

Evaluation of The Accounting Information Systems For Granting Credit Case Study on Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember

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Abstract: This study aims to identify, understand, and analyze related to the correct application of credit information systems according to theory. The object and research location used was the Republic of Indonesia Civil Servant Cooperatives Cooperative (KPRI) Handayani Jember. This study uses a qualitative descriptive research method which is carried out by describing and comparing the credit granting system according to theory with the credit granting system according to KPRI Handayani. Meanwhile, the research approach uses a case study approach and data collection techniques using observation, interviews, and documentation. This research was conducted to identify problems that exist in economic organizations or entities in carrying out lending activities. The results of this study indicate that the application of the accounting information system for granting credit implemented by KPRI Handayani starting from the related functions, the documents used, the accounting records used, the network that forms the credit granting system, and the internal control system for lending are not accordance with the theory. The research findings at KPRI Handayani found that there were 2 (two) factors causing bad credit, namely the lack of credit analysis (internal factor) and members' financial management (external factor). Therefore, according to theory, the accounting information system for granting credit should be implemented as well as possible so that the accounting information system for granting credit at KPRI Handayani can run well and minimize bad credit.

Keywords: Evaluation, Accounting Information Systems, Credit Provision, Theory, KPRI Handayani.

INTRODUCTION

The economic recovery after the Covid-19 pandemic has made several countries bounce back, including Indonesia. This is indicated by the growth of the Gross Domestic Product (GDP) which continues to show a positive rate [1]. The growth of gross domestic product in a country relies on economic development that operates in various sectors, one of which is in the financial institution sector, both bank and non-bank financial institutions, which is increasing so that it will contribute to the country's economic growth [2].

The contribution of financial institutions in boosting a country's economy is very large, especially in this era *society 5.0* as it is today. This is because every sector of life that is carried out daily will always be related to finance so will always need the services of financial institutions in the form of banks and non-bank financial institutions [3]. Indonesia itself has several financial institutions which consist of bank financial institutions and non-bank financial institutions. Various kinds of financial institutions grow and develop amid during in people's lives, but cooperatives are one of the options for financial institutions that people choose to help

alleviate their personal and family needs. This was chosen based on cooperative principles and principles that apply the principles of mutual cooperation and kinship. The existence of cooperatives in Indonesia has contributed to national growth and development which has contributed around 5.1% to the national gross domestic product in 2019 [4].

Republic of Indonesia Civil Servants Cooperative (KPRI) Handayani is a cooperative that carries out more than one unit of activity or various types such as loan or credit units, savings or savings units, stationery and basic food sales units, hall rental activity units, and so on. Credit is the business unit that is most in demand by cooperative members. Credit provided by a financial institution certainly has risks so its application it is necessary to prioritize proper and sound credit principles [5]. In practice, the credit given does not always go well which will cause risks to the credit department. Credit risk will cause bad credit or problem loans caused by internal factors and external factors. However, problems with non-performing loans occurred at KPRI Handayani because there were debtors who paid installments beyond the specified period time and the implementation of credit analysis procedures did not go well. This is due to the lack of supervision from the leadership and credit supervisors.

Against the background of these problems, the cooperative needs a good and adequate system to prevent problem loans or *Non Performing Loan* (NPL), in which the system is known as an accounting information system so that it can be used as a guideline in making credit granting decisions. This fact is also supported by several studies that have been conducted by previous researchers on the same topic regarding credit accounting information systems. Previous research revealed that the importance of applying credit accounting information systems and this was also applied to PT. MBK Ventura, Bungatan Situbondo Branch, but not yet maximized, so bad loans or problem loans are still common [6]. Other previous studies also agreed with the research conducted at PT. MBK Ventura Bungatan Situbondo Branch which stated that the application of the credit accounting system carried out at the Artha Makmur Blitar Savings and Loans Cooperative had not run optimally because the elements of the internal control system for lending had not been fulfilled. The element of the internal control system for granting credit is that there are multiple work assignments, causing a lack of objectivity in granting credit [7]. This will have an impact on bad credit.

Based on the descriptions and phenomena from previous research, it can be seen that the gap between this research and previous research is the use of an accounting information system for credit but does not apply an internal control system so that it affects credit granting, payment and credit repayment. Meanwhile, the novelty of this research lies in the research object where the selection of locations and research objects in previous research, most of the research objects and locations were carried out at bank financial institutions such as commercial banks and people's credit banks. Differences in location, research object, research year became the motivation and reason for researchers to conduct research related to the accounting information system for granting credit to the Republic of Indonesia Civil Servants Cooperative (KPRI) Handayani Jember .

Credit problems that occur if they are not immediately resolved then the problems will continue to recur. Although the accounting information system for granting credit to the Republic of Indonesia Civil Servant Cooperative (KPRI) Handayani Jember as been properly designed and compiled, errors and irregularities can occur so that the Indonesian Civil Servants Cooperative (KPRI) Handayani Jember cannot achieve the stated goals. Therefore, it is necessary to evaluate the accounting information system for granting credit at the Republic of Indonesia Civil Servant Cooperative (KPRI) Handayani Jember in order to ensure that credit granting procedures, documents used in granting credit, related functions and accounting records for granting credit are in accordance with according to standardization so that credit risk does not occur.

LITERATUR REVIEW

The literature review used in this study is an accounting information system. Starting from definitions, benefits and objectives, flowcharts, to internal control. In addition to the accounting information system, it is equipped with a brief description of credit. The definition of an accounting system is an organization that contains forms, records, and reports coordinated in such a way as to provide financial information to management as a party that needs it and is used to facilitate company management. Based on the definition of the accounting system, the components of the basic accounting system consist of forms, records consisting of journals, ledgers and subsidiary books, and reports (Mulyadi, 2016: 3). While the definition of credit is the provision of money or bills that can be equated with it and is carried out on the basis of a loan agreement or agreement between financial institutions, both bank financial institutions and non-bank financial institutions, and other parties or borrowers who require the borrower to pay off the debt after a certain period of time. certain time with the provision of interest (Law of the Republic of Indonesia Number 10 of 1998 concerning Amendments to Law Number 7 of 1992 concerning Banking, 1998). Then the relationship between the accounting information system and credit is that the accounting information system will identify the information needed in granting credit starting from the documents used, related functions, accounting records used, procedures for granting credit and internal control systems. Based on the information generated by the accounting information system, information on the borrower's creditworthiness will be obtained so that the provision of credit is right on target to minimize the occurrence of bad credit.

METHOD

Types and Research Approaches

The type of research used by researchers in this study is qualitative research. The approach in this study uses a perspective of scope or broad depth of topic in the form of case study research.

Research sites

This research was conducted at a non-bank financial institution that is quite familiar among the public, namely the Handayani Republic of Indonesia Civil Servant Cooperatives (KPRI). The Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani has its address at Jalan Kalisat Number 125, Jember Regency, East Java Province.

Research Data Sources

There are 2 (two) types of data sources used in this study, namely primary data and secondary data. The primary research data was obtained by conducting interviews and direct observation/observation. The primary data used in this study includes data regarding company details, company history, organizational structure used, duties and authorities of each employee, as well as seeing firsthand how the credit granting procedure is implemented by the Republic of Indonesia Civil Servant Cooperative (KPRI) Handayani Jember . While secondary data was obtained by means of literature study through the financial reports of the Republic of Indonesia Civil Servant Cooperative (KPRI) Handayani Jember and transaction evidence in the form of customer credit loan billing cards and other evidence that occurred in the Republic of Indonesia Civil Servant Cooperative (KPRI) Handayani Jember .

Data Collection Techniques

The techniques used in this research are observation techniques, interview techniques, and documentation techniques.

Data analysis technique

The stages of data analysis used in this study are:

- 1) Identify the implementation of accounting information systems in support of internal control of credit granting. Do not forget to identify the problems that often occur in banks causing disruption of the accounting information system for granting credit to the Republic of Indonesia Civil Servants Cooperative (KPRI) Handayani Jember.
- 2) Describe the accounting information system for granting credit starting from the accounting records used, related functions, related documents, the network of procedures that make up the system, flowcharts for granting credit to the internal control system.
- 3) Comparing the accounting information system for granting credit applied to the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember with the accounting information system for granting credit according to theory.
- 4) Evaluate the procedures, records, documents and functions related to the accounting information system for granting credit applied to the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember.
- 5) Draw conclusions on the evaluation of the accounting information system for granting credit to support the credit control system so that the granting of credit runs effectively and provide suggestions for improvements needed in order to improve the accounting information system for granting credit to the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember.

RESULTS AND DISCUSSION

Based on the results of research findings at the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani, the main problem found in the Indonesian Civil Servant Cooperatives (KPRI) Handayani Jember is the occurrence of fluctuations between lending and repayment of credit, causing bad credit. In the following, the researcher presents the table below.

Table 1.1
Credit Distributed by KPRI Handayani Jember

Period 2018-2022

Credit that given	2018 year	2019 year	2020 year	Year 2021	Year 2022
Fluent	55.0000.000	30.000.000	20.000.000	35.000.000	80.000.000
Less Fluent	10.000.000	35.000.000	20.000.000	20.000.000	30.000.000
Doubtful	15.000.000	20.000.000	40.000.000	35.000.000	14.000.000
Congested	30.000.000	40.000.000	75.000.000	40.000.000	16.000.000
Amount of Credit	110.000.000	125.000.000	155.000.000	130.000.000	140.000.000

Data Source: Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember , 2022

Based on table 1.1, it can be seen that the accounting information system for granting credit at Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember is still classified as poor so that credit is not effective and efficient. To find out how the accounting information system for granting credit is implemented by the Republic of Indonesia Civil Servant Cooperative (KPRI) Handayani Jember, information related to the credit granting system is obtained, namely as follows:

A. Functions Related to Lending at Republic of Indonesia Civil Servant Cooperatives Handayani Jember

Functions related to the credit granting system are:

1) Secretary function

The function of the secretary is to receive loan or credit application letters submitted by members.

2) Billing function

The billing function functions to collect receivables for loans to the party concerned or the borrower.

3) Cash function

The function of the cash function is to receive and disburse cash or money for transactions that occur every day at Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember.

4) Accounting function

The accounting function serves to keep records related to transactions that occur every day. In addition, the accounting function serves to make financial reports.

5) The authorization function

The authorization function serves to give approval related to the granting of credit that has previously been proposed by members of the Republic of Indonesia Civil Servant Cooperatives (KPRI) to make credit loans. This authorization function is usually carried out by all administrators, supervisors through deliberations.

B. Documents Used

1) Credit Application Letter

A credit application letter is useful as an initial requirement for a prospective debtor or prospective borrower which is carried out by making a credit application letter independently.

2) Identity Card (KTP)

3) Track record

This track record contains information about loans owned by the borrower at the bank.

4) Account number

The account number is a document needed by the treasurer of the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember in the process of applying for a loan or credit. This account number is useful if the debtor or borrower applies for a USP type of loan.

5) Salary Details

The salary breakdown contains the borrower's net salary, salary deductions and remaining salary. This salary breakdown can be used as a basis for making decisions related to the nominal amount of the loan.

6) Letter of Willingness to Cut Salary

A letter of willingness to deduct a salary is a statement from the borrower or debtor stating that they are willing to pay loan installments by making direct salary deductions.

7) Proof of Receipt of Cash (Proof of Cash In)

Evidence of cash receipts is used as proof of payment of credit or loan installments and repayment of loans from borrowers.

8) Proof of Cash Outflow (Proof of Cash Out)

The cash disbursement form document or proof of cash out (BKK) contains the nominal amount of the loan or credit proposed by the borrower.

C. Accounting Records Used

1) Daily Cash Recap Book

The daily cash book is used to record and recap all cash receipts and disbursements that occur every day, including transactions related to loans. Recording related to the receipt and disbursement of cash is usually recorded on proof of cash in (BKM) and proof of cash out (BKK).

- 2) Cash receipts journal
- 3) Cash disbursement journal
- 4) List of Accounts Receivable

The book of accounts receivable bills serves to record mutations and balances of loan or credit amounts used by the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember belonging to members or credit borrowing parties.

D. The Network of Procedures That Forms the Credit/Loan Granting System

- 1) The first stage starts with the member/prospective borrower submitting a credit application and then proceeding with requesting a credit application submission form from the work unit coordinator.
- 2) In the second stage, the member/prospective borrower will fill out a credit application form and be accompanied by the signature of the head of the unit where they work and the signature of the member/prospective borrower. Other requirements that members/prospective borrowers must complete include an analysis of capabilities and proof of cooperative membership.
- 3) The third stage is that the treasurer I/kasie will check all the completeness of the requirements in applying for credit, both the credit application form and the other required files. If all the conditions have met the provisions that apply to Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember, then the next step is that the chairperson will sign the credit application form.
- 4) In the fourth stage, all administrators will hold deliberations regarding the decision to make a credit application rejected or not. If all administrators have agreed, then one of the administrators will sign the credit application form. Decision making regarding the granting of credit at the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember uses credit analysis techniques based on the ability, character and economic conditions of the borrower.
- 5) The next stage is the submission of the credit application letter which was previously signed by the chairman and representatives of the management submitted to the treasurer/cashier, followed by the disbursement of loans/credit to members/prospective borrowers.
- 6) The final stage is that members/prospective borrowers must pay loan/credit installments deducted from the salary. Treasurer I/cashier will issue proof of salary deductions then verify proof of salary deductions and give it to members/prospective borrowers. Furthermore, treasurer I/cashier will input proof of salary deductions as proof of cash in.

E. Internal Control System for Granting Credit at Republic of Indonesia Civil Servant Cooperatives Handayani (KPRI) Jember

- 1) An organizational structure that clearly separates functional responsibilities

The strict separation of functional responsibilities in the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember is indicated by the separation of duties and authority of treasurer I who acts as a separate bookkeeping and accounting function with treasurer II who acts as a credit or loan function.

- 2) Authorization systems and record-keeping procedures that provide adequate protection for employees, debts, revenues and expenses

The implementation of the authorization for the disbursement and receipt of cash that occurred at the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember was known to the chairman and all management. This is done so that every transaction that occurs both disbursing and receiving cash is credible or can be trusted.

3) Healthy practices in carrying out the duties and functions of each organizational unit

a) Use of documents that have not been serially numbered in printed documents

b) Sudden inspection

Sudden inspections are carried out without prior notification or information to the parties to be examined, but this unannounced inspection has not been implemented by Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember.

c) Job rotation

The rotation of positions at Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember has been implemented, but in recent years the position of chairman has not changed hands from Mr. Hari Santoso, S.Pd, but other positions have undergone rotation.

d) There is a supervisory body

Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani has a supervisory body whose function is to monitor, supervise, and check the activities of the cooperative's business units, including also having responsibility for monitoring the accounting information system for granting credit.

4) Employees whose quality is in accordance with their responsibilities

The process of recruiting employees at the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani is selected based on the decision of the meeting of members who are selected based on an element of trust.

Thus, to facilitate the process of evaluating the accounting information system for granting credit implemented by the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember, researchers will present a suitability table, namely as follows :

Table 4.1

Comparison of Crediting Accounting Information Systems According to Theory with Crediting Accounting Information Systems applied to the Republic of Indonesia Civil Servants Cooperative (KPRI) Handayani

No.	AIS components Granting of Credit	SIA Indicators of Credit Provision According to Theory	Indicators of SIA Lending at KPRI Handayani	Information
1.	Related functions	a) Secretariat function b) Credit function c) Billing function d) Cash function e) Accounting function f) Internal inspection function	a) Secretarial function b) Billing function c) Cash function d) Accounting function e) Authorization function	Inadequate
2.	Related documents	a) Credit application form b) Evidence of cash receipts c) Proof of cash disbursement d) Receipt e) Installment card	a) Credit application letter b) KTP c) Account number d) Proof of incoming cash e) Proof of cash out f) Track record g) Salary details	Inadequate

			h) Willingness letter cut	
3.	Accounting records used	a) General journal b) Cash receipts journal c) Cash disbursement journal d) Credit card e) Ledger	a) Daily cash recap book b) Cash receipts journal c) Cash disbursement journal d) List of receivables	Inadequate
4	Credit procedures network	a) Credit application procedure b) Credit research and analysis c) Credit approval d) Credit agreement e) Disbursement of credit	a) Credit application b) Checking and credit analysis c) Credit approval d) Disbursement of credit	Inadequate
5.	Elements of internal control for granting credit	a) An organizational structure that clearly separates functional responsibilities b) A system of authority and record keeping procedures that provide protection for assets, debts, income and expenses c) Healthy practices in carrying out the duties and functions of each unit d) Employees whose quality is in accordance with the responsibilities	a) An organizational structure that clearly separates functional responsibilities b) System of authority and procedure for recording assets, debts, income and expenses	Inadequate

Data Source: Data processed by the author, 2023

Based on the comparison table above, data is obtained: 1) First, the components of the functions involved in the accounting information system for granting credit are the secretarial function, the billing function, the cash function, the accounting function and the authorization function. Meanwhile, according to theory, it consists of secretarial functions, accounting functions, credit, billing, cash, and internal inspection. 2) From the aspect of the document used, namely a letter of credit application, (KTP), account number, track record, details of salary and willingness to deduct. Meanwhile, according to theory, it consists of credit application forms, receipts, cash receipts journals, cash disbursements journals, and installment cards. 3) Aspects of the accounting records used are daily cash recap book, proof of cash in (BKM), proof of cash out and book of accounts receivable. Meanwhile, according to the theory consists of general journals, cash disbursements journals, cash receipts journals, credit cards and ledgers. 4) Aspects of the procedural network that forms a credit granting system consisting of credit applications, credit checking and analysis, credit approval and credit disbursement. Meanwhile, according to theory, it consists of credit applications, credit investigations and analysis, approvals, agreements and credit disbursements. Finally, from the aspect of the internal control system for granting credit, namely the organizational structure that separates functional responsibilities explicitly, the authority system and recording procedures provide protection for assets, debts, income and expenses. Meanwhile, according to theory, it consists of elements, namely an organizational structure that strictly separates functional responsibilities, a system of authority and recording procedures for assets, debts, income and expenses, sound practices, and employees whose quality is in accordance with their responsibilities.

CONCLUSION

Based on the results of research conducted by researchers who conducted by comparing and evaluating the accounting information system for granting credit according to the theory with the application of the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani, it can be concluded that: 1) The accounting information system for granting credit is applied to The Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani consists of related functions, documents used, related accounting records, a network of procedures, and an internal control system for lending. This is shown by the collection of data regarding the stages of granting credit at the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani. 2) The accounting information system for granting credit implemented by the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani starting from the related functions, the documents used, the related accounting records, the procedure network forms the credit granting system and the internal control system for lending, there are differences in every aspect. In the related function components, the difference lies in the credit function and the internal inspection function. In the aspect of the documents used, the difference lies in receipts, proof of cash disbursements, proof of cash receipts, and installment cards. In the aspect of the accounting records used, the difference lies in the general journal, cash receipts and disbursements journal, and ledger. In the aspect of network procedures, there are differences in credit analysis and credit agreements. The aspect of the internal control system lies in healthy work practices and employees who have quality according to their responsibilities. 3) Overall, the aspects of the credit system for the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani are adequate in supporting the provision of credit or loans, although the aspects of the accounting information system for granting credit are not in accordance with the theory because applying all aspects of the accounting information system for granting credit to Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani Jember costs or other expenses incurred are not proportional to the results obtained. 4) The results of previous research revealed that the application of accounting information systems to granting credit was very useful but the implementation was not optimal so that problem loans or bad loans still occurred on the object of previous research.

RECOMMENDATION

Recommendations from researchers for Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani are as follows:

- 1) On the functional aspects related to the accounting information system for granting credit, further additions and improvements are needed. Improvements and additions related to the inspection function in which the function functions to check all procedures, records and documents of the credit accounting system so that it runs properly.
- 2) In the aspect of documents used in accounting information system activities for granting credit, it is necessary to add and improve. Additions and improvements to documents used in granting credit are related to adding installment cards to anticipate the problem of lost documents.
- 3) In the aspect of accounting records used by Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani, it is better to use general journals so that the accuracy and reliability of accounting records is guaranteed.

4) In the aspect of the procedure network that forms the accounting information system for granting credit at the loan or credit analysis stage, it is better to add a 5C credit analysis and if it is deemed insufficient, it is better to add the 7P principles to prevent problem loans or bad credit.

5) The elements of internal control implemented by Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani should add other elements so that healthy practices in carrying out tasks are carried out effectively and prevent fraud and fraud. Elements of internal control that should be added such as the use of serial numbers on printed documents, carrying out unannounced surprise checks and qualifications for recruiting employees need to be added and not based on an element of trust. If the elements of internal control have been added and implemented by the Republic of Indonesia Civil Servant Cooperatives (KPRI) Handayani, the effectiveness and efficiency of extending credit will be achieved.

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