

## Digitization of Savings and Loan Management to Improve The Accuracy of Financial Transaction Recording at The Cooperative

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### ABSTRACT

*This study aims to determine and analyze the implementation of MicroExcell-based digitalization of savings and loan management to improve the accuracy of financial reporting at the Merah Putih Sawangan Cooperative. Through qualitative analysis using triangulation techniques (observation, interviews, documentation) of the management of the Merah Putih Sawangan Cooperative as the object of research. Qualitative descriptive analysis was used to gain a comprehensive understanding of the impact of digitization on financial record-keeping. This research is expected to serve as a guideline for managers to implement the digitization of management in savings and loan management. The results of this study indicate that the implementation of MicroExcel-based savings and loan management digitalization at the Merah Putih Sawangan Cooperative has improved the accuracy of transaction recording and the quality of financial reports, replacing a manual system that was poorly integrated and prone to errors. This digitization facilitates systematic data management and speeds up the recapitulation process, thereby reducing input errors and data duplication, while also increasing the transparency of financial management. The results of this study provide practical guidelines for cooperatives in carrying out digital transformation for more accurate savings and loan management. This research has important implications for cooperatives, cooperative practitioners, academics, and the government.*

**Keywords:** Digitalization; Savings and Loans; Recording; Finance; Cooperative.

### INTRODUCTION

A cooperative is an association of people who voluntarily form a business group to improve economic welfare. This activity is carried out based on cooperative principles, namely honesty, openness, social responsibility, and concern for others. A cooperative is a business entity consisting of individuals or legal entities whose activities are based on cooperative principles and the principle of kinship as a people's economic movement. Cooperatives function as business entities that not only seek profit, but also fulfil the needs and improve the welfare of their members based on the principles of democracy and kinship (Nurjannah et al., 2023). A cooperative is a business entity that organizes the utilization and optimization of its members' economic resources based on cooperative principles and economic business rules to

improve the standard of living of its members, especially the surrounding community. Cooperatives are a people's economic movement based on kinship with the aim of improving the welfare of members and the community fairly. Within a cooperative, there is voluntary cooperation among members who have equal rights and obligations in developing the business and controlling the cooperative's activities, with profits and risks shared fairly (Jumaidi, 2021). Cooperatives have different types of business activities, one of which is savings and loan cooperatives. Savings and loan cooperatives are cooperatives that specifically carry out savings and loan businesses as their main activity to support the capital needs and welfare of members through joint financial management based on cooperative principles (Sitio & Tamba., 2021). The objectives of savings and loan cooperatives are to educate members to live frugally and increase their knowledge about cooperatives, as well as to improve the welfare of their members by providing access to productive business capital (Taufan, 2019).

Merah Putih Sawangan Cooperative is a cooperative engaged in savings and loans. This cooperative provides savings services to members. Members who have funds can deposit them in the cooperative with safe and transparent management. Savings products at the cooperative include basic savings, mandatory savings, and cooperative savings. The purpose of collecting capital from members is to use it as cooperative business capital so that the cooperative can carry out its activities sustainably and generate surplus income (SHU) that can be enjoyed together (Astuti & Avianti, 2020).

These savings are then used by members who need business capital. Similar to savings services, these loan services are also managed transparently, safely, and fairly. The purpose of the cooperative is to provide members with access to productive business capital and improve their welfare through organized and secure fund management (Manuaba et al., 2024).

In the implementation of savings and loan management at the Merah Putih Cooperative, observations with the management revealed problems in savings and loan management, which still uses manual recording and limited knowledge of cooperative management, resulting in slow processing of savings and loan data. For example, membership data is not integrated with loan or savings data, and savings and loan calculation data is still managed in separate files. This makes the process of recording, reporting, and managing loans inefficient and prone to errors. The lack of technology implementation, such as special applications related to cooperative savings and loan management, savings and loan recording and reporting, means that management still uses ledgers and MS Excel that are not integrated, making it difficult to search for data and archive documents. The impact of the lack of integration of all savings and loan records results in a high risk of recording errors (human error) such as data input errors, incorrect balance calculations, and incorrect transaction classifications, which can lead to

inaccurate and misleading financial reports and a greater potential for loss of records compared to computerized and integrated information systems, making it difficult to track previous transactions (Nuraeni & Mahmud, 2025).

Technological developments affect all fields, including cooperatives. Cooperative administrators must adapt to technology in order to optimize the sustainability of cooperative businesses. Cooperative digitization is an effort to transform cooperative management into a digital format, including replacing physical documents with electronic copies stored online. This allows cooperatives to operate more dynamically and accelerate business activities, expand service access to members without geographical limitations, and reduce operational costs. Digitalization also facilitates the management of information and transactions in cooperatives with an integrated system (Manzilati et al., 2024).

The benefits for the Merah Putih Cooperative are in the use of Microsoft Excel in savings and loan management. In Microsoft Excel, member data, savings, loans, and installment payments can be recorded automatically and in a structured manner, thereby reducing the risk of manual errors, making it easier for administrators to manage transactions effectively and efficiently, and producing more valid and reliable records. Another benefit when cooperatives utilize technology is that it provides greater security and transparency, especially with blockchain technology, which allows all parties involved to verify transactions, thereby preventing fraud and data manipulation (Lumbanbatu & Astrida, 2024).

## LITERATURE REVIEW

### Digitalization

The development of digital technology has had a major impact on the business world, including the implementation of accounting systems in today's companies. The application of digitalization in accounting not only changes the way transactions are recorded but also increases the speed, accuracy, and transparency in the preparation of financial reports. Through digital accounting systems, companies can manage financial data more effectively, reduce the possibility of human error, and strengthen their competitiveness amid Industry 4.0 competition.

To understand this adaptation process, it is important to comprehensively unpack the definition of digitalization, which goes beyond merely adopting technology and touches on broader social structures. Brennen and Kreiss (2016) specifically define digitalization as “the way many domains of social life are restructured around digital communication and media infrastructures.” They further explain that the literature on digitalization does not focus so much on the technical process of data conversion, but rather on “the ways that digital media variously structure, shape, and influence the contemporary world.” Thus, digitalization in cooperatives is not merely a technical implementation, but a strategic process to restructure operational models

and ways of interacting within the modern economic ecosystem that is fully shaped by digital infrastructure.

Before digitalization, accounting processes were still done manually, which was time-consuming and prone to errors. However, with innovations such as Enterprise Resource Planning (ERP), Artificial Intelligence (AI), and cloud-based technology, various accounting activities can now be carried out automatically—from recording transactions to analyzing financial data. Digitalization also enables real-time data integration, allowing companies to make faster, more accurate, and more targeted decisions (Tulus Pujo Nugroho, 2025).

### **Savings and Loan Management**

Savings and Loan Cooperatives operate on the principle of a dual identity, where members are both owners and customers (patrons). Their primary objective is not profit maximization but to enhance Member Welfare (economic benefits) and distribute Residual Income (Dinda Ayu Paraswati & Ikbil Yasin, 2021). This contrasts sharply with commercial banks.

Savings and Loan Cooperatives (KSP) play a role in increasing financial inclusion, but in this digital era, it faces challenges due to competition with fintech and digital banking. Found that digitalization can improve operational efficiency, expand financial access, and increase KSP competitiveness. The main strategies can be implemented in service digitalization, strengthening governance, increasing digital literacy, and collaboration with fintech (Pelix et al., 2025).

The other finding that the development of a web-based financial management application for Savings and Loan Cooperatives can enhance accuracy and transparency. Reduce inefficiencies and errors in manual record-keeping (Putri et al., 2025).

### **Financial Report**

The development of digital technology has had a major impact on the business world, including the implementation of accounting systems in today's companies. The application of digitalization in accounting not only changes the way transactions are recorded but also increases the speed, accuracy, and transparency in the preparation of financial reports. Financial reports are systematic documents that present quantitative information about the financial position and performance of an entity in a certain period. The information presented includes key components such as assets, liabilities, equity, income, and expenses, which collectively reflect the company's financial condition.

According to the Indonesian Institute of Accountants (IAI), the main purpose of preparing financial statements is to provide relevant and reliable data to stakeholders in order to support economic decision-making processes. These reports serve as evaluative instruments that enable assessments of a company's operational efficiency, profitability, and financial stability.

Furthermore, financial statements are an important source of information for various parties, including management, investors, creditors, and shareholders, in assessing financial performance and identifying potential risks that the company may face. Thus, financial statements serve not only as a reporting tool, but also as a basis for strategic analysis in planning and supervising business activities (Anisa Promika & Budi Astuti, 2024).

### **Accuracy of Financial Record**

The accuracy of financial data is an essential element in supporting effective managerial decision-making processes. The use of accounting information systems enables systematic data verification through transparent audit trails and minimizes input errors. Thus, organizations can reduce potential financial risks that have negative implications for business continuity and operational efficiency, so that they can use accounting information systems (Wahyono, 2024). Accurate financial reports are not only important for managerial decision-making but also to meet the needs of external parties such as investors, creditors, and regulators (Muhammad Saddam, 2025).

There has been an improvement in financial management aspects, particularly related to the accuracy of revenue recording, the efficiency of financial processes, and decision-making after conducting literacy and information development activities for company management (Aldian Fiki Bawenda & Muhammad Hasyim Ashari, 2024).

### **RESEARCH METHOD**

This study uses qualitative methods. According to (Sugiyono, 2019), qualitative methods are research methods used to study objects in their natural conditions, where the researcher acts as the key instrument. In this method, data collection is carried out using triangulation techniques, which is a combination of observation, interviews, and documentation. Data analysis is inductive, focusing on the meaning and understanding of phenomena, rather than on generalizing research results. According to Sugiyono, qualitative research is based on post-positivism or interpretive philosophy and aims to understand the meaning of social phenomena holistically and deeply with a naturalistic approach.

The population and sample in this study were the administrators of the Merah Putih Sawangan Cooperative in Depok City. The data collection methods were observation and literature study, namely through interviews and documentation, and literature relevant to the research. Data analysis techniques are methods or ways of processing data into information so that the characteristics of the data become easier to find solutions to problems, especially problems related to research (Sugiyono, 2019). The data analysis technique used in this study is descriptive analysis, in which the data obtained is compiled and analyzed to provide clearer information.

This study focuses on how the use of digitalized loan management in cooperatives contributes significantly to improving the accuracy of financial recording and reporting. This can be achieved through process improvements that enable automatic and real-time transactions, increased transparency that allows members and administrators to easily access financial information, and a reduction in human error that typically occurs in manual recording. In the process of implementing digitalization of savings and loans in cooperatives, the readiness of human resources, especially adequate competence and training, is a determining factor in the success of this digitalization implementation, because skilled administrators will be able to operate the system optimally. In addition, the availability of adequate technological infrastructure, such as hardware and a stable internet network, is very important to support the effectiveness of digital management. Barriers to adaptation and resistance to digital system changes can also be challenges that affect the results of improved reporting accuracy. Therefore, the digitization process must be carried out in a structured manner and supported by clear management policies in order to make a significant contribution to improving the quality of cooperative reporting, strengthening member trust, and supporting sustainable cooperative growth.

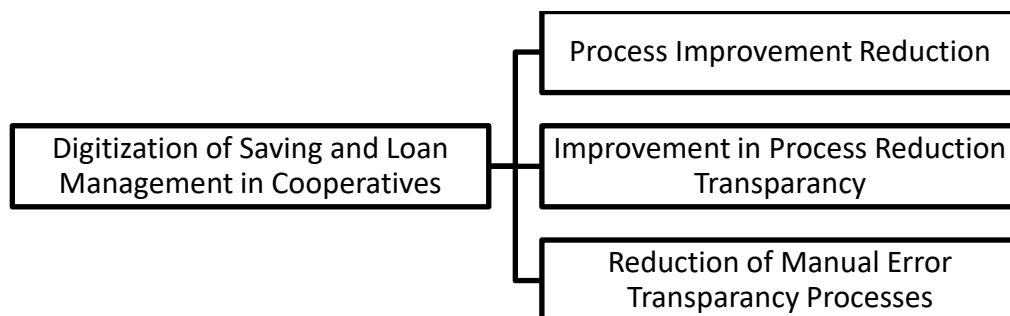


Figure 1

### Research Framework

## RESULT AND ANALYSIS

### Savings and Loan Management

The management of savings and loans at the Merah Putih Cooperative is still done manually for recording savings and loan transactions. Registered cooperative members are given membership cards.

The cooperative membership registration form is in physical form. Then, membership data is collected, as well as data related to savings and loans. There are several stages that members must go through when applying for savings and loans. In the first stage, cooperative members submit their membership cards and make mandatory monthly savings payments, and savings transactions are recorded in the savings and loan data by the cooperative management. The

second stage is the loan application. Members apply for loans from the cooperative, and the administrators verify them by checking the membership list to see if they are registered as members. The administrators then open different files to confirm whether these members have membership savings. Once approved, the treasurer disburses the loan and provides information regarding the installments that must be paid by members who use the cooperative's loan facilities.

All transactions carried out by the cooperative related to savings and loans are recorded and reported. All records of savings, loans, and installments are maintained manually using Excel, with separate sheets that are not integrated.

### Challenges in Loan Management

Based on observations and interviews with cooperative administrators, the challenges faced by the Merah Putih Cooperative include separate and non-integrated data collection, which makes it difficult for administrators to reconcile data in the cooperative's books and financial reports. This can be seen in the image below.

**Table 1.**  
**List Of Savings Of The Merah Putih Sawangan Cooperative Member**

Member Name	Member Number	Basic Savings	Mandatory Saving	Voluntary Saving	Other Saving	Total Saving
AW	1	200,000	150,000	50,000	0	400,000
SL	2	200,000	200,000	75,000	20,000	495,000
BS	3	200,000	150,000	60,000	0	410,000
DP	4	200,000	250,000	100,000	10,000	560,000
EP	5	200,000	200,000	80,000	0	480,000
FN	6	200,000	150,000	50,000	0	400,000
GM	7	200,000	200,000	75,000	20,000	495,000
H	8	200,000	150,000	60,000	0	410,000
IS	9	200,000	250,000	100,000	10,000	560,000
WJ	10	200,000	200,000	80,000	0	480,000
KL	11	200,000	150,000	50,000	0	400,000
LR	12	200,000	200,000	75,000	20,000	495,000
NK	13	200,000	150,000	60,000	0	410,000
OS	14	200,000	250,000	100,000	10,000	560,000
PA	15	200,000	200,000	80,000	0	480,000
RH	16	200,000	150,000	50,000	0	400,000
SM	17	200,000	200,000	75,000	20,000	495,000
TS	18	200,000	150,000	60,000	0	410,000
WP	19	200,000	250,000	100,000	10,000	560,000
MP	20	200,000	200,000	80,000	0	480,000

Source: Cooperative Data

Based on Table 1, which shows the list of cooperative member savings, management has several Excel sheets. This data varies by month, and there is no specific data available for each month; instead, it is all compiled in one sheet.

**Table 2.**  
**Data on Members of the Merah Putih Sawangan Cooperative**



Member Name	Member Number	Address	Data Joined	Status
AW	1	Kelurahan Sawangan	March 1, 2025	Active
SL	2	Kelurahan Sawangan	March 1, 2025	Active
BS	3	Kelurahan Sawangan	March 1, 2025	Active
DP	4	Kelurahan Sawangan	March 1, 2025	Inactive
EP	5	Kelurahan Sawangan	March 1, 2025	Active
FN	6	Kelurahan Sawangan	March 3, 2025	Active
GM	7	Kelurahan Sawangan	March 3, 2025	Active
H	8	Kelurahan Sawangan	March 3, 2025	Active
IS	9	Kelurahan Sawangan	March 14, 2025	Active
WJ	10	Kelurahan Sawangan	March 14, 2025	Active
KL	11	Kelurahan Sawangan	March 14, 2025	Active
LR	12	Kelurahan Sawangan	March 14, 2025	Active
NK	13	Kelurahan Sawangan	March 14, 2025	Active
OS	14	Kelurahan Sawangan	March 19, 2025	Active
PA	15	Kelurahan Sawangan	March 19, 2025	Active
RH	16	Kelurahan Sawangan	April 2, 2025	Active
SM	17	Kelurahan Sawangan	April 2, 2025	Inactive
TS	18	Kelurahan Sawangan	April 5, 2025	Active
WP	19	Kelurahan Sawangan	April 10, 2025	Active
MP	20	Kelurahan Sawangan	April 10, 2025	Active

Source: Cooperative Data

The next issue concerns the membership list. The administrators found that some members had left the association, but their data was still there. There were members listed in the savings and loans records, but not in the membership list.

### Digitization of Savings and Loan Management for Accurate Record Keeping

Technological developments affect all sectors, including the cooperative sector. Cooperatives must be able to adapt to technological developments and utilize them. Digital technology is very important to accelerate the development of cooperatives to be more efficient, transparent, and able to adapt to modern technology-based economic needs (Ratanawati & Santoso, 2024). The reason for digitization in cooperatives is to ensure the long-term sustainability of the business entity.

Digitalization in the Sawangan Red and White Cooperative is in the management of savings and loans. Savings and loan management is the process of managing funds, risks, and cooperative operations that are oriented towards sustainability, member fund security, and improving member welfare through a structured and well-supervised lending and borrowing process (Indriani et al., 2025).

Microsoft Excel-based savings and loan digitization to make it easier for administrators to record, manage, and monitor all cooperative financial transactions more quickly, accurately, and transparently. Through Microsoft Excel, the process of recording deposits, loans, and installment payments can be done automatically and systematically, thereby reducing the risk of manual errors. The purpose of using Microsoft Excel is to simplify the recording of



cooperative finances, including savings, loans, and member installments; improve the efficiency of administrators through a simple yet systematic system; provide automatic financial reports to facilitate administrators in preparing accountability reports to members; enhance transparency and accountability in cooperative fund management; and provide convenient services to members, as savings and loan data can be accessed and monitored more clearly. Technology facilitates recording and significantly improves the accuracy of financial transactions through automation, automatic validation, and reduction of manual intervention that is prone to errors (Maristella J. Lumbanbatu & Astrida N., 2024).



Figure 2.

### Application Menu

Figure 2 shows the main menu in Microsoft Excel. This main menu contains cooperative setup, cooperative profile, Microsoft Excel user guide, member form, member data, savings form, savings per member, savings recap, loan form, instalment form, loans per member, loan recap, and transaction reports or financial reports for the Red and White Cooperative. To use it, click on the menu, and it will immediately direct you to the selected feature page. This menu is used to speed up access so that cooperative management becomes faster, easier, and more efficient.

Figure 3.

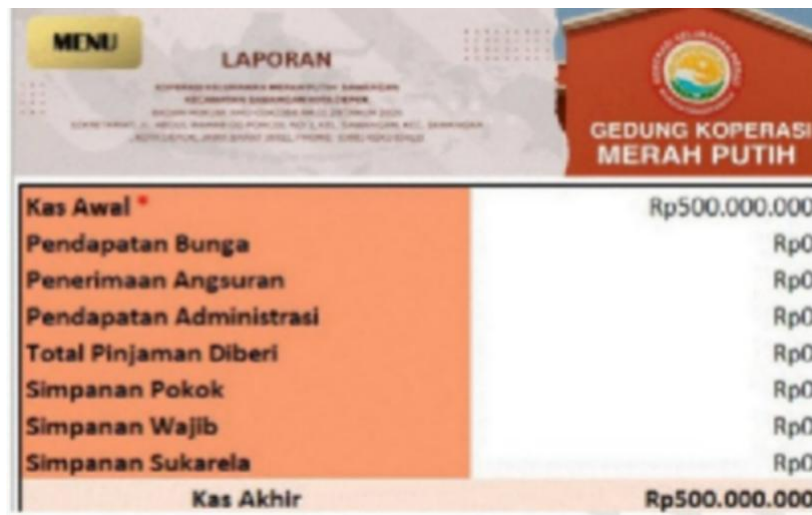
### New Member Form

The member menu form is used to record new members. If the name is already a member, this additional member feature will not be saved. This makes it easier for cooperatives to minimize duplicate member data. Technology can minimize duplicate member data in savings and loan cooperatives with an integrated digital information system-based data management. This system enables automatic member data recording and data validation during input, thereby avoiding data duplication (Leorensius Pelix et al., 2025).

**Figure 4.**

### **Loan Form**

The loan form menu contains identity data such as membership number, NIK, occupation, telephone number, address, bank, and account number, which will appear automatically (as it is already available in the Cooperative Members menu). Fill in the loan data, including salary, disbursement date, loan amount, loan period, and interest. In Microsoft Excel, the system will automatically calculate the interest amount, total loan amount including interest, principal installment, interest installment, and monthly installment. This menu also displays the percentage of the instalment against the salary to assess the member's ability to repay the loan. If all the data is correct, click the Add Loan button to save the loan transaction. The use of technology in savings and loan cooperative management facilitates the automatic and integrated recording of loans, installments, interest, and other transactions through digital applications. Technology enables features such as loan mutation reports, loan simulations with various types of interest, and accurate and transparent installment calculations (Sudhana et al., 2019).



LAPORAN	
Kas Awal *	Rp500.000.000
Pendapatan Bunga	Rp0
Penerimaan Angsuran	Rp0
Pendapatan Administrasi	Rp0
Total Pinjaman Diberi	Rp0
Simpanan Pokok	Rp0
Simpanan Wajib	Rp0
Simpanan Sukarela	Rp0
Kas Akhir	Rp500.000.000

Figure 5.

### Report Menu

The Report Menu includes interest income, installment receipts, administrative income, total loans granted, and member deposits. The calculation results are all of these components, and the system will calculate and display the cooperative's final cash balance. This menu helps administrators monitor the cooperative's financial condition in a transparent, accurate, and easy-to-understand manner. The digitization of savings and loan reports also supports the presentation of financial information in accordance with accounting standards, making it easier for cooperatives to prepare and present structured reports that comply with regulations (Muku et al., 2024)

### CONCLUSION

The Merah Putih Cooperative still uses a simple and unintegrated method of recording savings and loans. This condition makes it difficult for administrators to manage savings and loans, and increases the risk of data errors that affect the accuracy of financial reports. Cooperatives need the use of technology to ensure their existence and business continuity. The implementation of MicroExcel-based digitalization in savings and loan management helps cooperatives improve the accuracy of financial transaction records, simplify data management, and speed up the reporting process. Thus, the digitalization of the savings and loan recording system is an effective solution to overcome data management problems in cooperatives, improve the efficiency of administrators' work, and reduce the potential for recording errors. Recommendations for further research could explore the social and technological factors that influence the adoption of digitalization by cooperative administrators so that digitalization can run smoothly and sustainably. And improving the transparency and accountability of cooperative financial management as an effort to strengthen cooperative institutions.

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