
Application of the SIKOPDIT Accounting Application in Improving the Financial Administration Efficiency of KSP Kopdit Ikamala

Agustina Nona Mathilda¹, Andreas Rengga², Maria Nona Dince³

^{1,2,3} Faculty of Economics and Business, Universitas Nusa Nipa, Maumere, Indonesia

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Corresponding Author:

Agustina Nona Mathilda,
Faculty of Economics and
Business, Nusa Nipa
University, Maumere,
Indonesia.

Email:

memanhylida@gmail.com

ABSTRACT

This study aims to analyze the application of SIKOPDIT accounting application in improving the efficiency of financial administration in the Kopdit Ikamala's Savings and Loan Cooperative (KSP). The method used in this study is a qualitative descriptive approach, with data collection techniques through observation, interviews, and document analysis. The results of the study show that the implementation of the SIKOPDIT application has a positive impact on improving the efficiency of cooperative financial administration. Before the application was implemented, the transaction recording process was carried out manually, making it prone to errors and delays in preparing financial statements. With SIKOPDIT, transaction recording can be done in real time, reducing human errors, accelerating the financial reconciliation process, and improving the quality of financial statements. In addition, this system provides better transparency in the financial management of cooperatives. However, the implementation of this application also faced obstacles, especially in the form of resistance from some staff who were used to manual methods. This obstacle is overcome through intensive training and mentoring so that staff can better understand the use of the system. Overall, this study emphasizes that digital transformation through accounting applications is a strategic step in improving cooperative operational efficiency, which can ultimately strengthen member trust and encourage cooperative growth. This study implies that the application of the SIKOPDIT application has been proven to be able to improve work efficiency in financial administration, especially in terms of recording transactions, preparing financial statements, and monitoring member data. This can encourage KSP Kopdit Ikamala to continue to optimize the use of digital technology in all operational processes to increase productivity and service to members.

Keywords: Application of Accounting, Efficiency, Financial Administration.

1. INTRODUCTION

Cooperatives are a form of cooperation in the economic field by Pancasila and the 1945 Constitution. In Article 33 Paragraph 1 of the 1945 Constitution, it is emphasized that the economy is structured as a joint venture based on the principle of kinship. Cooperatives are business entities based on Pancasila and the 1945 Constitution. According to the Law of the Republic of Indonesia Number 25 of 1992 concerning Cooperatives, a cooperative is a business entity consisting of individuals or a cooperative legal entity with activities based on cooperative principles and is a people's economic movement based on the principle of kinship. In Article 3 of Law No. 25 of 1992, it is stated that cooperatives aim to advance the welfare of members in particular and society in general, as well as to participate in building the national economic order to realize an advanced, fair, and prosperous society.

The background of this study focuses on the application of the SIKOPDIT accounting application to improve the efficiency of financial administration in the Kopdit Ikamala Savings and Loan Cooperative (KSP). Cooperatives are one of the economic institutions that have an important role in improving people's welfare, especially in terms of providing financial services that are easily accessible to their members. Along with the development of information technology, cooperatives are required to be more modern and efficient in managing financial administration. One of the challenges faced by cooperatives, especially KSP Kopdit Ikamala, is how to manage financial data and transactions in a timely, accurate, and efficient manner, both in terms of managing deposits, loans, and financial statements.

The SIKOPDIT (Credit Cooperative Information System) application is one of the technology solutions designed to meet the accounting and financial management needs of cooperatives. With integrated features such as financial transaction recording, member management, loan management, and automatic financial reporting, this application helps cooperatives in running daily operations more efficiently. KSP Kopdit Ikamala, which has been still using conventional administrative methods, such as manual recording and time-consuming data processing processes, requires digital transformation to maintain competitiveness and provide better services to its members.

In the era of rapid digital transformation, cooperatives in Indonesia face significant challenges in adopting technology to improve operational efficiency. The data shows that out of about 123,000 active cooperatives, only 906 or 0.73% have adopted digital technology. This shows that most cooperatives are still lagging in the use of technology, even though the potential of Indonesia's digital economy is estimated to reach IDR 1,700 trillion by 2025 (Saadah, 2023). However, the adoption of technology by cooperatives still faces various challenges. A survey conducted by ADEKMI and IKOPIN in April-May 2024 revealed that the majority of cooperative administrators are between 41-56 years old (Generation X), with a relatively low level of digital literacy. In addition, cooperatives often lack competent human resources in the field of information technology, adequate infrastructure, and capital to invest in digitalization (Subagyo, 2025).

In this context, the application of accounting applications such as SIKOPDIT is relevant to improving the efficiency of cooperative financial administration. This application is expected to help cooperatives simplify business processes, increase transparency, and provide better services to members. The research on the implementation of SIKOPDIT at KSP Kopdit Ikamala aims to explore how technology can be effectively integrated into cooperative operations, as well as identify the factors that support and hinder the digitalization process.

Based on an interview with Mr. Saverius Ama Kolot Acting Manager at KSP Kopdit Ikamala on September 10, 2024, who said that there are obstacles faced in implementing the SIKOPDIT Application, mistakes are often made in entering loan files

and new members have difficulty accessing the SIKOPDIT application. In this context, the implementation of the SIKOPDIT application is expected to be able to answer these challenges. This system not only makes it easier to record and report finances but also reduces the risk of human error in the data processing process. Using this application can save time and effort, as well as provide faster and more accurate access to the cooperative's financial information. In addition, SIKOPDIT also facilitates openness and transparency in financial management, which is an important aspect in maintaining the trust of cooperative members.

This study provides an opportunity for the author to learn directly how the SIKOPDIT application is implemented at KSP Kopdit Ikamala. The author not only delves into the technical aspects of using the application but also understands how the digital transformation process can be applied in a cooperative environment and its impact on the performance and efficiency of financial administration. One of the focuses of this study is how the SIKOPDIT application can minimize recording errors, accelerate the financial reconciliation process, and improve the quality of financial statements needed by management and cooperative members.

2. LITERATURE REVIEW

Cooperation

According to Abrahamson (2010:3), A cooperative is a business entity, namely a member as the owner, who is a user of the service. According to Adenk (2013:4), cooperatives aim to improve the welfare of their members who have economic limitations. Meanwhile, according to Hendar (2010:2), cooperatives are business activities owned by people who are voluntarily gathered to meet the needs and aspirations of economic, social, and cultural democratically controlled together.

In Article 3 of Law No. 25 of 1992 concerning Cooperatives, it is stated that, "cooperatives aim to advance the welfare of members in particular and society in general and participate in building the national economic order in order to realize an advanced, just and prosperous society based on Pancasila and the 1945 Constitution".

Information Systems Accounting

Accounting information systems theory explains how the use of technology in accounting can facilitate the collection, storage, processing, and presentation of financial data more effectively. In the context of cooperatives, the implementation of applications such as SIKOPDIT is an example of the implementation of an accounting information system designed to support transaction recording, member management, and financial report preparation.

Operational Efficiency

Operational efficiency relates to how an organization makes optimal use of resources to achieve desired results with minimal time and cost. According to Chandler (1962), increased operational efficiency can be achieved through process improvements, reduced time required to complete tasks, as well as cost savings. In the implementation of the SIKOPDIT application, the efficiency of financial administration is measured by how effective the application is in speeding up the recording process, reducing errors, and making it easier to access financial data in real time.

Technology in Organizations

Davis' (1989) theory regarding technology acceptance (Technology Acceptance Model) explains that the application of technology in an organization depends on user

perception of ease of use and perceived benefits. The SIKOPDIT application, which is designed to facilitate the management of financial administration in cooperatives, needs to be accepted and used by the staff properly so that its effectiveness in increasing efficiency can be achieved.

Organizational Change

Organizational change according to Lewin (1951) through the "Unfreeze, Change, Refreeze" model explains that change in an organization must begin with mental preparation, implementation of changes, and then solidify these changes in the organizational structure. In the context of cooperatives, the implementation of accounting applications such as SIKOPDIT requires adaptation from manual to digital methods, which requires the process of training, adjustment, and integration of the system into daily operations.

Transparency and Accountability

In the context of cooperatives, the theory of transparency and accountability is very important because cooperatives are based on the trust of members. Transparency International (2013) states that transparency refers to openness in the decision-making process and financial management. The SIKOPDIT application plays a role in increasing transparency by providing clear and accessible financial reports to the management and members of the cooperative so that it can increase the accountability of financial management.

3. RESEARCH METHOD

Data collection techniques in internships at KSP Kopdit Ikamala are carried out through observation, interviews, and document collection methods. The author conducted direct observations to understand the application of the SIKOPDIT accounting application in cooperative financial administration. Through this observation, the author can observe the cooperative's workflow and staff interaction in running the financial system. In addition, interviews were conducted with four cooperative staff, namely Severinus Ama Kolot (PLT Manager), Martinus Meang Tupeng (PLT Credit), Petrus Purin Meton (Acting Head of General Affairs), and Erta Prada Wai (Cashier), to dig deeper information about the obstacles and challenges in using the application and the perceived impact on work efficiency. As a complement, secondary data was collected from various documents, including financial statements and standard operating procedures (SOPs), which were used to support analysis of the implementation of the SIKOPDIT application in improving the efficiency of cooperative financial administration.

According to Sugiyono (2020:132), data analysis is the process of systematically searching for and compiling data obtained from data mining and then organizing it into several categories, elaborating into units, synthesizing, arranging into patterns, choosing which ones are important to study, and making conclusions so that they are easy to understand by themselves and others. This research is an analysis of qualitative data obtained, analyzed by qualitative descriptive techniques. The data analysis technique in the research at the Kopdit Ikamala Savings and Loan Cooperative (KSP) was carried out with a qualitative descriptive approach.

The author organizes and categorizes the data that has been collected from observations, interviews, and documents obtained. Furthermore, the authors analyze the findings from interviews with staff to identify patterns and trends in the implementation of the SIKOPDIT accounting application. The analysis also includes an evaluation of the financial administration process before and after the implementation of the application, to

assess its impact on operational efficiency. In addition, the authors made a comparison between the results achieved and the initial goal of using SIKOPDIT, to see the extent to which the application succeeded in improving efficiency. The results of the analysis are presented in the form of narratives that support arguments and provide recommendations based on existing findings. With this analysis technique, the author hopes to provide a clear picture of the effectiveness of the application of technology in financial administration at KSP Kopdit Ikamala.

4. RESULTS AND ANALYSIS

a. Application of SIKOPDIT Accounting Application in Improving Financial Administration Efficiency at KSP Kopdit Ikamala.

The implementation of the SIKOPDIT accounting application at the Kopdit Ikamala Savings and Loan Cooperative (KSP) has shown a significant impact in improving the efficiency of financial administration. Before the implementation of this application, KSP Kopdit Ikamala used manual methods in financial management, which often caused delays in recording transactions, high risk of errors, and difficulty in producing timely and accurate financial reports. This manual process also results in a heavier workload for staff, thus hampering the productivity and ability of the cooperative to provide services to members.

With the implementation of SIKOPDIT, KSP Kopdit Ikamala has succeeded in automating various financial administration processes. The application allows the recording of financial transactions to be done in real time, which minimizes the possibility of errors and increases the speed of data processing. Cooperative staff can easily record members' deposits and loans, as well as reconcile accounts without having to go through a complicated process. For example, when a member makes a deposit or withdrawal, transaction data is recorded directly in the system, and financial reports can be generated quickly. This is in stark contrast to previous systems that took longer to process and verify each transaction.

SIKOPDIT is equipped with various features that support financial management, such as the preparation of monthly and annual financial statements, cash flow analysis, and monitoring of cooperative financial performance. With these features, the management of KSP Kopdit Ikamala can easily oversee the financial health of the cooperative, make more informed decisions, and plan further development strategies. The data stored in the application can also be accessed quickly and easily, making it easier to analyze and report to members and other related parties. In addition, with better access to data, internal supervision and financial audits also become more efficient.

Experience during the internship shows that KSP Kopdit Ikamala staff who previously experienced difficulties in using the manual system, can now confidently use the SIKOPDIT application after receiving adequate training. This training not only covers the use of the app but also understands the importance of data accuracy and good financial management processes. After the training, staff showed improved skills in using the app, which had a positive impact on the overall performance of the cooperative.

The implementation of SIKOPDIT also has an impact on the satisfaction of cooperative members. With a faster and more accurate process, members don't have to wait long to get information related to their deposits or loans. This more efficient service increases members' confidence in the management of the cooperative and encourages their participation in the programs offered. In the long run, this can contribute to the growth of the number of members and an increase in the capital of the cooperative.

b. Obstacles in the Implementation of the SIKOPDIT Application and Its Solutions.

Although the implementation of the SIKOPDIT accounting application at KSP Kopdit Ikamala has provided many benefits, the implementation process is not without obstacles. One of the main obstacles faced is the resistance of some staff who are used to using manual methods in financial management. Many of them feel uncomfortable with system changes, especially those related to technology. Lack of understanding of new features in the app is also a factor that slows down the adoption process. Staff who are not familiar with digital technology feel anxious and hesitant, resulting in them not being optimal in utilizing the SIKOPDIT application.

KSP Kopdit Ikamala also faces challenges in terms of technological infrastructure. Some of the hardware and software used in cooperatives do not fully support the needs of the SIKOPDIT application. For example, computers used by staff sometimes experience performance issues, causing applications to run slowly. Limited internet connectivity at cooperative locations is also an obstacle, which hinders real-time access to important data and information. This situation certainly interferes with the productivity and efficiency expected from using the application.

Another obstacle is the lack of adequate training and technical support for staff after implementation. Despite the initial training provided, the knowledge and skills gained are not always applied consistently. Some staff find it difficult when facing technical issues or when they want to explore more complex features of the app. This creates uncertainty in the use of the app, which can affect the quality of their work.

To overcome these obstacles, KSP Kopdit Ikamala needs to implement several strategic solutions. First, it is important to take a more inclusive managerial approach, where staff are invited to participate in the application implementation process. By involving them in decision-making and providing an understanding of the benefits of using SIKOPDIT, a sense of belonging to this new system can be increased. Ongoing training should also be provided to ensure that staff not only understand how to use the app but are also able to address any issues that may arise during use. For example, additional training sessions can be held periodically to discuss new features and technical issues that are often encountered. This is in line with the results of research from Dince (2022) who said that user participation, personal engineering skills, education & training programs, and top management support affect performance.

To address the problem of technological infrastructure, cooperative management must evaluate and update the hardware used. Investment in better devices and improved internet connectivity are crucial to support the smooth operation of the application. Cooperatives can also consider collaborating with internet service providers to improve connection speed and stability. With adequate infrastructure, the use of the SIKOPDIT application can run more optimally.

It is important to provide prompt and responsive technical support. KSP Kopdit Ikamala can collaborate with application providers to get better technical support so that staff can quickly overcome problems that arise. Forming an internal team that has the technical capabilities to provide direct assistance to their peers is also an effective move. With this team, staff can feel more confident in using the app, because they know that there are resources ready to help when needed.

The obstacles faced by KSP Kopdit Ikamala in implementing the SIKOPDIT application are indeed quite diverse, but with the right approach, these problems can be overcome. By improving staff understanding and skills, improving technology infrastructure, and providing adequate technical support, cooperatives can maximize the

benefits of these accounting applications. This will not only improve the efficiency of financial administration but also encourage the overall development of the cooperative.

5. CONCLUSION

The implementation of the SIKOPDIT accounting application at KSP Kopdit Ikamala has brought significant changes in improving the efficiency of financial administration. Prior to the implementation of this application, the manual system used often led to delays in record-keeping, high risk of errors, and difficulties in the preparation of financial statements. With SIKOPDIT, transaction recording becomes faster, more accurate, and real-time, thereby increasing staff productivity and accelerating services to cooperative members. In addition, the features in the SIKOPDIT application, such as automatic financial report preparation, cash flow analysis, and financial performance monitoring, have assisted management in more effective decision-making. The improvement of staff skills after receiving training also has a positive impact on the use of this application, which ultimately increases the trust and satisfaction of cooperative members with the services provided.

However, in the implementation process, there are several obstacles, such as staff resistance to technological changes, limited hardware infrastructure and internet connectivity, and lack of ongoing technical support. To overcome these challenges, KSP Kopdit Ikamala needs to implement strategies such as continuous training, technology infrastructure improvement, and the provision of fast and responsive technical support. With these measures, cooperatives can optimize the use of SIKOPDIT and sustainably improve financial administration performance. The management of KSP Kopdit Ikamala needs to provide regular training to staff in using the SIKOPDIT application so that the process of adaptation and use of the system takes place optimally. In addition, the results of this study also show the importance of management support in terms of procurement of infrastructure facilities and supervision of application use.

Increased efficiency through the digitalization of the financial system has the potential to strengthen the stability and transparency of cooperatives, which can ultimately increase member trust and encourage economic growth in the surrounding community. With a more efficient system, KSP can also allocate resources for other productive activities. This research contributes to the development of accounting science, especially in the context of cooperatives and the use of information technology. The results of these findings are expected to be a reference for future research that wants to examine the impact of information technology implementation in the microfinance or cooperative sector.

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