

# The Role of Accounting Information Systems in Improving the Sustainability of Consumer Cooperatives in KPRI Sehat Rembang

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The author(s) declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

## ABSTRACT

**Purpose:** This study examines the role of Accounting Information Systems (AIS) in supporting the sustainability of consumer cooperatives at KPRI SEHAT Rembang.

**Research Method:** A descriptive qualitative approach was employed. Data were collected through interviews, observation, and documentation involving the cooperative's chairman, treasurer, and employees. The data were analyzed using data reduction, data display, and conclusion drawing, with triangulation applied to ensure validity.

**Results and Discussion:** The findings indicate that KPRI SEHAT Rembang has implemented an AIS based on Microsoft Excel to record transactions, manage savings and loans, and prepare financial statements. Although the system remains relatively simple and semi-manual, it has been applied consistently and provides financial information to support administrative activities, reporting, SHU calculation, and managerial decision-making.

**Implications:** The study suggests that even a simple AIS can strengthen financial management practices and contribute to cooperative sustainability. Further research may explore the effectiveness of more integrated digital accounting systems in improving cooperative performance.

**Keywords:** accounting information system; cooperative sustainability; consumer cooperative; financial management; managerial decision-making.

## Introduction

Cooperatives are one of the important pillars of the national economic system, playing a role in improving the welfare of members and the community. Under Law Number 17 of 2012 on Cooperatives, cooperatives aim to develop members' economic potential and to create a just and prosperous society. In their development, cooperatives must be able to adapt to economic dynamics and increasingly fierce business competition, especially amid the growth of the modern retail sector and the digitalization of trade. The development of information technology has brought significant changes in organizational management, including in the field of accounting. According to Prastika & Yuliastuti (2025), an accounting information system is a system that collects, records, processes, and presents financial information useful for decision-making. Implementing a good accounting information system can help organizations improve the effectiveness, efficiency, and quality of the financial information produced. Purwanti & Kurniawan (2022) stated that improvements in organizational performance are greatly influenced by the quality of human resources and the ability to utilize technology. The ability of



management and employees to manage accounting information systems is an important factor in maintaining business sustainability. A professionally managed information system can produce accurate, timely, and reliable financial reports.

The sustainability of cooperative businesses is highly dependent on the quality of financial management and the administrative system implemented. High-quality financial reports are the primary basis for assessing an organization's performance and business continuity. Inaccurate financial information can lead to errors in managerial decision-making, potentially disrupting business stability. KPRI SEHAT Rembang Consumer Cooperative, as one of the cooperatives engaged in savings and loans and consumption businesses, faces various challenges in financial management. Based on the results of initial observations, this cooperative still uses a relatively simple financial recording system based on Microsoft Excel. Although the system has helped with the transaction recording process, it still has limitations in data integration, information security, and the presentation of automated reports.

Previous research by Aini & Camels (2024) shows that the use of application-based accounting information systems and Microsoft Excel can improve the efficiency and accuracy of cooperative financial records. The results of the study confirm that the use of information technology in cooperative financial management has an important role in supporting organizational performance. However, the implementation of accounting information systems across cooperatives varies in characteristics and effectiveness. Therefore, a more in-depth study is needed on how the accounting information system is implemented and the extent of its role in supporting the sustainability of cooperatives, especially in the KPRI SEHAT Rembang Consumer Cooperative. Based on this description, this study aims to analyze the application of accounting information systems and the quality of financial information in supporting the sustainability of the KPRI SEHAT Rembang Consumer Cooperative business. The results of this research are expected to make a theoretical contribution to the development of accounting science as well as a practical contribution for cooperative managers in improving the quality of financial governance.

## Literature Review and Hypothesis Development

### *Sustainability of cooperative business*

The Going Concern theory supports the sustainability of cooperative businesses. Going Concern is the condition of a business entity in which it is expected to continue for an indefinite period. Going concern is an important concept in conventional accounting, whereby a business, when preparing its annual report, assesses whether it will continue operating in the future (Eka Baniyas & Kuntadi, 2022). Sustainability refers to a business's ability to sustain its operations and meet its financial obligations in the long term. For cooperatives, sustainability is essential to improving members' well-being and adapting to environmental, economic, and social changes (Syarifah & Dwila, 2023). Business sustainability is an organization's ability to manage its resources effectively and efficiently, given its limited capacity to meet long-term needs. Business sustainability is the practice of running a business in ways that support development and growth while maintaining its long-term viability.

### *Accounting Information System*

A system is a set of planned methods, procedures, and routines that carry out certain activities to achieve a desired goal or to solve a problem. In other words, this system can help organizations achieve clear goals and solve problems because it is based on a sound idea agreed upon by all parties.



The agreement aims to avoid conflicts among the parties' objectives within the system (Sururi & Perdana, 2022). Information is data that has been processed and organized to facilitate decision-making. Sururi & Prime (2022) state that users can make better decisions when the quality and quantity of information increase. Moreover, accounting is defined as the systematic and comprehensive recording of a company's financial transactions, including summarizing, analyzing, and reporting them to management, owners or investors, supervisory bodies, and tax collection agencies. According to Budiningrum & Subiyantoro (2023), an Accounting Information System is a formal procedure for collecting, storing, processing, and distributing data into information for users. The application elements of an accounting information system are end-users, data sources, data collection, data processing, database management, general information, and feedback. Users of the accounting information system in cooperatives include cooperative members and administrators.

## *Theory of Relationship/Influence Between Independent Variables and Related Variables*

The Accounting Information System used in business operations has a significant impact on business achievement and sustainability. In this context, a deep understanding of the Accounting Information System is crucial. Managing data and transactions is an important aspect of the Accounting Information System (Pradiva & Aligarh, 2023). The main focus of the system is to collect relevant data to support planning, control, business operations, and decision-making. The data provided by this system is vital to the decision-making process, the preparation of internal and external reports, strategy development, and the maintenance of a competitive advantage. Therefore, the company's management must utilize the information obtained efficiently (Pradiva & Aligarh, 2023). Accounting Information Systems play an important role in supporting business sustainability, especially for cooperative businesses, by providing relevant data and enabling effective decision-making, thereby helping achieve long-term business goals.

## *Decision Making*

Decision-making is the process of choosing the most appropriate alternative course of action based on the available information. According to By Made Ayu Paramitha (2017), effective decisions must be based on accurate, relevant, and trustworthy data. In cooperatives, decision-making involves management, managers, supervisors, and members, all of whom need financial information to assess the cooperative's condition and determine policies that support the organization's sustainability. Financial statements are the main source of information in the process. Harjuno & Daru (2025) state that the financial statements aim to provide information on financial position, performance, and cash flows that are useful for economic decision-making by stakeholders. Financial statements such as balance sheets, income statements, and cash flow statements provide an overview of the cooperative's ability to generate cash, manage assets, meet obligations, and sustain operations. Financial statements prepared in accordance with sound accounting principles will help management assess profitability, operational efficiency, and overall financial health.

## *History of KPRI Sehat in Rembang*

KPRI SEHAT Rembang was established as a forum for employees in related agencies to improve the economic and social welfare of its members. This cooperative began to take shape at the start of its



founding year, when employees recognized the importance of having a financial institution that was safe, trusted, and independently managed. Through joint deliberation, the founders agreed to form an employee cooperative engaged in savings and loans and the provision of daily consumption needs. In the early stages of development, KPRI SEHAT Rembang only carried out simple business activities, namely savings and loans, and the provision of necessities. Even though it started with limited capital, the enthusiasm and strong support of its members enabled the cooperative to grow rapidly. KPRI SEHAT Rembang then began to open a consumption business unit that provides members with various daily needs at more affordable prices than the general market. Entering its heyday, this cooperative has become one of the main choices for members to meet household needs and access quick, easy loan services. High member trust, management discipline, and an organized administrative system make cooperative operations run stably and efficiently.

Economic dynamics and changes in consumer behavior began to present new challenges for cooperatives. The emergence of modern markets and the digitalization of the trade sector have encouraged KPRI SEHAT Rembang to make various adjustments. The cooperative then improves the financial management system, improves service quality, and strengthens organizational governance to maintain business sustainability. To date, KPRI SEHAT Rembang continues to uphold its commitment to improving members' welfare. By adhering to the principles of cooperatives, this cooperative strives to remain adaptive, accountable, and relevant as it faces the challenges of the times.

## Research Method

This study uses a qualitative, descriptive approach. The qualitative approach was chosen because this research aims to understand in depth the application of accounting information systems and their role in supporting the sustainability of cooperatives. The descriptive method is used to systematically and factually describe real conditions in the field. The research was carried out at the KPRI SEHAT Consumer Cooperative in Rembang. This location was chosen because the cooperative has implemented an accounting information system in financial management, although it is still simple. The research subjects are cooperative administrators, managers, and employees who are directly involved in recording and managing finances.

The data collection techniques in this study include interviews, observations, and documentation. Interviews are conducted directly with informants to gather information on the implementation of the accounting information system, the obstacles encountered, and the perceived benefits. Observation was carried out by directly observing the financial management process and the use of accounting information systems in cooperatives. Documentation is used to collect supporting data, including financial statements, administrative archives, and other related documents. Data analysis is carried out in three stages: data reduction, data presentation, and a conclusion. Data reduction is carried out by selecting and focusing on data relevant to the research objectives. The data is presented in narrative form to make it easy to understand. Furthermore, conclusions are drawn by interpreting the analyzed data to obtain research findings. The validity of the data in this study was assessed using triangulation. Triangulation is carried out by comparing the results of interviews, observations, and documentation to ensure the correctness and consistency of the data.



## Results and Discussion

### **Analysis Result**

This study uses a descriptive qualitative approach to analyze the application and quality of accounting information systems and their implications for the sustainability of the KPRI SEHAT Rembang Consumer Cooperative. Data collection is carried out through interviews, observations, and documentation from the chairman, treasurer, and employees directly involved in the cooperative's financial management.

The results of the study show that KPRI SEHAT Rembang has implemented a Microsoft Excel-based accounting information system in recording and processing financial data. All members' cash-in and cash-out transactions, deposits, and loans are recorded regularly and recapitulated in the general ledger. The data is used as the basis for preparing financial statements, such as balance sheets, residual business results (SHU) reports, and cash statements. The treasurer serves as the primary manager for recording and processing data, while the chairperson and management verify reports as part of internal control. In addition, the accounting information system is also used to record member membership, deposits, and loan data, making it easier to monitor the cooperative's financial activities.

The applied accounting information system can produce accurate, relevant, and easily accessible financial information. The information is presented in tables and written reports, which are systematically stored in the cooperative's digital archive. Financial statements are used as evaluation materials in management meetings, activity planning, and the calculation of residual business results (SHU). Although it is still simple and semi-manual, the accounting information system used has supported administrative order, transparency, and accountability in cooperative financial management. Thus, the implementation of the accounting information system at KPRI SEHAT Rembang supports decision-making and the sustainability of cooperative operations.

### **Discussion**

The results of the study show that the KPRI SEHAT Rembang Consumer Cooperative has implemented an accounting information system in financial management activities. The system used is still simple and based on Microsoft Excel. Nevertheless, the system has been used consistently to record transactions, process financial data, and prepare cooperative financial statements. This is in line with Budiningrum and Subiyantoro (2023), who state that the accounting information system in cooperatives can improve the regularity of financial management, even though it still uses simple technology. The implementation of the accounting information system in cooperatives includes recording cash receipts and expenditures, managing members' receivables, calculating residual business results (SHU), and preparing periodic financial statements. The financial information is used for administrative purposes, reporting, and evaluation in management and member meetings. Stuart & Stuart (2023) stated that the regular use of SIA can help cooperatives in providing relevant information for business management.

Based on the interview results, the cooperative's management and employees stated that using an accounting information system helped speed up the recording process and reduce calculation errors. In addition, the system also makes it easy to store and trace financial data. These findings are in line with Herawaty (2022), who explains that the quality of accounting information systems affects the effectiveness of managerial decision-making. However, the study also identifies several obstacles to



implementing accounting information systems. These obstacles include the limited ability of human resources in mastering technology, the lack of an integrated system, and dependence on certain managers. Dwi & Supartha (2024) stated that low information technology competence is one of the factors hindering the optimization of SIA implementation in organizations. In terms of the quality of financial information, the system used has produced reports that are quite accurate, relevant, and easy for cooperative management to understand. The report includes cash statements, accounts receivable, SHU, and annual financial statements. This information is used as a basis for planning and decision-making. This is in accordance with the opinion of Franco & Sapulette (2023), who state that a good accounting information system can produce reports that support performance control and evaluation.

The results of this study also show that the use of accounting information systems supports the sustainability of cooperative businesses. Financial information presented regularly helps management monitor financial conditions, identify risks, and formulate business development strategies. Aprita & Cindy (2026) explained that presenting good financial statements based on the going concern principle can strengthen the organization's long-term sustainability. In addition, the quality of the accounting information produced supports transparency and accountability in cooperative management. This condition can increase members' trust in the cooperative's management. Febriani & Yeni (2025) state that a well-organized accounting system can increase an institution's credibility and strengthen an organization's competitiveness. The results of the study show that the implementation of the accounting information system at the KPRI SEHAT Rembang Consumer Cooperative has gone quite well and has made a positive contribution to financial management and business sustainability. However, the development of a more integrated system and the improvement of human resource competence are still needed to ensure the optimal and sustainable use of accounting information systems.

## Conclusion

Based on the results of the research and discussion described, it can be concluded that the KPRI SEHAT Rembang Consumer Cooperative has implemented an accounting information system for its financial management. The system remains simple and based on Microsoft Excel, but it has been used consistently to record transactions, process financial data, and prepare financial statements. The implementation of the accounting information system helps increase order, transparency, and accountability in cooperative financial management. The financial information produced has been used as a basis for managerial decision-making, business activity planning, and cooperative performance evaluation. In addition to providing benefits, the implementation of the accounting information system at KPRI SEHAT Rembang still faces several obstacles, especially related to limited human resource competence and the lack of optimal systems. This prevents the system from being fully utilized. Overall, the accounting information system has an important role in supporting the sustainability of cooperative businesses. Therefore, improving the quality of the system and developing human resource capabilities needs to be carried out so that cooperative financial management can run more effectively, efficiently, and sustainably.

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