	19.188.300	10,05	6.003.500	1,23	1.535.500	0,25
Doubtful	15.661.500	8,20	14.004.500	2,86	38.413.500	6,33
Loss	24.353.100	12,76	70.525.700	14,32	34.029.100	5,60
Total Financing	190.878.100	100	489.010.700	100	607.571.500	100

Source: Proceed Data, 2026

Based on Table 1, the credit collectibility performance of the Berkat Savings and Loan Cooperative, Barru Branch, during the 2021–2023 period indicates that the total amount of loans increased annually. However, the cooperative continued to experience non-performing loans that require particular attention. In 2021, loans classified as Loss amounted to IDR 24,353,100, representing 12.76% of the total loan portfolio. In 2022, the amount of non-performing loans increased to IDR 70,525,700, or 14.32%, before declining to IDR 34,029,100, or 5.60% of the total loan portfolio in 2023. Although the proportion of non-performing loans decreased in 2023, it remained above the maximum acceptable threshold of 5% established by the Indonesian Financial Services Authority (Otoritas Jasa Keuangan/OJK) under Financial Services Authority Regulation No. 35/POJK.05/2018 concerning the Operation of Financing Companies.

Furthermore, although the proportion of Current loans increased from 62.87% in 2021 to 80.18% in 2022 and remained relatively stable at 80.16% in 2023, fluctuations were still observed in the Special Mention, Substandard, and Doubtful loan categories. These findings suggest that the implementation of the Accounting Information System based on the Madani Microbanking System (MMS) has not yet been fully optimized to support comprehensive credit control and monitoring, particularly in minimizing the risk of non-performing loans and outstanding loan balances.

These findings are consistent with the study conducted by Muhajir Arman (2021), which concluded that the implementation of computerized financial systems in cooperatives requires user adaptation as well as continuous system evaluation and updates to achieve optimal performance. Similarly, Ervinda Setyaningrum et al. (2023) emphasized that although technology-based information systems improve the speed and accuracy of data processing, periodic evaluations remain necessary to ensure that the system continues to meet operational requirements effectively.

2. RESEARCH METHOD

This study employed a qualitative research method with a descriptive approach to analyze the Accounting Information System (AIS) used in the credit-granting process at the Berkat Savings and Loan Cooperative, Barru Branch. The research was conducted at the cooperative's office in Barru, Indonesia, on January 28, 2026. Primary data were collected through semi-structured interviews with the Branch Manager and bookkeeping staff, while secondary data were obtained from members' credit documents, credit reports, and other relevant records covering the 2022–2024 period. The researcher served as the primary research instrument, supported by interview guidelines, documentation forms, and recording devices. Data were collected through interviews and documentation and analyzed using descriptive qualitative analysis. The analysis focused on evaluating the Accounting Information System based on the six AIS components proposed by Romney and Steinbart, namely people, procedures, data, software, information technology infrastructure, and internal controls. The findings were then interpreted to draw conclusions regarding the effectiveness of the Accounting Information System in supporting the credit-granting process at the cooperative.

3. RESULTS AND DISCUSSION

Accounting Information System for Credit Granting at KSP Berkat Barru Branch According to Romney and Steinbart

People

The people in the accounting information system for credit granting at KSP Berkat Barru Branch consist of the Branch Manager, Bookkeeping Staff, Cashier, Collector, and Staff. Each section has different duties and responsibilities in supporting the credit granting

process. In addition, most employees have considerable work experience, enabling them to have a good understanding of the credit granting process and the use of the accounting information system.

The results of this study are consistent with the research of Ni Nyoman Trimita Wijayanti and I Gusti Ayu Purnamawati (2022), which showed that the implementation of an accounting information system supported by human resources who understand credit procedures can facilitate the credit granting process and the presentation of information to members. These findings are also supported by the research of Alful Laili Naimah, Dwi Dewianawati, and Sari Rahayu (2023), which states that the effectiveness of an accounting information system is influenced by the functions and roles of each division in the credit granting process.

Procedures and Instructions

The credit granting procedures at KSP Berkat Barru Branch begin with credit application submission, document verification, field survey, creditworthiness analysis, credit approval, fund disbursement, and installment repayment. The accounting information system used helps accelerate the administrative process and credit recording.

The results of this study are consistent with the research of Ni Nyoman Trimita Wijayanti and I Gusti Ayu Purnamawati (2022), which found that the accounting information system facilitates the credit granting process and the presentation of credit information to members. This study is also supported by Alful Laili Naimah et al. (2023), who stated that the implemented credit granting procedures have been sufficiently effective in supporting the smooth operation of the cooperative.

Data

The data used in the credit granting process include member identity data, income data, loan data, collateral data, and installment payment data. These data are first verified through document examination, interviews, and field surveys before being used as the basis for credit decision-making.

The results of this study are consistent with the research of Alful Laili Naimah et al. (2023), which states that the completeness of documents and credit data is very important in supporting the credit granting process. In addition, the research of Muh. Faizal Rahmatullah, Samirah Dunakhir, and Abdul Rijal (2023) also showed that the accuracy and relevance of data are important indicators of the effectiveness of the accounting information system for credit granting.

Software

KSP Berkat Barru Branch uses the MMS application to support the management of members' credit data. The system assists in transaction recording, credit data processing, installment calculation, and the preparation of credit reports.

The results of this study support the research of Muh. Faizal Rahmatullah et al. (2023), which states that the use of an accounting information system can improve data security, accuracy, processing speed, and the quality of the reports produced. In addition, the research of Ni Nyoman Trimita Wijayanti and I Gusti Ayu Purnamawati (2022) also showed that the accounting information system facilitates the credit granting process and the presentation of information to members.

Information Technology Infrastructure

KSP Berkat Barru Branch uses computers, internet networks, and data storage media to support the operation of the accounting information system. In addition, the cooperative performs periodic data backups to maintain the security of members' credit data.

The results of this study are consistent with the research of Muh. Faizal Rahmatullah et al. (2023), which states that the success of an accounting information system is influenced by the availability of technological facilities capable of supporting fast and accurate data processing.

Internal Control and Security

KSP Berkat Barru Branch implements internal control through a clear segregation of duties, data validation, credit document verification, the use of credit reports as a monitoring tool, and periodic data backups.

The results of this study are consistent with the research of Muh. Faizal Rahmatullah et al. (2023), which showed that data security and information accuracy are important indicators of the effectiveness of the accounting information system for credit granting. These findings are also supported by the research of Alful Laili Naimah et al. (2023), which emphasizes the importance of credit supervision and the completeness of documents in supporting an effective credit granting system.

Research Limitations

This study has limitations related to its scope and depth of analysis, particularly because the research focuses only on a single object, namely KSP Berkat Barru Branch. Therefore, the findings of this study cannot yet be generalized to all savings and loan cooperatives with different characteristics. In addition, the analysis in this study focuses primarily on data obtained through interviews and documentation. Consequently, there is still the possibility that certain aspects of the accounting information system, particularly those related to internal control and credit risk management, have not been comprehensively identified.

4. CONCLUSION

Based on the findings and discussion on the effects of Good Corporate Governance (GCG) and Corporate Social Responsibility (CSR) on Firm Value, with Financial Performance as a mediating variable in manufacturing companies listed on the Indonesia Stock Exchange (IDX) during the 2022–2024 period, it can be concluded that GCG has a positive and significant effect on Financial Performance, indicating that the implementation of good corporate governance practices improves the effectiveness of corporate management and enhances financial performance. In contrast, CSR has a positive but insignificant effect on Financial Performance, suggesting that although greater CSR disclosure tends to improve financial performance, the effect is not statistically significant.

Based on the results of the study on the Accounting Information System for Credit Granting at Koperasi Simpan Pinjam Berkat Barru Branch, it can be concluded that the People component of the accounting information system for credit granting has been implemented effectively. This is demonstrated by the clear division of duties and responsibilities among the Branch Manager, Bookkeeping Staff, Cashier, Collector, and Staff in supporting the credit granting process. The Procedures and Instructions component has also been properly implemented through a structured credit granting process consisting of credit application submission, document verification, field survey, creditworthiness analysis, credit approval, fund disbursement, and credit monitoring, enabling the credit granting process to be carried out systematically. Furthermore, the Data component has supported the implementation of the accounting information system through the management of member data, loan data, installment payment data, and other supporting documents used as the basis for credit decision-making. The Software component has been implemented through the use of the Madani Microbanking System (MMS) application, which facilitates transaction recording, credit data processing, installment calculation, and report preparation more quickly and accurately. In addition, the Information Technology Infrastructure component has supported the system's operations through the use of computers, internet networks, printers, and adequate data storage media to facilitate the management of credit information. The Internal Control component has been implemented through the segregation of duties, authorization procedures, document verification, and data validation. However, further improvement is still needed in monitoring disbursed loans in order to minimize the risk of non-performing loans.

Based on the analysis of the six components of the Accounting Information System according to Romney and Steinbart, it can be concluded that the Accounting Information System for Credit Granting at KSP Berkat Barru Branch has generally been implemented effectively and is consistent with the Accounting Information System components proposed by Romney and Steinbart. Nevertheless, improvements are still needed in the utilization of data for credit analysis and in strengthening internal controls to ensure that the system operates more effectively.

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