DEVELOPMENT OF SHU CALCULATION AND DEVELOPMENT SYSTEMS (REMAIN BUSINESS RESULTS) ON EMPLOYEE COOPERATIVES "PERDANA ASIA" PT. BANK CENTRAL ASIA, TBK

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ABSTRACT

The purpose of this study is to find out the system of calculation and distribution of SHU (Remaining Business Results) on employee cooperatives "Regional Regulation of Asia" and then develop a system of calculation and distribution of the remaining operating results that are correct and in accordance with the standard calculation of the remaining results of savings and loan cooperatives. this is research and development (R & D) research, where the research subject is the Prime Asia Employee Cooperative and the object of research is a system of calculation and division of the remaining results of the business. The method of data collection consists of interviews and observations. The analytical method used is data reduction by analyzing the existing system then the presentation of data in the form of a comparison of systems that are being used with the development of the system that will be used which will then provide results that are appropriate to the requirements and in accordance with applicable standards. and the distribution of the remaining proceeds to the cooperative of the Prime Asian employees, the SHU funds received by members are more accurate because all the data has been confirmed correctly and the calculation has been adjusted to the standard calculation of the remaining savings and loan cooperatives.
Keywords : System Development, Remaining Business Result

ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui sistem perhitungan dan distribusi SHU (Sisa Hasil Bisnis) pada koperasi karyawan "Peraturan Daerah Asia" dan kemudian mengembangkan sistem perhitungan dan distribusi sisa hasil operasi yang benar dan dalam sesuai dengan perhitungan standar sisa hasil simpan pinjam koperasi. ini adalah penelitian dan pengembangan (R & D) penelitian, di mana subjek penelitian adalah Prime Asia Employee Cooperative dan objek penelitian adalah sistem perhitungan dan pembagian sisa hasil bisnis. Metode pengumpulan data terdiri dari wawancara dan observasi. Metode analisis yang digunakan adalah reduksi data dengan menganalisis sistem yang ada kemudian penyajian data dalam bentuk perbandingan sistem yang sedang digunakan dengan pengembangan sistem yang akan digunakan yang kemudian akan memberikan hasil yang sesuai dengan persyaratan. dan sesuai dengan standar yang berlaku. dan distribusi sisa hasil ke koperasi karyawan Prime Asia, dana SHU yang diterima oleh anggota lebih akurat karena semua data telah dikonfirmasi dengan benar dan perhitungannya telah disesuaikan dengan perhitungan standar dari sisa tabungan dan pinjaman koperasi.
Kata Kunci : Pengembangan Sistem, Hasil Bisnis Yang Tersisa

INTRODUCTION

The use of information technology is one of the tools in the information system that is needed in various business fields (Putra, 2019). For an organization, information systems function as a tool for achieving organizational goals through providing information (Borma et al., 2012; Putra, 2019). Cooperatives are one of the businesses that can make maximum use of information systems so that business processes can be carried out easily, quickly, accurately, efficiently, and productively (Akbar, 2018). At present, in the Prime Asia Employees Cooperative in the calculation of Time Remaining, Microsoft Excel is used, but the calculation is only managed and calculated by the Cooperative's Chair and Treasurer and has not been adjusted to the standard.

The calculation system is very much needed for this Prime Asia Employee Cooperative in order to increase the accuracy of the calculation and distribution of the Remaining Business Results. In the process of distributing the remaining proceeds, the Pedana Asia cooperative uses a transfer system directly to members' accounts but still uses the manual transfer process. in causing an error in the distribution of shu to members, such as errors in entering the nominal transfer or mistakes in writing the account number that caused the transfer wrong. Development of Business Result Time calculations that can be done is by improving the calculation formula, repairing member data, checking the account number that is used to share the SHU, and performing the process of calculating the remaining usha results (SHU) in accordance with the SHU calculation standards. the process of dividing the remaining proceeds can be done by transferring using payroll. Based on the description of the problem statement above, this study has several objectives, including the following To develop a system for calculating and dividing the remaining proceeds from the Prime Asia Employee Cooperative.

LITERATURE REVIEW

Accounting information system is an information system that converts business transaction data into financial information that is useful for users (Kusrini, 2007; Putra, 2019; Hanifah, Sarpingah, & Putra, 2019). According to (Mulyadi, 2008) accounting information systems are forms, records, and coordination reports in such a way as to provide the financial information needed by management to facilitate management of the company.

According to Law No. 25 of 1992 concerning Cooperatives CHAPTER I Article 1 cooperatives are "Business entities consisting of people or cooperative legal entities by basing their activities based on cooperative principles as people's economic movements based on the principle of kinship". In cooperatives the term "profit" is not known, because the cooperative's business activities are primarily not profit-oriented but benefit oriented.

Remaining Operating Results (SHU) is the income of cooperatives obtained within one financial year minus costs, depreciation, and other obligations including taxes in the relevant financial year (Law No. 25 of 1992 Article 1 & 2).

The Statement of Financial Accounting Standards (PSAK No.27) states that, Calculation of Business Results (SHU) is Calculation of business results which presents information about income and business expenses and the burden of cooperatives for a certain period and presents the final results called residual process. Factors that can influence the remaining operating income (SHU) of cooperatives include Own capital, Loan capital, Business Volume.

There are 4 basic principles that form the basis for the distribution of SHU cooperatives, namely: (1) The SHU that is divided is sourced from members, (2) SHU

members are services from capital and business transactions conducted by members themselves, (3) Distribution of SHU members is done transparently, (4) SHU members are paid in cash

METHOD
Type of Research
This research approach uses Research and Development (R&D). This research is often interpreted as a process or steps to develop a new product or perfect an existing product.

Source of Data
The types of data used in this research are: (1) Primary data is data about the problem to be studied which is obtained directly from the source, (2) Secondary data is additional data that is obtained indirectly which contains somethings relating to research.

Research Object
This research conducted in Perdana Asia branch of the Solo employee cooperative located in BCA KCU Solo Slamet Riyadi at Surakarta. The reason for choosing Perdana Asia employee cooperatives is the data easily accessible with the result it makes easier for the researcher to conduct the research.

Research Instrument
This research instruments used in this research are: (1) Interview method is a method of collecting data by asking questions directly about the general description and problems related to the subject matter of the research to the respondents to obtain information using research data, (2) Observation technique is the technique of collecting data by observing the data object directly and done by searching for data directly in the field.

Data Analysis Method
The stages of data analysis used by the research are: (1) Data Reduction, Reduce means summerizing, choosing the main things focusing on the important things; (2) Data display can be done in table, graphic, piechard, pictogram etc. Through presenting data, it can be organized, arranged in relationship pattern, so that it will be more easily understood; (3) Verification, the conclusions in this research are experiments whether the system developed can be used properly and in accordance with what is expected.

RESULT AND DISCUSSION
### Calculation System and Distribution of Remaining Operating Results
Based on the results of the research that has been done, the system of calculation and distribution of the results of the remaining operations carried out by the Asia Prime employee cooperative is as follows: (a) Use a simple formula so that the nominal obtained by the member is not maximal, (b) The data collection has not been neatly arranged which can eventually lead to recording errors, (c) There are many mistakes in the data collection of members and in the distribution of the remaining proceeds to members because the data is only taken from the application program, (d) The use of the application program is not maximal, (e) The process of distributing the remaining results of the business still uses a manual transfer system.

Documents and records used in the system of remaining operating results in the Asian Prime Employee Cooperative that are in progress

The documents and records used in the results of the remaining operating systems in the ongoing Prime Asia Employee Cooperative include: (a) Member Data, (b) Member Savings Data, (c) Member Loan Data, (d) One-year Autodebet report.

Procedure for calculating the Remaining Result of the Ongoing Business

Figure 1. SHU Calculation Procedure Flowchart Explanation
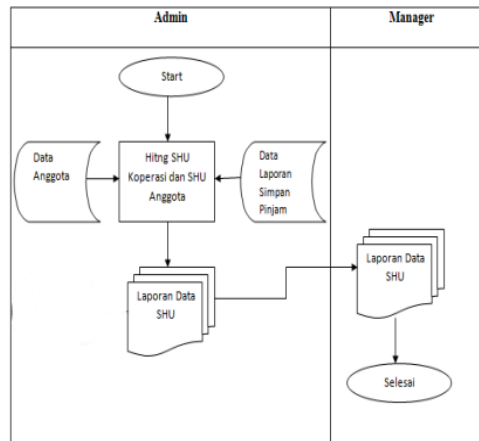
Source: Prime Asia employee cooperative procedures, 2018

The procedures for calculating the residual results of ongoing operations at Prime Asia cooperatives are: (a) Input all member data. The data is in the form of Name, NIP, Account, Entry Dateof member, (b) Calculating the amount of remaining Business Results for Members and the Remaining Business Results for cooperatives in accordance with existing data, (c) Sharing the Remaining Business Results to members by using the manual transfer system in accordance with the SHU calculation data report.

Calculation of Remaining Operating Results

In the Perdana Asia Employee Cooperative there are 2 types of remaining business results that are distributed to members. That is, the remaining results from member savings and the remaining operating results from member loans are calculated for 35% of the income in accordance with a predetermined percentage, while for the calculation of SHU Loans taken 55% of income in accordance with a predetermined percentage.

The calculation formula for the remaining operating results of members' deposits is as follows:

$$\text{SHU Member Saving} = \frac{\text{Total Deposits of Members x (35\% x Incomes)}}{\text{Amount of All Member Deposits}}$$

The formula for calculating the remaining operating results from member loans is as follows:

$$\text{SHU Loan} = \frac{\text{Total Loan x (55\% x Incomes)}}{\text{Amount of All Member Deposits}}$$

Information :
SHU Simp. Members = Remaining Business Results calculated based on all members' deposits

SHU Loans = Remaining Business Results calculated based on all member loans
Total Simp Members = Total Deposits owned by a member
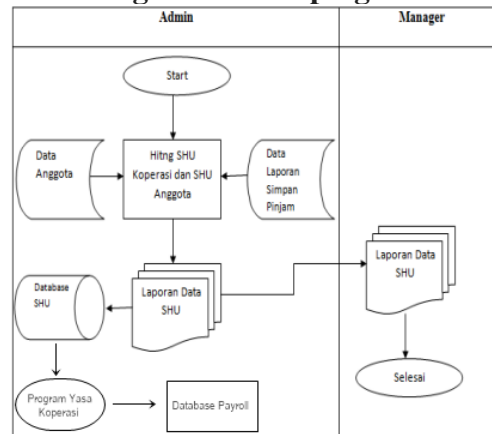Total Loans = Total loans owned by a member
Total All Members' Deposits = Total deposits of all members
Total All Member Loans = Total loan for all members
Revenue = Total income according to SHU percentage of members

Design Procedure Development for Calculating the Remaining Result of Operations

Figure 2. Flowchart Design Of Developing SHU Calculations

Source: Prime Asia Cooperative, 2018

The procedures for Design Of Developing SHU Calculations at Prime Asia cooperatives are: (a) Input all member data. The data is in the form of Name, NIP, Account Number, Entry Date Member; (b) Calculating the amount of remaining Business Results for Members and the Remaining Business Results for cooperatives in accordance with existing data; (c) Sharing the Remaining Business Results to members by using the manual transfer system in accordance with the SHU calculation data report; (d) Import report data on the calculation of remaining business results into the cooperative program; (e) Sharing the Remaining Business Results to members by using the PayRoll transfer system in accordance with the amount in the report on the calculation of the remaining business results.

Designing the Development of the Calculation of The remaining Result of members using Microsoft Exel

Figure 3. Format for Calculating The Remaining Results of Business

Source: Prime Asia Cooperative, 2018

This Format contains data which is used to calculate SHU deposits of member data. The data consists of member's NIP, member's name, account number, orgin branch office, member deposit (if any), member principal savings, member mandatory savings, total deposits of member, and SHU income from member deposits.

The Development of The Calculation of the Remaining Results of Member Loans using Microsoft Exel

Figure 4. Format Calculating of Remaining Result of Member Loans

Source: Prime Asia Cooperative, 2018

The format above contais data which is used to calculating SHU from members loans. The data consists of member's NIP, member's name, account number, member's loans consisting of: regular loan, bonus loan, THR loan, TAT loan, emergency loan, total loan, and SHU loan income.

Data source calculation and distribution of the remaining results of operations using Microsoft Excel

Figure 5. Cooperative Member Registration Form

Source: Prime Asia Cooperative, 2018

One of the weaknesses of the information system calculation and the distribution of the remaining results of the previous business is that there is an error when inputting member data and member loan data. To avoid these errors, the data source must be in accordance with the data written directly by the member, and also in accordance with the data has been inputted into Yasa Koperasi software. The steps to enter member data into Microsoft Excel are as follows: (a) Make sure the data that has been input into the Yasa Koperasi software is the same as the data written by the members on the member registration form, (b) After making sure the data on the form and data on the software are correct, then the next step to calculate the SHU of the member savings is to enter the Member's Savings data in accordance with the data available at the Yasa Cooperative, (c) Furthermore, to calculate the SHU based on the loan, the data entered in Microsoft Excel must be in accordance with the credit form that has been filled in by the member and also in accordance with the existing database at Yasa Cooperative.

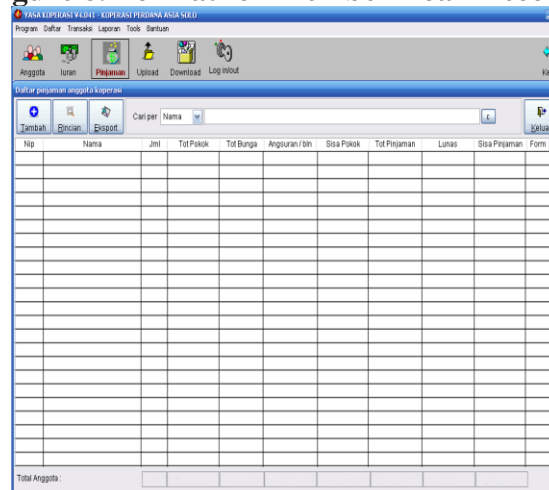### Figure 6. Format for Recording Cooperative Member Data
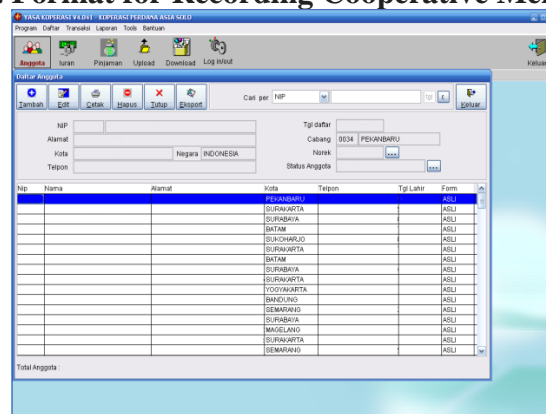
Source: Prime Asia Cooperative, 2018

Figure 7. Cooperative Loan Form

Source: Prime Asia Cooperative, 2018

Figure 8. Format for Member Loan Records
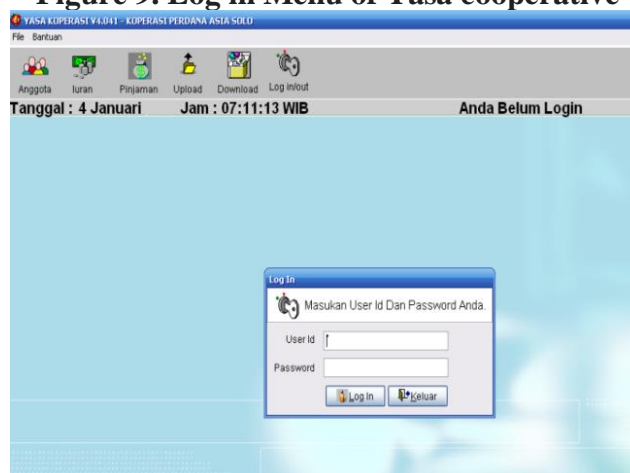

Source: Prime Asia Cooperative, 2018

Calculation of System Development Planning and Distribution of Remaining Results using the Yasa Kopeasi Program

After processing the data and calculating the amount of the remaining results using Microsoft Excel, then the next step is to input the data size of SHU members into the yasa excel program in accordance with member data. This goes so as not to make mistakes when sharing SHU to members.

Steps - Steps to enter SHU data into Yasa Cooperative are as follows: (a) Log In Cooperative Yasa, (b). Select Menu download, (c) Select Excel Data Results of Time Remaining Calculation Results, (d) Select Import, (e) After all the data has been downloaded and nothing has failed, then click Process to upload data to the cooperative program.

Figure 9. Log in Menu of Yasa cooperative

Source: Prime Asia Cooperative, 2018

After uploading the Business Result Time (SHU) calculation data successfully entered into the Yasa Koperasi program, the next step is to ascertain whether all data has been inputted into the program or not. To confirm it, open the Contribution menu at Yasa Cooperative, then make sure the SHU deposit balance column is filled.
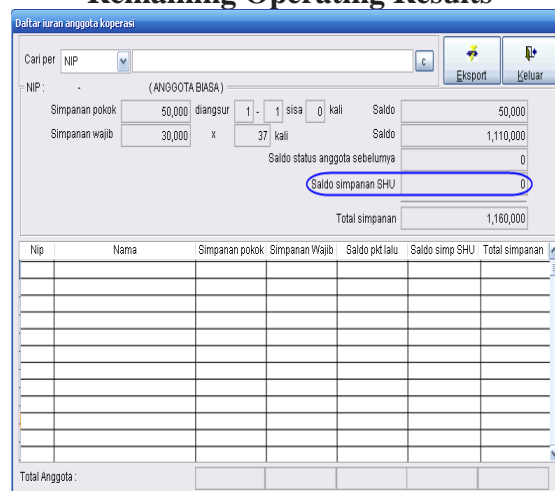
Figure 10. Excel Data Download Format
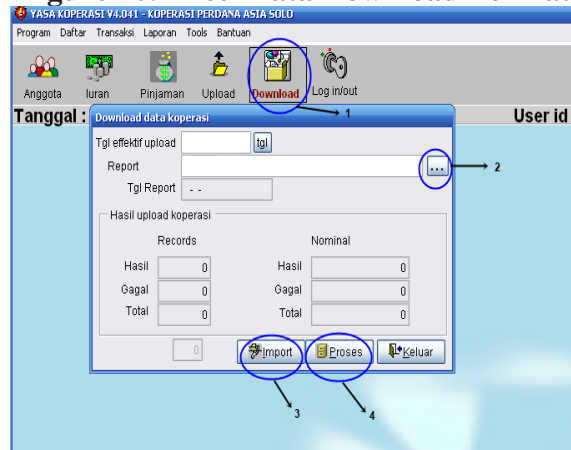
Source: Prime Asia Cooperative, 2018

Figure 10. Format of Data on Membership Contributions and Remaining Operating Results

Source: Prime Asia Cooperative, 2018

CONCLUSIONS

The purpose of this research is to develop the system of calculating and distributing the remainder of the results of operations at the cooperative employees of the "Asian prime cooperative" PT. Central Asia, Tbk. From the results of the research conducted by the authors, Perdana Asia Employee Cooperative has weaknesses in the calculation system and the distribution of the remaining proceeds of the business, it is necessary to develop a system so that the calculation and distribution of the remaining proceeds of the business can be adjusted to the standards used by savings and loan cooperatives and the process becomes more effective, efficient and accurate.

With the development of a system of calculations and the distribution of the remaining results of operations by using existing programs, the program can be used more optimally and also the data used will be more accurate so that it can facilitate administrators in monitoring cooperative SHU funds and output data to be used for processed in the payroll system to be more accurate. In addition to minimizing the occurrence of errors during the transfer process, the use of the payroll system also aims to shorten the time of division of SHU.

Research Limitation

Limitations in this research study are as follows: (1) The application program used in the Asia prime employee cooperative is not yet online, so to see the data of members belonging to other branches must be by requesting member data to the branch admin, (2) One member may be able to become a member in more than 1 branch of the cooperative, so that in the calculation and distribution of the remaining results of the business there will be double data, (3) The research is only used to calculate the Remaining Results of the Savings and Loans Cooperative business specifically for employees of Pt.Bank Central Asia, Tbk

Suggestion

Based on the analysis and discussion that has been explained by the researcher, the researcher gives advice to the Prime Asia Employee Cooperative, namely: (1) We recommend that the program used is a program that can be accessed online, so that all branches can open data from other branches.(2) We recommend that every year the cooperative management updates the data so that the data recorded in the cooperative data is in accordance with the actual data of members.

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