

# Accounting Record for SMEs Member of “UBER” Cooperation Talangagung, Malang

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**Abstract:** Knowledge of financial analysis, especially for business activity is very necessary, because by having the knowledge of the SMEs, someone will be able to record his/her business finance and can distinguish business finance, business capital, and personal finance. This is what happens in the SMEs who are members of the cooperation (Kop-Uber) Talangagung Malang. The perpetrators of these SMEs generally do not have the knowledge and ability to book and analyze their business. So they have difficulty to fulfill their obligations and have less participation in cooperation activities. Based on this, this research aims: to know the participation of members of Uber Cooperation, the influence of bookkeeping system on member participation and bookkeeping system required by Uber cooperation members. The method used is descriptive qualitative, by using in-depth interview to cooperation member. The results show that members of the cooperation are active in activities that are non-financial, but less active in activities that are financial. Inactive in the financial sector is caused by a lack of understanding of the need to record business activities.

**Keywords:** Accounting Record, SMEs, Cooperation

## 1. Introduction

According to Widiyati (2010) one of the important problems that exist in the cooperation body is a matter of participation of members of the cooperation. Hendar and Kusnadi (2009) explain that the members become the starting point that determines the process of participation takes place. The role of members as cooperation owners requires members to participate in providing information, capital contribution, determining the programs to be implemented by the management and overseeing the operation of the cooperation. The role of members as users of cooperation services requires members to participate in the use of business services that exist in the cooperation in accordance with the type of cooperation.

Kusnadi (2005) and Krisnamurthi (2002) state that the participation of members in the cooperation means to include members of the cooperation in operational activities and the achievement of common goals. Participation is the most important factor in supporting the success or development of an organization. Through the participation of all aspects related to the implementation of activities the objectives will be achieved. All programs that must be implemented by management need to get support from all elements or components that exist within the organization.

According to the explanation above, we can concluded that without the participation of the members, cooperation will not be able to work effectively and efficiently. For that reason participation is regarded as one of the most important things in cooperation life. According to Sinaga (2005), Cooperation needs support of active participation of the members either in capital, giving advice, or utilizing cooperation business services. However, the business undertaken by this cooperation does not always go according to expectations. Cooperation members are increasingly demanding cooperation to



be able to develop cooperation businesses with resources owned. Therefore it is not easy to direct and guide all members to participate actively in accordance with the expectations of the cooperation.

Similarly, Cooperation Uber, where the cooperation also wants the active participation of the members to cooperation can run according to the goal, namely the welfare of members. But in reality, as a cooperation consisting of micro business actors, there are still many cooperation members who have not participated actively. There are still many problems in the participation level of members, among others are: 1) Based on the financial statements of cooperation, some members who have small business often are late or even not to pay their obligations to the cooperation. 2) As a SME actor, Uber cooperation members do not have a good bookkeeping system, so profit, the capital turnover, and others are not well-defaced, so when they have to fulfill their obligations to the Cooperation, members of SMEs face financial difficulties. 3) SME members do not record personal money, business capital, and profits, well. This problem will affect to the participation of members and indirectly will also affect the cooperation. Based on the background above, the problems formulated in this research are: (1) How is the member participation in Uber Cooperation? (2) Does accounting system implementation affect the participation of members? (3) What bookkeeping system does Uber cooperation members need?

## **2. Research methods**

This study aims to determine the participation of Uber Cooperation members, whether it is necessary for them to increase their participation, and to learn the bookkeeping system. To achieve these objectives this research used descriptive qualitative research method. In this research, the source of data used is obtained from direct recording of the informants' information and supported by some photographs and observed the facts in the field. The informants chosen in this study were defined by the SME group that owns the shop business, and the SME group owning the mlijo / vegetables sellers. Data collection techniques in this study using in-depth interview and observation techniques. Data analysis techniques used data reduction, categorization, synthesization, and drawing conclusions. Validity test was done by triangulation. The aim of triangulation is to check the accuracy of certain data by comparing it with other data obtained from other sources, at different phases of field research, at different times and using different methods.

## **3. Research Results**

The benchmark of success of a cooperation can be seen from the participation of cooperation members. Based on the result of research, participation of Uber Talangagung Malang cooperation members are grouped into two, namely non-financial participation and financial participation. The results are as follows.

- a. Participation of members of cooperation in the form of non-financial can be seen from the activeness of members in following RAT, following meetings held by cooperation, following education and training held by cooperation, and activeness of members in providing advice, ideas and input to the cooperation. Participants who follow RATs average nearly 95% of the total number of members of the cooperation. In addition, every activity held by the cooperation, members have their own responsibility to attend every meeting. Therefore, the active participation of members in following all meetings held cooperation can be realized. Members are quite enthusiastic in participating in education and training held by cooperation because members feel that all information about education and training held by cooperation is very useful and can increase knowledge.
- b. The active participation of members of the cooperation in the capital (financial) can be seen from the activity of members in paying principal savings, mandatory savings, voluntary savings or other deposits that can increase the capital owned by the cooperation. Based on the data is found out that the amount of all member deposits increase every year. Deposits are mandatory savings, principal

savings and voluntary savings. Of these three savings, the members can use cooperation to assist other members of the cooperation, i.e in the form of accounts receivable.

- c. Participation in utilization of business services can be seen from the liveliness of members in utilizing services businesses in the cooperation that is storing and borrowing. Participation of members in using services on savings and loan units is very large and almost 100% of all members already utilize savings and loan services in Cooperation. However, of the number of members who borrowed from the cooperation do not loan well. Therefore viewing from the side of the loan repayment, Uber Talangagung cooperation has difficulty to collect it.

#### 4. Discussion

Cooperation organizations are highly entrusted to administrators, while the joint efforts of members does not seem to show significant contributions to cooperation. Cooperation culture that should be built on the principle of togetherness and kinship becomes the principle of utilization. This can be seen from the answer of cooperation members who consider that their main interest to be a member of the cooperation is to get easy loan with the lowest interest and without giving the collateral. Cooperation members assume that the interests of the cooperation are not the main purpose and the common goal. If this continues, then the sustainability of cooperation will not reach the goal of prospering members through women's empowerment. And make a rational reason if the cooperation management does not fight for the interests of members so that members of this cooperation is more toward the cooperation management. It would be nice if there is a good integration between the goals of the cooperation, the interests of members and the interests of the board. It will be realized that the resources of cooperation organizations are healthy and have a healthy performance as well. (Sungkawati, 2016)

Uber Cooperation Talangagung Malang whose main activities are savings and giving loan always faced the same obstacle that is uncollectible repayment from member. It will directly disrupt the financial condition of the cooperation. If the problem persists continuously, it will adversely affect the sustainability of the cooperation. Unfulfilled accounts receivable due to members of the cooperation Uber Talangagung Malang which is a business actor has not done the bookkeeping of business activities undertaken. In addition, there is no difference between venture capital and personal money. So that business capital is often used to meet personal needs, and ultimately their obligations to cooperation are not met. Book keeping training is required by Uber Talangagung Malang cooperation members. This bookkeeping training can be used to plan and know the financial condition of business and cash flow. Financial planning is necessary to establish a clear direction for the management of personal finance or business finance. Without a clear direction and purpose, it will not be able to manage finances well. Without good financial planning, one will tend to waste the hard-earned money. In addition, it will also tend to spend money today for today's needs.

Education and training provided and implemented by cooperation have contributed to the quality of member participation. Referring to indicator of education is about training materials, training frequency and suitability of need which show an increase of member's knowledge after becoming member of cooperation. Therefore, member education is necessary to provide sufficient stock to members so that members can play an active role. (Sungkawati, 2014).

Therefore, it is necessary to conduct training and financial analysis for members of Uber cooperation.. This activity is a transfer of knowledge about financial analysis for a group of partners who are members of Uber cooperation. After attending training and mentoring, participants gain knowledge on: (1) how to conduct financial analysis of their business. (2) able to record finance related to its business, among others, able to create cash flow, balance sheet, income statement, classification various costs, and calculate the cost of production. (3) by bookkeeping analysis, it is expected to analyze the profit and loss of its business, so it is expected that participation to cooperation becomes more active and smoothly. (4) Furthermore, participants who have been trained will analyze

the business and record their business finances, it is expected that the training participants can transmit their knowledge to other members.

Cooperation members' education is important in the formation and development of cooperation because the success or failure of a cooperation depends a lot on the level of education and participation of the member. In order that participation has a positive impact, then the involvement of members of the cooperation business activity must be realized, it is also the role of the members in the structure organization. Therefore, education is necessary to provide adequate supplies to members, so that members can play an active and dynamic role. (Sungkawati, 2015). Bookkeeping and business management training activities are needed by SMEs. It can be said that the majority of participants of small-scale business need simple bookkeeping to know the cash flow of business capital. In addition, business management materials are also very helpful in developing the business to be more improved. To further improve the performance in cooperation it needs human resources who are capable to manage the cooperation. The ability of cooperation management (as well as members) can be improved through education and training on cooperation management. Similarly, other members can be educated about cooperation so that they know their rights and obligations. (Sungkawati, 2015)

## 5. Conclusion

Participation of members of Uber Cooperation Talangagung Malang is in the form of non-financial participation and financial participation. Participation of members of cooperation in the form of non-financial activities are in following the RAT, joining meetings held by cooperation, joining the education and training held cooperation development. The active participation of members of cooperation in the form of financial can be seen from the activeness of members in paying principal savings, mandatory savings, voluntary savings or other deposits that can increase the capital owned by the cooperation. Participation of members in using services on savings and credit units is almost 100% of the total number of members. However, numbers of members who borrowed from the cooperation do not pay the loan well. Members of Uber cooperation Talangagung Malang who deal with bookkeeping do not do it well.. This shows the absence of financial planning. Without good financial planning, one will tend to waste the hard-earned money. In addition, it will also tend to spend money today for today's needs. Thus bookkeeping training for Uber Talangagung Malang cooperation members is needed. This bookkeeping training can be used to plan and know the financial condition of business and cash flow.

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