

Implementation of Digital Accounting in Mosque-based Sharia Cooperatives in Bandung City

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ABSTRACT

In Bandung, there are more and more mosque-based sharia cooperatives. This mosque-based sharia cooperative was formed at the initiation of lecturers from the Bachelor of Accounting study program at Widyatama University last June 2020. The problem faced by mosque-based sharia cooperatives is the limited capacity of human resources to prepare integrated and up-to-date sharia cooperative financial reporting. This community service aims to provide management with knowledge about preparing financial reports that comply with standards and how to implement digital accounting for sharia cooperatives in the city of Bandung. This activity was carried out by a group of lecturers from the Bachelor of Accounting study program at Widyatama University in collaboration with the economics sector of the Bandung City MUI and the mosque cooperative center. The implementation method is carried out in four stages, namely preparation, training, evaluation and reporting, and mentoring. The administrators of sharia cooperatives feel they have gained direct knowledge of the subject matter so they are able to prepare sharia cooperative financial reports based on sharia accounting standards.

I. INTRODUCTION

Sharia Cooperatives are part of the Sharia Financial Institution (LKS) which is based on sharia principles and aims to improve the welfare of the community by orienting themselves towards profit and falah. So that not only one party benefits, but both parties can feel the benefits, especially rural areas that still really need the existence of sharia cooperatives in supporting people's lives (Hamidi *et al.*, 2020).

The Head of the Indonesian Ulema Council (MUI) of Bandung City for Economic Affairs, H Arsyad Ahmad said that mosque-based sharia cooperatives in Bandung City have been established since 2006. Their number continues to grow from year to year. The sharia cooperatives were established in mosques in every sub-district in Bandung City. In fact, said Arsyad, there is more than one sharia cooperative in one sub-district. Regarding members, he said, they are residents who live around the mosque where the cooperative is established. Several cooperatives have been able to accommodate savings of up to hundreds of millions (Giri, 2012). Mosque-based sharia cooperatives in Bandung City continue to emerge, these mosque-based sharia cooperatives were initiated by the economics division of the MUI of Bandung City. After

receiving training assistance from the team of lecturers from the accounting study program at Widyatama University on January 8, July 2, 2022, November 2, 2022, June 10, 2023, and January 4, 2024, the management of the sharia cooperative has understood and has guidelines related to the operations of sharia cooperatives, such as guidelines for selecting sharia cooperative managers, guidelines for the distribution of remaining business results (SHU) proportionally, guidelines for implementing wadiah and mudharabah contracts, implementing financial accounting in sharia cooperatives, and preparing financial reports for sharia cooperatives using Sharia Accounting SAK.

Two weeks after the Community Service activity was carried out on January 4, 2024, namely January 18, 2024, the Community Service implementers visited various sharia cooperatives in Bandung City. The administrators of the sharia cooperatives have been able to prepare financial reports based on the Sharia Accounting.

Many obstacles are faced by the cooperative administrators themselves. The problem faced by mosque-based sharia cooperatives is the limited capacity of human resources in implementing accounting digitalization to prepare integrated and up-to-date financial reports for sharia

cooperatives. There is still little understanding of digital accounting, especially the Accurate application for preparing sharia cooperative financial reports. The method used to solve partner problems is to provide assistance and tutorials in implementing digital accounting for sharia cooperative financial reporting.

For this reason, lecturers of the Accounting Study Program-S1 Widyatama University collaborated with the Economics Division of the Bandung City MUI and the Bandung Mosque Cooperative Center to provide training and assistance in implementing digital accounting that can improve the performance of mosque-based sharia cooperatives in Bandung City. The implementation of this community service activity is ongoing and is the seventh assistance for mosque-based sharia cooperatives in Bandung City.

Some of the priority issues of mosque-based sharia cooperatives in Bandung include:

- The low understanding of digital accounting, especially the Accurate application for preparing financial reports for sharia cooperatives.
- Limited capacity of human resources with an educational background in accounting and sharia finance for mosque-based sharia cooperatives.

II. REVIEW OF LITERATURE

A cooperative is a business entity whose members are individuals or cooperative legal entities that base their activities on cooperative principles, as well as a people's economic movement based on the principle of family (Hamzah, 2017). Cooperatives have an important role in the progress of the Indonesian economy. Based on family and mutual cooperation, cooperatives are one of the pillars in supporting the people's economy (Isa and Hartawan, 2017). Cooperatives in Indonesia aim to improve the standard of living of the community, especially cooperative members. However, many cooperatives are still unable to develop or even stop operating due to the many problems they face (Wisnuadhi, Setiawan, Munawar, Mauluddi, *et al.*, 2020). Cooperatives are indeed not foreign institutions to us, in fact some of us have long been familiar with them as members. However, not a few do not really understand what a cooperative is, and what its role is in the midst of our economic life. This lack of understanding is what sometimes makes us unable to participate actively. Participation as a member is the key to the success of a cooperative, so that one can automatically feel the benefits and advantages (Haryanti, Susila and Kesdu, 2020).

Islam is the religion with the largest number of adherents in Indonesia, but until now Muslims have not been able to dominate the economy. The control of the economic sector has only reached 12 percent by Muslims in

Indonesia. In fact, Muslims have a good educational institution to be able to start and even apply economic activities practically, namely through the Majelis Taklim. The speakers at the Majelis Taklim must start providing economic-based material such as the development of sharia-based cooperatives. To be able to run a sharia cooperative, of course, it must be preceded by an understanding of sharia-based products that can be developed in sharia cooperatives (Wisnuadhi, Setiawan, Munawar, Danisworo, *et al.*, 2020) Through sharia cooperatives, many people or business actors are helped in realizing and developing the businesses they have pioneered (Pasrizal *et al.*, 2023).

The mosque is a place for community activities in terms of carrying out human worship to their God. Where the mosque is also used as a place of da'wah in spreading the teachings of Islam that were spread by the Prophet sallallahu alaihi wassalaam to his people and as a place for the community to gather in deliberation. In addition, the increasing era of knowledge about the mosque is not only as a place of worship but also as a place to advance civilization in developing other potentials of the mosque, namely as improving the economy of the mosque community through sharia-based mosque cooperatives and also the need to increase MSMEs in the community around the mosque as an effort to improve the welfare of the mosque community (Tanjung and Nawawi, 2022).

The rapid development of technology and increasingly high business competition are challenges for business people to always be fast and responsive to changes in order to decide on effective strategies to survive in the increasingly tight business world of the industrial world. In the world of accounting, the issue of the role of accountants will be replaced by technology is developing. There has been a shift in the function of accountants from working manually to digitalization in preparing financial reports and analysis based on the financial information produced (Pratiwi, 2021) In the digital era and technological developments like today, the flow of information is running so fast, internet technology has changed a person's perspective on getting information including in the world of business accounting (Yosefin, 2021). The increasingly rapid development of information and communication technology has influenced almost all aspects of life, including the business world. One of the impacts of this development is the use of a digital accounting system. The use of a digital accounting system is very useful to help companies manage their finances and facilitate making appropriate and accurate business decisions. This system can also minimize human errors that often occur in manual recording (Aurelia, Saputra and Michaela K, 2023).

Digital accounting exists with the aim of making it easier for accountants to create financial reports in the digital era today and in the future, to process very large data

by converting it into useful information for decision making, to prepare accurate financial reports so that they can be used by interested parties, such as shareholders, creditors or owners (Meliana *et al.*, 2023) Digital accounting is a concept in accounting that uses digital technology and information as a tool to facilitate the management and analysis of financial data. This involves using software, applications and other digital solutions to optimize all accounting processes, such as bookkeeping, financial analysis and financial reporting (Erong *et al.*, 2023).

III. IMPLEMENTATION METHOD

The subjects in this community service activity are the administrators and members of the sharia cooperative in Bandung City.

Solving problems regarding understanding financial accounting and preparing financial reports according to standards for cooperatives is carried out using several approaches/methods carried out together, namely:

1. Preparation stage

In this stage, the community service team conducts surveys, interviews, and discussions to obtain the information needed during the training, and to set targets in the training. At this stage, financial accounting application materials and programs are also prepared to be used during the training. The team invites discussions and interviews with partners. From the results of the interviews, the community service team was finally able to analyze the general and specific problems faced by the cooperative administrators, then present them in the partner problems section.

2. Training stage

This stage includes training activities in the form of theory and practice. The training material is directed at the topic of implementing financial accounting and preparing financial reports according to standards for cooperatives. To measure the success of the training, before the training is carried out, training participants are given an initial test (pre-test) to determine the participants' understanding of the training topic, then after the training, participants are given a final test (post-test) to measure whether participants have increased their ability in the material after participating in the training.

With an effective and efficient training program, the skills obtained through formal and non-formal education possessed by employees will also improve their skills and mastery of their work which ultimately has an impact on good work productivity. This illustrates that training is interrelated with formal education (Chusniah, Raharjo and Nurhayati, 2022).

3. Evaluation and reporting stage

This stage includes evaluating the success of training and reporting on community service activities.

4. Mentoring stage

The targets of the mentoring are as follows:

- a) Helping to run accurate applications that are in accordance with the needs of sharia cooperatives.
- b) Facilitating the creation of cooperative accounting cycle guidelines.

IV. RESULTS AND OUTCOMES ACHIEVED

This community service activity was held on Thursday, July 18, 2024. The training was held at Widyatama University and attended by 20 participants. The participants arrived at Widyatama University on time. The participants consisted of administrators of primary and secondary sharia cooperatives in the city of Bandung who are engaged in trade and services. The training activity began with participant registration at 08.00 WIB. The MCs for this activity were Anggun Novita Sari and Lestari Melina Silaban (students of the S1 Accounting study program at Widyatama University) and continued with remarks from Muhammad Ali., S.E., M.T (head of the PkM implementation), Dr. Ir. Arsyad Ahmad, M.Pd (head of the MUI Bandung City Economics midwife) and Iman Harjono, S.E., M.Ak., MOS as a representative of the Bandung City sharia cooperative. At 09.00, the training and mentoring began by providing the topic "Implementation of Digital Accounting in Mosque-based Sharia Cooperatives" delivered by Sendi Gusnandar Aman, S.E., M.Ak., CA., MOS and all PkM cluster teams. After all the materials were delivered, at 15.00 to 15.30, participants were asked to fill out a feedback sheet and after that the event was closed by Muhammad Ali, S.E., M.T. The knowledge and experience conveyed by the speakers were very much in line with the solutions to the problems felt by the managers of the sharia cooperatives. Many participants asked questions about the material that had been presented. They were very enthusiastic about the material. The obstacles faced by cooperative administrators are related to how to provide welfare to members of sharia cooperatives and many administrators of these sharia cooperatives do not understand and do not have guidelines related to the operations of sharia cooperatives, such as guidelines for preparing sharia financial reports, guidelines for distributing the remaining business results (SHU) proportionally, the use of financial accounting applications in sharia cooperatives, and guidelines for reporting sharia cooperative finance in accordance with sharia accounting standards. However, after being explained, they were able to understand well the preparation of financial reports and sharia accounting guidelines that must be implemented in sharia cooperatives. Two weeks after the Community Service activities were carried out, on July 31, 2024, the implementers of Community Service visited various sharia cooperatives in the city of Bandung. The managers of sharia cooperatives have been able to implement digital accounting according to standards and the preparation of financial reports of sharia

cooperatives, and can understand the guidelines related to the operations of sharia cooperatives, such as guidelines for preparing financial reports in accordance with applicable standards, guidelines for the distribution of remaining business results (SHU) proportionally, cooperative principles such as volunteerism, participation, autonomy, education and cooperation are implemented.

V. CONCLUSION

The community service team of the Accounting Study Program, Faculty of Economics and Business, Widyatama University, chaired by Muhammad Ali, has successfully carried out training and mentoring in the preparation of financial reports for sharia cooperatives in sharia cooperatives in Bandung City.

The community service activities carried out can be said to be successful and received positive responses from participants. This can be seen from the increase in post-test results compared to the pre-test results.

Participants' knowledge, understanding and skills regarding the preparation of financial reports for sharia cooperatives and sharia accounting knowledge have increased.

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