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## Sharia-Based Accounting Information System in the Development of Integrated Cooperatives

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### **Abstract:**

*This research is quantitative research that focuses on Sharia Cooperatives in Aceh Province. Data was collected using primary data on 136 sharia cooperatives. Each sharia cooperative office selected 3 people as correspondents, out of a total of only 300 correspondents who returned complete questionnaires. The results of the research show that the accounting information system influences cooperative performance, cooperative growth influences cooperative performance, accounting information systems influence Islamic social capital, cooperative growth influences Islamic social capital, Islamic social capital influences cooperative performance, Islamic social capital mediates the influence of the system. Accounting information on cooperative performance and Islamic social capital mediate the influence of cooperative growth on cooperative performance. It can be concluded that in building cooperative performance, a good accounting information system and adequate social capital are needed, apart from that it functions to ensure the accuracy of the accounting information system and social capital that is run.*

**Keywords:** Cooperative Performance; Islamic Social Capital; Cooperative Growth; Accounting Information System

## 1. Introduction

Cooperatives, as integral financial institutions, play a pivotal role in addressing diverse community needs encompassing consumption, capital, and investment (Thaher et al., 2024). The evolving technological landscape necessitates innovative strides in transitioning from manual to digital processes, encompassing the creation, storage, communication, and dissemination of information across various platforms (Opazo-Basáez et al., 2024). To streamline operational and managerial functions, the integration of information technology with human activities underscores the necessity of robust information systems (Thaher et al., 2024). Crucially, financial recording stands as the cornerstone of these institutions, facilitating decision-making based on financial performance outcomes (Wu et al., 2023).

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However, despite their pivotal role, many cooperatives in Indonesia, particularly in Aceh province, grapple with technological shortcomings, often relying on conventional recording methods. This reliance on manual processes not only compromises financial efficiency but also poses challenges in human resource management, potentially leading to operational oversights (Kurniawan & Arianti, 2018).

Indonesia, with its substantial Muslim population, faces an imperative to leverage Islamic economic principles to alleviate poverty. However, despite the prevalence of cooperatives nationwide, their efficacy in poverty eradication remains suboptimal. This dissonance underscores the necessity for the proliferation of Sharia-compliant cooperatives, aimed at fostering economic development in adherence to Islamic principles (Irmadariyani et al., 2022).

The burgeoning presence of Sharia cooperatives, exemplified by the 136 units in Aceh province alone, reflects a concerted effort to bridge economic development with Islamic ethics (statistics). Recent research delves into various aspects of Sharia cooperatives, ranging from predictive performance models to the influence of service quality and governance on member satisfaction (Roziq et al., 2022; Safittri & Riyaldi, 2022). These endeavors signify a broader trend toward integrating Islamic values into cooperative practices, extending to areas such as decision-making optimization and entrepreneurial leadership (Rahmawati & Agustina, 2020; Ariatin et al., 2023).

Against this backdrop, this study endeavors to evaluate cooperative performance, exploring the interplay between accounting information systems, cooperative growth, and Islamic social capital in Aceh province. This endeavor aligns with Aceh's unique position as a region granted special autonomy, with regulations mandating Sharia compliance in financial institutions since 2018 (Hefner, 2011). Empirical findings present divergent views on the influence of accounting information systems and cooperative growth on performance, underscoring the complexity of these relationships (Sutra & Prabawa, 2020; Putri & Endiana, 2020; Wirasari & Sari, 2016; Hadinata & Wirawati, 2016). Moreover, the role of Islamic social capital emerges as a significant determinant of cooperative performance, echoing the broader discourse on the integration of Islamic ethics in economic endeavors (Hanaz, 2017; Andriani, 2014; Nadia, 2023).

## **2. Theoretical Background**

Accounting information systems are technological capabilities in assisting and completing important information in institutions, one of which is cooperatives. The presence of digital-based information systems provides new innovations for cooperatives. Currently, digital recording processes dominate the development of financial performance (da Silva Mattos & Shasha, 2024). In facing business competition, cooperatives must be able to adapt to the development of information

technology-based financial management systems. The following are strategies for improving cooperative development (Webster & Wilson, 2024): (a) improving internal cooperatives, namely improving internal conditions in detail, both operational and managerial problems. (b) cooperative policy, namely adding a policy regarding the implementation of custody patterns, cooperative capital is obtained from its members, if there are many members, capital will also increase. Therefore, to reduce dependence on capital, cooperatives must issue new policies by obtaining capital through funding or business investment. (c) promotion, namely making a promotion in order to introduce a product or service so as to attract interest in using the product or service. Apart from that, promotions can be done through brochures, billboards or collaboration with villages or MSME groups. (d) recruiting competent members, namely human resource development in developing a cooperative can be done by recruiting members who have knowledge and experience so that the processes running in the cooperative can be maximized. (e) good governance, namely whether a cooperative is good or not depends on its governance. Therefore, the management of the duties of each member and financial management in the cooperative must be clear and neat. Financial management is very important, because the capital obtained comes from its members. To avoid fatal management errors, cooperatives must have an application-based financial recording system so that it is easy, fast and efficient.

Company growth can be an indicator of company value. From an investor's point of view, company growth shows a positive signal and good development, where the growth of a company has a beneficial impact and the company also expects a rate of return from the investments made. This means that company growth shows a positive influence on company value, where the better company growth can increase company value. The research results are supported by Kusumajaya (2011), and Noerirawan and Muid (2012). Cooperatives have main characteristics that differentiate them from other forms of business. The main characteristic lies in the dual identity of cooperative members, namely that cooperative members are cooperative owners and users of cooperative services (Arifin R. 2010). This means that the growth of the cooperative is the main concern of every member of the cooperative because every member of the cooperative is also the owner of the cooperative. When the value of the cooperative increases, the welfare of its members will also increase. The success of cooperative management in improving the welfare of its members can be assessed from its key performance indicators. Cooperative efforts to build professional cooperative management in accordance with the demands of current developments but without abandoning the goals and values of cooperatives, namely providing maximum benefits for each member of the cooperative. In the Key performance indicators it can be seen that the development of a cooperative is not only assessed from its physical assets (Capital Employed) such as capital, equipment and raw materials, but also on the knowledge assets attached to the cooperative's human resources (Human Capital) as well as the methods/rules developed. by cooperatives (Structural Capital). The aim is to develop the spirit of cooperative entrepreneurship and innovation, create added value that is superior to its competitors, and produce healthy cooperative growth

amidst business growth based on increasingly rapid developments in technology and information.

Islamic social capital is the main capital in running cooperatives, where cooperatives are non-bank financial institutions that rely on trust in collecting funds. This can be seen from the trust of its members even though this cooperative has no guarantees from the government or deposit insurance institutions. This shows that the sustainability of cooperatives depends on the level of trust between groups (Husni & Rahim, 2017). Therefore it can be said that trust is a significant source of competitive advantage. Islamic social capital is a company asset that involves relationships with humans such as trust, personal networks, a sense of belonging to institutions, shared values, ties between network members, community and cooperative actions (Irmadariyani et al., 2022). Based on research (Hashi, 2011) which has conducted research, namely the concept of Islamic ethics based on the Al-Quran and the Sunnah of the Prophet Muhammad SAW which has been summarized, namely 1) honesty, 2) flexibility, 3) justice, 4) hard work, 5) dedication to work, 6) work creativity, 7) responsibility, 8) fair reward system, 9) perseverance, 10) innovation, 11) skills and technology, 12) collaboration and consultation in overcoming obstacles, 13) work improvement. In this research, Islamic capital is a company asset that involves institutional transparency and the relationships of its members based on the principles of justice, flexibility, cooperation and consultation regarding obstacles in implementation.

Cooperative performance is Performance is the level of efficiency which is measured by comparing the ratio of input to output, the greater the output to input, the greater the performance (Huang et al., 2024). Company performance is something that is produced within a certain period based on predetermined standards. The purpose of performance research is to motivate members of an institution to achieve goals and comply with predetermined standards of behavior to achieve maximum results. This is also done to emphasize employee behavior that is not yet standard. One tool used to measure the performance of a company or institution is the Balanced Score Card (BSC) developed by (Kaplan & Norton, 1996). According to (Kaplan & Norton, 1996) traditional measurement measures are not effective in improving company or institution performance, there are 4 Balanced Score Card (BSC) measurement indicators, namely finance, customers, internal business processes, and learning and growth.

### **3. Methodology**

This research is quantitative research on Sharia cooperatives in Aceh Province, the information obtained uses primary data, currently the total number of sharia cooperatives is 136 sharia cooperatives. The sample selection used was purposive sampling (Kothari, 2004) for every 1 sharia cooperative office, 3 people were asked to fill out the questionnaire so that the total was 405, but only 300 correspondents filled out the questionnaire perfectly. This data is processed using the SmartPLS3

application. Measurements carried out include: 1) PLS Algorithm, including path coefficient, auter loading, direct effect and total effect, R square and R square adjusted, F square and construct reliability and validity, 2) Bootstrapping and 3) Blindfolding which will display Q2 calculation results (Hair et al., 2019); (Sarstedt & Cheah, 2019).

#### 4. Empirical Findings/Results

##### PLS Algorithm

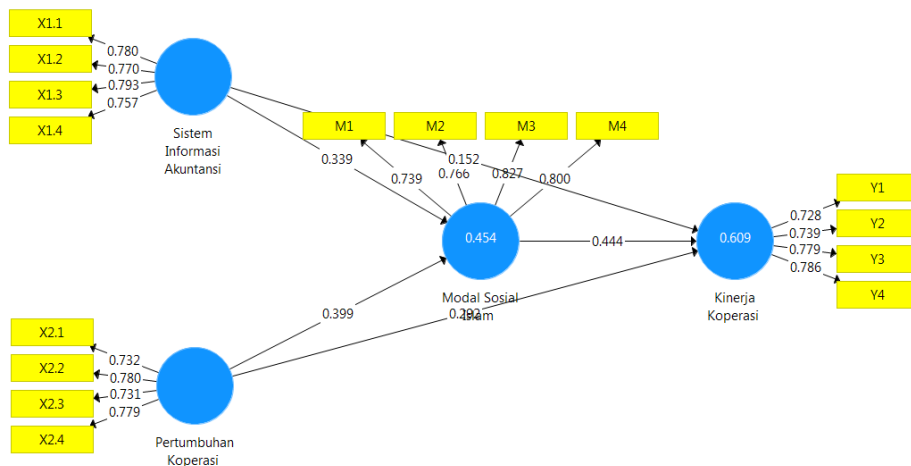


Figure 1. Direct Effect Analysis Results

Tabel 1. Construct Reliability dan Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X1	0,778	0,779	0,857	0,601
X2	0,751	0,755	0,842	0,572
Y	0,754	0,756	0,844	0,575
Z	0,790	0,791	0,864	0,614

Source: Processed data (SmartPLS, 2024)

Table. 1 explains that to test normally distributed reliability and validity values, the Cronbach's alpha value must be  $> 0.7$  (Ghozali & Latan, 2015) and the composite reliability value  $> 0.7$  (Sarstedt, et al. 2017). The AVE value should be  $\geq 0.5$ , meaning that the construct can explain 50% or more of the item variance (Wong K.K 2013, Sarstedt et al 2017). The values of the variables X1, , x2, Y, and z are consistently good.

Tabel 2. R Square dan R Square Adjusted

	R Square	R Square Adjusted
Kinerja Koperasi	0,609	0,605
Modal Sosial Islam	0,454	0,450

Source: Processed data (SmartPLS, 2024).

According to (Sarstedt & Cheah, 2019), the criteria for an R2 value of 0.75 indicates a strong model, an R2 of 0.50 indicates a moderate model and a criterion of 0.25 indicates a weak model. Based on the table above, it can be concluded that the R2 value has a moderate model and almost reaches moderate, that the R Square Y value is 0.609 or 60.9%, so it can be concluded that the accounting information system and cooperative growth are able to describe cooperative performance variables by 60.9%, and the R square Z value is 0.454 or 45.4%, it can be concluded that Islamic social capital is able to mediate accounting information systems and cooperative growth on cooperative performance.

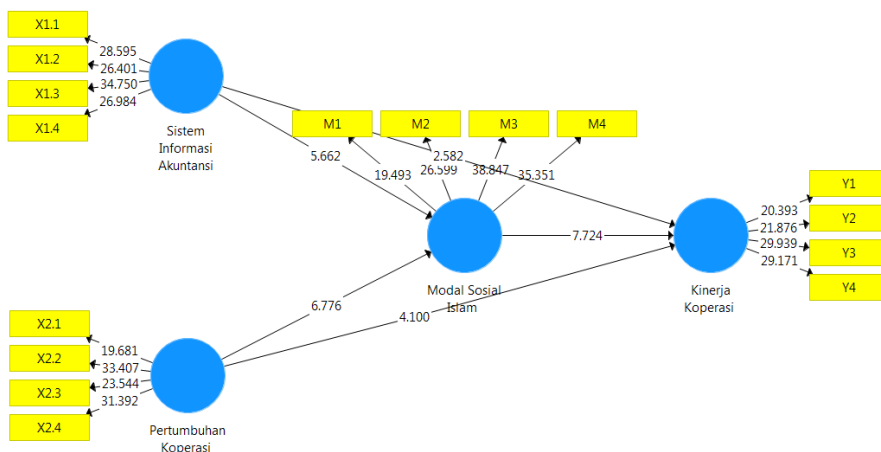
**Tabel 3. F Square**

	Kinerja Koperasi	Modal Sosial Islam	Pertumbuhan Koperasi	Sistem Informasi Akuntansi
Kinerja Koperasi				
Modal Sosial Islam	0,275			
Pertumbuhan Koperasi	0,105	0,162		
Sistem Informasi Akuntansi	0,030	0,117		

Source: Processed data (SmartPLS, 2024).

According to (Sarstedt & Cheah, 2019), if the F Square value is  $<0.02$  then it is considered to have no effect. If  $0.02 \leq \text{F Square} \leq 0.14$  then the influence is small and  $0.15 \leq \text{F Square} \leq 0.35$  then the influence is moderate, and  $\text{F Square} > 0.35$  then the influence is large. However, based on the table above, it can be explained that only variable X1 on Y has a small influence while the other variables have a moderate influence on Z.

### Bootstrapping



**Figure 2. Test results after bootstrapping.**

**Tabel 4. Path Coefficients**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Modal Sosial Islam -> Kinerja Koperasi	0,444	0,446	0,057	7,724	0,000
Pertumbuhan Koperasi -> Kinerja Koperasi	0,292	0,289	0,071	4,100	0,000
Pertumbuhan Koperasi -> Modal Sosial Islam	0,399	0,399	0,059	6,776	0,000
Sistem Informasi Akuntansi -> Kinerja Koperasi	0,152	0,155	0,059	2,582	0,010
Sistem Informasi Akuntansi -> Modal Sosial Islam	0,339	0,338	0,060	5,662	0,000

Source: Processed data (SmartPLS, 2024).

Based on the table. 4, it can be explained that Islamic social capital has a positive effect on cooperative performance, namely the P-Values value is 0.000 and the original sample value is 0.444 then the T-statistic value is 7.652. Cooperative growth has a positive effect on cooperative performance, this can be explained because the P-values are 0.000 and the original sample value is 0.292 and the T-statistic value is 4.331. The growth of cooperatives has a positive effect on Islamic social capital, this can be explained by the P-values of 0.000 and the original sample value of 0.399 and t-statistics of 6.769. The accounting information system has a positive effect on cooperative performance, this can be seen in the table, namely the P Values 0.009 with the original sample 0.152 and T-statistics 2.621. The accounting information system has a positive effect on Islamic social capital, namely the P value is 0.000 and the original sample is 0.339 then the T-statistic value is 5.799.

**Tabel 5. Specific Indirect Effects**

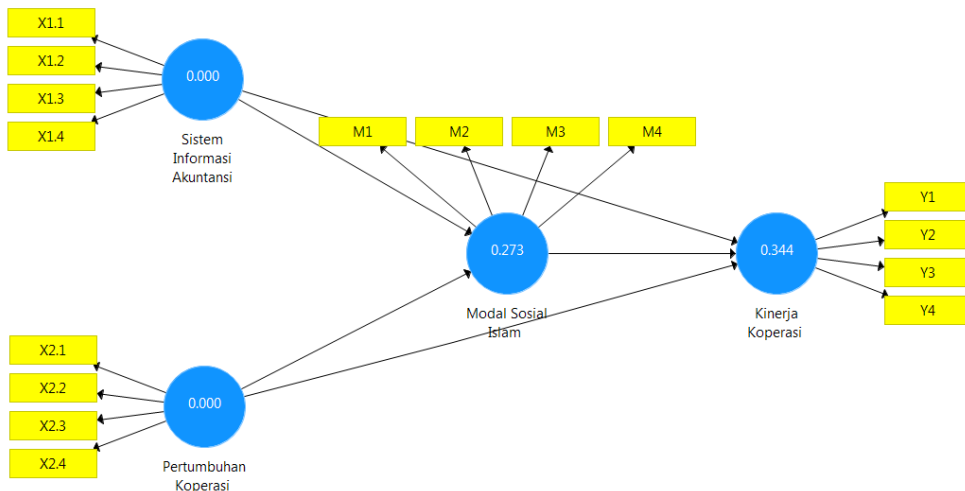
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Pertumbuhan Koperasi -> Modal Sosial Islam -> Kinerja Koperasi	0,177	0,177	0,031	5,706	0,000
Sistem Informasi Akuntansi -> Modal Sosial Islam -> Kinerja Koperasi	0,150	0,152	0,037	4,027	0,000

Sumber: Data diolah (SmartPLS, 2024).

Based on table 5, it can be explained that Islamic social capital mediates the influence of cooperative growth on cooperative performance. This can be explained from the P-

values of 0.000 and original sample of 0.177 and T-statistics of 5.506. Then Islamic social capital mediates the influence of accounting information systems on cooperative performance, this can be seen from the P-values of 0.000 and original sample of 0.150 and T-statistics of 4.-27.

### Blindfolding



**Figure 3. Results after blindfolding**

**Tabel 6. Construct Crossvalidated Redundancy**

	SSO	SSE	Q <sup>2</sup> (=1-SSE/SSO)
Kinerja Koperasi	1200,000	786,662	0,344
Modal Sosial Islam	1200,000	872,022	0,273
Pertumbuhan Koperasi	1200,000	1200,000	
Sistem Informasi Akuntansi	1200,000	1200,000	

Source: Processed data (SmartPLS, 2024)

**Tabel 7. Construct Crossvalidated Communality**

	SSO	SSE	Q <sup>2</sup> (=1-SSE/SSO)
Kinerja Koperasi	1200,000	846,314	0,295
Modal Sosial Islam	1200,000	773,319	0,356
Pertumbuhan Koperasi	1200,000	852,886	0,289
Sistem Informasi Akuntansi	1200,000	801,184	0,332

Source: Processed data (SmartPLS, 2024)

Blindfolding is an analysis used to assess the level of predictive relevance of a construction model, if Q square > 0.05 then it can be concluded that a construct model is relevant and vice versa (Hair et al., 2019); (Sarstedt & Cheah, 2019). Based on table 6 and table 7, it can be concluded that the construct model is relevant.

## **5. Discussion**

### **Islamic Social Capital on Cooperative Performance**

From the results of data processing it can be concluded that Islamic social capital has a positive effect on cooperative performance. (Bontis, 1998) suggests that social capital has a significant effect on company performance. This can be explained by the trustworthiness of cooperative members who rely on their trust by saving their money in the cooperative institution even though there is no savings guarantee institution in the cooperative. The sustainability of a cooperative depends on the trust of its members. A very significant business resource that is a source of competitive advantage. Research results (Kumar & Che Rose, 2010), (Siswanti, 2020), (Mutiarni et al., 2023) and (Mutiarni et al., 2023) state that human capital with Islamic concepts greatly contributes to achieving cooperative performance. This is also in line with (Hashim et al., 2015); (Mohammad et al., 2015) that social capital can improve performance.

### **Cooperative Growth on Cooperative Performance**

Pertumbuhan koperasi menjadi tolak ukur keberhasilan motivasi dalam peningkatan kepercayaan kelompok untuk membangun koperasi. Semakin tinggi pertumbuhan koperasi maka semakin tinggi pula kinerja koperasi. Hal ini dapat dijelaskan bahwa pertumbuhan koperasi menjadi penting untuk meningkatkan kesejahteraan anggota kelompoknya. Adapun enam strategi pengembangan Koperasi dan UMKM, yakni: 1) Perluasan Akses Pasar, 2) Meningkatkan Daya saing, 3) Pengembangan kewirausahaan, 4) Akselerasi pembiayaan dan investasi, 5). Kemudahan dan kesempatan berusaha, 6) Koordinasi lintas.

### **The Growth of Cooperatives on Islamic Social Capital**

Until now, cooperatives continue to develop and become the mainstay of society to turn the wheels of the economy. Cooperatives are business organizations owned and operated by individuals for the common good. Cooperatives base their activities on the principles of the people's economic movement based on the principle of kinship. From the description above, it can be concluded that the development of Indonesian Cooperatives is to build the socio-economic status of members with cooperatives as economic, healthy, tough, beneficial and friendly business entities, and efforts to equalize the economy of their members in the era of globalization.

### **Accounting Information Systems on Cooperative Performance**

From the results of data processing it can be concluded that the accounting information system has a positive effect on cooperative performance. The better the accounting information system, the better the cooperative performance. This research is in line with (Suyono et al., 2019). The results of this research were formulated in theory by (Mauldin & Ruchala, 1999) that information systems can develop insight into the use of technology for company practices at the growth stage and maximize performance. The balanced use of accounting information systems influences the development of

company performance (Ferguson & Seow, 2011). The accounting information system is a tool for decision making (Rose, 2002), this is because the accounting information system is a measuring tool for cooperative performance. Besides that, the accounting information system provides an estimate for investment analysis in the long term and short term (Dehning et al., 2006). Apart from the challenges of developing an accounting information system, it is the key to success, this also has an impact on improving institutional performance (Kocsis, 2019).

Based on the problem mapping, data processing process, it can be concluded that Islamic rules significantly influence Muslims, economic development, Islamic organizational commitment. It can be concluded that Islamic rules originating from the Koran and Sunnah are applied to all business concepts, especially in organizations. Islam. This research shows that the Islamic social capital accounting information system and internal control are able to improve cooperative performance, even internal control can play a role in improving cooperative performance. Sharia cooperatives are financial institutions that prioritize the welfare of their members as stakeholders and shareholders (Ma & MD Taib, 2023). Aceh is one of the provinces in Indonesia, the majority of people in Aceh Province are Muslims, the concept and application of Islamic rules are commonplace to follow.

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