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# The Influence of the Implementation of Financial Information Systems in Credit Cooperatives on the Quality of Financial Reports in the San Domingo Hokeng KSP Kopdit and Ikamala KSP Kopdit Cooperatives

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## **ABSTRACT**

This study aimed to analyze the influence of implementing credit cooperative financial information systems on the quality of cooperative financial reports, using a case study at KSP Kopdit San Domingo Hokeng and KSP Kopdit Ikamala. The research data were obtained from primary sources using questionnaires distributed to 42 respondents from both cooperatives. The data analysis method used in this study was simple regression analysis, and hypothesis testing was conducted using the t-test. The descriptive analysis result showed that the variable of the credit cooperative financial information system in KSP Kopdit San Domingo Hokeng and KSP Kopdit Ikamala was categorized as "Very Good" with an average score of 90,63. Likewise, the variable of financial report quality was categorized as "Very Good" with in average score of 88,2. The statistical result of the t-test indicated that the financial information system had a significant effect on the quality of financial reports. This means that an improvement in the financial information system could significantly enhance the quality of cooperative financial reports.

**Key words:** Credit Cooperative, Financial Information System, Financial Report Quality.

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## **1. INTRODUCTION**

The quality of financial reports is a criterion for the requirements of financial accounting reports that are considered able to meet the needs of users or readers of financial reports. The quality of financial reports is the result of the accounting process that presents valuable information for decision-making by various stakeholders (Assyafa 2021).

According to SAK ETAP, the quality of financial reports is a qualitative characteristic that financial reports possess. The measures of quality are relevance, reliability, comparability, and understandability. Based on the description above, the quality of financial reports is financial

information that provides relevant, timely, reliable, and easily understandable information and meets the users' needs for making appropriate decisions.

In cooperatives, development and growth have not yet fully manifested their form and role. Until now, the private sector still dominates the economic sector in Indonesia, and the contribution of the cooperative sector to the economy in Indonesia ranks last. Therefore, to enhance and strengthen the people's economy, cooperatives must strive for robust and efficient business performance. Only in this way can cooperatives effectively support the people's economy, which is the foundation of national economic strength and resilience (Tolong *et al.*, 2020).

In the context of the Indonesian economy, cooperatives are not just ordinary economic entities, but also a social platform that aims to achieve collective welfare. Cooperatives represent a form of joint effort to create a fair and sustainable economic continuity, thus providing benefits to members and the surrounding community. Therefore, in-depth studies on the roles and factors influencing decisions related to cooperatives are significantly relevant in developing an understanding of this complex economic and social ecosystem (Nuraeni & Novita, 2024).

The understanding of Indonesian cooperatives, legally based on Law Number 25 of 1992 concerning Cooperatives, is that a cooperative is an economic entity formed by individuals or a legal body with activities based on cooperative principles, as well as being a people's economic movement based on the principle of family. In cooperatives, financial reports serve as a means of transparency that helps cooperative members understand how their business results are managed, while also providing the necessary information for making better strategic decisions for the advancement of the cooperative. A financial report is a document that presents information related to the financial position and financial performance of an entity over a specific period (Priandika & Setiawansyah, 2023).

One of the factors supporting the quality of financial reports is the accounting information system. The accounting information system plays an important role in managing the flow of accounting data processing to produce accurate and precise accounting information. Implementing information technology in the business world can help companies meet the needs for quality, current, and reliable accounting information with fast and unlimited access (Hadijah *et al.*, 2021).

The accounting information system is a collection of various resources, namely human and equipment, specifically designed to convert financial data and other data into information that is useful for its users (Weking *et al.*, 2024). The implementation of the Cooperative Credit Financial Information System (SIKOPDIT Online) in cooperatives is a significant step forward in efforts to enhance efficiency, transparency, and services to members. By utilizing digital technology, cooperatives can provide a better experience for their members and strengthen their position in the market. The Cooperative Credit Financial Information System is an application used as a means for management to conduct financial transactions. This application is also used for financial management, which consists of planning stages to financial reporting (Antika, 2023).

In the implementation of Online Sikopdit at KSP Kopdit San Dominggo Hokeng, common problems faced include network disturbances, errors in data input, limitations of the cooperative's authority to handle these issues, and the existence of situational policies that do not align with the technical aspects of the Financial Information System of Credit Cooperatives. Meanwhile, at KSP Kopdit Ikamala, the issues faced are network disturbances, employees' understanding of the use of Online SIKOPDIT that is not yet optimal, and employees have not fully memorized all account estimates, as they are still in the process of adjusting to their new positions.

The main objective of this study is to analyze how the implementation of the Financial Information System for Credit Cooperatives in KSP Kopdit San Dominggo Hokeng and KSP Kopdit Ikamala works, the quality of financial reports of cooperatives in KSP Kopdit San

Dominggo Hokeng and KSP Kopdit Ikamala, and to examine whether the implementation of the Financial Information System for Credit Cooperatives affects the quality of financial reports in KSP Kopdit San Dominggo Hokeng and KSP Kopdit Ikamala.

## **2. LITERATURE REVIEW**

### **Theory of Reasoned Action (TRA)**

The Grand Theory of Reasoned Action (TRA) is a theory related to individual attitudes and behaviors in carrying out activities. TRA was developed by subsequent research, resulting in one of the theories concerning the use of information systems. This theory is the Technology Acceptance Model, abbreviated as TAM. This theory was developed by Davis et al. (2018), and the model is a framework for the acceptance of information technology systems that will be used by users. The purpose of the TAM model is to explain the main factors of user behavior regarding the acceptance of information system usage. This model is expected to illustrate that the use of information systems will be influenced by the variables of perceived usefulness and perceived ease of use.

TRA views that behavior (the implementation of financial information systems) is influenced by intention and behavior. Intention and behavior are influenced by attitudes and subjective norms. TRA helps explain how positive attitudes and subjective norms that support the implementation of financial information systems can enhance behavioral intention, which ultimately results in higher-quality financial reports.

The relationship between the TRA theory and research on the effect of the implementation of Online Sikopdit on the quality of cooperative financial reports is that this theory focuses on the factors that encourage someone to take action, in this case, using financial information systems. TRA is used to analyze what motivates members or managers of cooperatives to use the system. The factors influencing system usage include attitude, which is the perspective or feelings of members or managers towards the system. If they see the system as beneficial, easy, and improving efficiency, they are likely to use it. As for Subjective Norms, this refers to the influence of the people around them. If members or managers feel that important people (like superiors, colleagues) support the use of the system, they will be more motivated, and positive attitudes and supportive norms will enhance the intention to use the system. The effective use of financial information systems, driven by strong intentions, is expected to improve the quality of financial reports.

### **Cooperative**

According to Arman et al., (2021), cooperatives come from the words Co and operation, where Co means together and operation means activity/work. From these two words, the basic definition becomes 'Working together or engaging in activities to achieve a common goal, democratically, openly, and voluntarily.' According to Law No. 25 of 1992 on Cooperatives, 1992, a cooperative can be defined as a business entity made up of a group of people whose activities are based on cooperative principles, as well as a people's economic movement based on family values. From the understanding above, it can be concluded that a cooperative is a business entity or legal entity as a collective effort that cooperates in running a business in a familial manner in order to improve the welfare of its members.

### **Financial Report**

Financial statements are several sheets of paper with numbers written on them, but it is also important to consider the real assets behind those numbers (Sugiarti et al., 2022). According to Ayu et al. (2021), financial statements are tools that can be used to obtain information about the financial position and the extent of the cooperative's achievements within a year. From the opinions above, it can be concluded that financial statements are records that contain important information regarding the financial condition and performance of the company over one year.

According to Weking et al., (2024), the indicators of financial statement quality used are as follows:

- 1) Relevant  
To be useful, information must be relevant to meet users' needs in the decision-making process. The relevance of information is linked to the intended use and must be timely. Information has relevant quality if it can influence users' economic decisions by helping them evaluate past, present, or future events, affirming, or correcting their past evaluations.
- 2) Reliable  
To be beneficial, information must also be reliable. Information has reliable quality if it is free from misleading interpretations, material errors, and can be relied upon by its users as a sincere or honest representation of what should be presented or what is reasonably expected to be presented.
- 3) It can be understood  
The important quality of the information contained in financial reports is its ease of comprehension by users. For this purpose, users are assumed to have adequate knowledge of economic activities and business, accounting, as well as the ability to understand accounting information.
- 4) Can be compared.  
Users must be able to compare the company's financial statements between periods to identify trends in financial position and performance. Users should also be able to compare financial statements between companies to evaluate financial position, performance, and relative changes in financial position. The aim is to enable users to identify financial developments or declines and the condition of the company, thus providing a better outlook for the future to assist readers in comparing the current financial statements with previous periods.

### **Accounting Information System**

Accounting Information System is a union of resources, for example, human resources and tools. Its design aims to convert financial information and others, and generate information distributed to various individuals/groups of decision-makers (Sari et al., 2024). Accounting Information System, as a system, aims at the collection and processing of information and reporting data related to financial transactions (Diana & Setiawati, 2011) in (Sari et al., 2024). The Financial Information System of Credit Cooperatives (SIKOPDIT Online) is an application used as a means for management to conduct financial transactions. This application is also used for financial management, which consists of stages from planning to financial reporting (Antika, 2023).

In addition, all transactions of accounting entities and reporting entities are conducted electronically (Hassanah & Sriyeni, 2022). Various functions that can be performed on the SIKOPDIT Online application consist of: inputting member data, loan data, loan disbursement data, data on members leaving, reports on cash inflow transaction receipts, and cash outflow receipts. The indicators of accounting information quality proposed by DeLone and McLean (2003) are as follows:

- 1) Adaptability  
The information system shows that the implemented information system has good quality. Adaptability is understood as the ability of an information system to make changes in order to meet the needs of its users and is easily adapted within a business organization as well as easily adapted by users.

- 2) Availability  
The operation and use of the system are specified in the statement or service level agreement.
- 3) Response time  
The response time of the system assumes a fast or timely response to information requests.
- 4) Reliability  
A quality information system is an information system that can be relied upon. If the system can be relied upon, then the information system is worth using. The reliability of the information system in this context is the resilience of the information system against damage and errors.
- 5) Usability  
Ease of use refers to the effort required to learn the software, operate it, prepare input, and interpret output.

### **3. RESEARCH METHOD**

This study uses a quantitative descriptive approach with an associative approach. This approach was chosen to identify and analyze the relationship between the implementation of a financial information system in credit unions and the quality of cooperative financial reports. The quantitative approach is based on the philosophy of positivism, which prioritizes objectivity and precise measurement, using numerical data analyzed statistically to obtain conclusions that can be generalized.

According to Sugiyono (2018:98), the quantitative approach aims to study a population or sample using standardized data-collection instruments. In this study, data were collected via questionnaires distributed to respondents who use financial information systems in cooperatives. The sampling technique used was purposive sampling, selecting respondents based on specific criteria relevant to the Research objectives.

The data used in this study are primary data collected directly from respondents through questionnaires. Primary data, according to Umar (2013:42), are data collected directly from the primary source — whether individuals or groups — who provide information about the Research object. The use of this primary data ensures that the information obtained is more accurate and relevant to the conditions being studied.

Data collection in this study was conducted using a questionnaire that included questions on the implementation of the financial information system and the quality of financial reports. This questionnaire was prepared based on theories relevant to the Research topic, using a Likert scale to measure respondents' satisfaction and understanding of the system applied.

Data analysis was conducted using descriptive analysis and simple regression. According to Sugiyono (2017:147), descriptive analysis generally describes the data obtained, including the minimum, maximum, mean, and standard deviation. This technique is used to provide an overview of the variables studied and to determine the extent to which the implementation of financial information systems is related to the quality of financial reports.

As the primary analysis method, the researcher used simple regression. Simple regression was chosen because this study involves only one independent variable—the implementation of the financial information system—and one dependent variable—the quality of financial reports. Simple regression allows the researcher to analyze the direct relationship between these two variables. This method was chosen because it is more efficient and easier to apply, and can provide transparent and easily interpretable results.

To ensure the quality of the obtained data, validity and reliability tests were conducted on the Research instruments. The validity test measures the extent to which the measuring tool actually measures what it is intended to measure. In contrast, the reliability test examines the consistency of measurement results obtained with the same instrument.

In addition, this study also conducted classical assumption tests that include:

- a. Normality test to examine whether the data distribution usually is distributed.
- b. Heteroscedasticity test to determine whether there is a discrepancy in the residual variance in regression.
- c. Multicollinearity test (although not relevant in simple regression) to ensure that there is no high correlation between independent variables (if multiple regression is used).
- d. Simple regression test to determine the relationship between independent and dependent variables.
- e. Coefficient of determination ( $R^2$ ) test to measure how much the independent variables contribute to explaining the variation in the dependent variable.
- f. Hypothesis test to examine whether there is a significant effect between the implementation of the financial information system and the quality of financial statements.

#### **4. RESULTS AND ANALYSIS**

Data from this research were obtained through the dissemination of questionnaires to 42 respondents. Based on the results of the descriptive analysis, the utilization of the Financial Information System of Credit Cooperatives at KSP Kopdit San Dominggo Hokeng and KSP Kopdit Ikamala is categorized as 'Very Good' with an average score of 90.63. All statement items indicate a high level of acceptance and effectiveness, particularly regarding the availability of internet networks, ease of adaptation, and the speed and accuracy of work through computer-based accounting systems. This reflects that the information system in use has supported the financial reporting process efficiently, accurately, and integratively. Analysis of the financial information system variables of credit cooperatives:

##### **1) Utilization and Mastery of Computer Technology**

The utilization of computerized technology is a basic skill that must be possessed by the report drafting team. However, at KSP Kopdit Ikamala, the mastery of the system is still not optimal because some employees are still in the adjustment phase of their new positions.

##### **2) Computerized Financial Transaction Process**

The entire financial transaction process, from recording to the preparation of reports, has been carried out in a computerized manner using accounting software, thus increasing effectiveness and efficiency in performance.

##### **3) Ease of Adaptation of Accounting Information Systems**

The accounting information system applied in agencies/institutions can be easily adapted, thereby facilitating employees in the operational process and supporting the smoothness of financial activities.

##### **4) Availability of Accounting Information Systems**

The existence of an accounting information system provides a positive contribution in facilitating the completion of work, especially in terms of data management and the preparation of financial reports.

##### **5) Utilization of the Internet.**

The available internet network has been optimally utilized as a means of connecting work units in the process of data and information delivery, thus facilitating internal communication and coordination.

##### **6) Accuracy of Generated Information**

The accounting information system used by the agency/institution is capable of producing information that is accurate, relevant, and reliable, thus serving as a basis for managerial decision-making processes.

## **7) Acceleration and Accuracy of Work**

The utilization of a computer-based accounting information system enables employees to perform tasks more quickly, accurately, and efficiently, thus supporting the improvement of organizational performance.

Based on the results of the descriptive analysis, the financial report quality variable at KSP Kopdit San Dominggo Hokeng and KSP Kopdit Ikamala is rated in the 'Very Good' category with an average score of 88.2. The financial reports are prepared in a timely, complete, and comparable manner across periods. The information presented is understandable to users, free from material errors, and verifiable. This reflects that the financial reports have high reliability and relevance in supporting decision-making.

The following is an analysis of the quality variable of financial reports:

### **1) Timeliness of financial reports**

The financial reports at KSP Kopdit San Dominggo Hokeng and KSP Kopdit Ikamala are prepared comprehensively; however, the timeliness of their presentation at KSP Kopdit Ikamala has not been optimal. This is due to the limited understanding of employees regarding the use of the accounting information system and the ongoing adjustment process to new positions, which affects the effectiveness of reporting.

### **2) Free from Material Errors**

The financial information produced by KSP Kopdit San Dominggo Hokeng and KSP Kopdit Ikamala has been presented accurately, free from material errors, and can be verified for its accuracy. Thus, the quality of the information produced can be relied upon as a basis for decision-making.

### **3) Can be Compared**

The financial statements prepared allow for comparison with reports from previous periods. This supports the analysis of economic performance trends over time and provides an overview of the consistency of report presentation.

### **4) Understandable**

The financial information presented by KSP Kopdit San Dominggo Hokeng and KSP Kopdit Ikamala is organised clearly and systematically so that the users of the reports can understand it. Therefore, the financial reports meet the principle of understandability in the presentation of accounting information.

Based on the quality test results, the questionnaire data used in this study are valid, and the indicators for each variable in this questionnaire are reliable. Based on the results of the classical assumption test, the data in this study are normally distributed. Furthermore, the t-test results shown in Table 4.28 above indicate that the Sig. Value is  $0.000 < 0.05$ , so the Financial Information System of Credit Cooperatives significantly affects the Quality of Financial Reports at a significance level of 5%. This means that improving the financial information system can dramatically enhance the quality of financial reports of cooperatives.

## **5. CONCLUSION**

Based on the Research results and discussion, this study concludes that the implementation of the Credit Union Financial Information System at KSP Kopdit San Dominggo Hokeng and KSP Kopdit Ikamala falls into the outstanding category. The implementation of this system has a positive impact on the efficiency and accuracy of financial reporting, as well as supporting a more integrated operational process. The information system used has successfully facilitated financial data management and improved communication effectiveness between work units by optimizing the network. The quality of financial reports in both cooperatives is excellent, with reports prepared on time, free of material errors, and understandable to users. The prepared financial reports also allow

for comparisons across periods, which is essential for analyzing the development of economic performance over time.

Based on these findings, the practical implications for cooperative managers are the importance of continuously strengthening human resources through training and improving competence in using the implemented financial information system. Although the system is already functioning well, some employees are still in the adjustment phase, so it is essential to ensure the adaptation process proceeds more quickly. In addition, cooperative managers need to keep promoting system digitalization, particularly by integrating more advanced technology to maintain the efficiency and relevance of the financial reports produced. Managers can also use financial information systems to accelerate and improve decision-making, particularly in budget management, financial planning, and supervision. Strengthening an integrated financial information system, along with further employee training, will be very beneficial for enhancing the quality of cooperative financial management and reporting in the future.

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