

## Implementation of a Management Information System to Enhance Member Services at Sedana Werdi Cooperative

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### Article history

Submitted: 2026/09/26; Revised: 2026/09/30; Accepted: 2026/10/06

### Abstract

As a non-bank financial institution, cooperatives play a vital role in enhancing community welfare through savings and loan activities and other economic services. This study aims to analyze the implementation of a Management Information System (MIS) in improving member services at Koperasi Sedana Werdi. An MIS serves as a solution to enhance service quality through more effective and efficient data management. The research employs a qualitative approach, utilizing data collection techniques such as observation, interviews, and documentation. The findings indicate that the implementation of an MIS improves service speed, data accuracy, and ease of information access for members. This study is expected to contribute to the development of service enhancement strategies for Koperasi Sedana Werdi members and provide insights to guide decision-making regarding cooperative fund management.

### Keywords

Cooperative; Digitalization; Management Information System; Member Service



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## INTRODUCTION

Cooperatives are economic institutions that play an important role in improving community welfare and are responsible for providing optimal services to their members. Under Law of the Republic of Indonesia Number 25 of 1992 concerning Cooperatives, a cooperative is a business entity consisting of individuals or cooperative legal entities that operates according to cooperative principles and functions as a people's economic movement based on the principle of kinship. As a non-bank financial institution, a cooperative contributes to community welfare through savings and loan activities and other economic services. Supriyanto (2015) identifies education, self-help, solidarity, and innovation as important pillars supporting the sustainability of credit and savings and loan cooperatives.

In carrying out their activities, cooperatives are required to provide good services

to members in order to build trust and satisfaction. Fast, transparent, and accurate services are important for maintaining member loyalty. In the digital era, information technology has therefore become an important requirement. A Management Information System (MIS) provides a means of improving service quality through more effective and efficient data management. Rochaety (2017) describes MIS as a combination of human resources and information technology applications used to select, store, process, and retrieve data in support of organizational decision-making.

Sedana Werdi Savings and Loan Cooperative is engaged in savings and loan services for its members. Initial observations identified several operational problems, including limited administrative services, transaction recording that was not yet optimal, and administrative organization that needed improvement. Savings and loan cooperatives must manage member data, record transactions, maintain archives, and prepare reports accurately and quickly. If these processes are not managed properly, they may cause recording errors, delays in service, and ineffective delivery of information to members, which can affect member satisfaction and trust.

MIS has already been implemented at Sedana Werdi Cooperative, but its use remains less than optimal because some members do not yet understand the information system used. The cooperative uses cooperative information system software containing member data, savings and loans, accounting, and SHU (remaining operating results), while Microsoft Access is used as the database management system. The use of this technology supports the cooperative in improving services to its members. Therefore, this study focuses on analyzing the implementation of MIS and its role in improving member services at Sedana Werdi Cooperative.

Implementation refers to an activity, action, or mechanism for carrying out a system and is not merely an activity but a planned process directed toward achieving a specific objective (Usman, 2002). In the context of MIS, implementation concerns how an organization integrates information technology, procedures, human resources, and work systems to achieve organizational goals. Rochaety (2017) explains that MIS combines technology, procedures, and human resources to support organizational decision-making by collecting, storing, processing, and accessing information.

Effective MIS can be assessed through the availability of information that is understandable, accurate, and appropriate to user needs; timeliness in providing information; and data consistency and completeness (Kumorotomo, as cited in Taqqia & Anggreani, 2022). Its components include hardware, software, brainware,

databases, procedures, and communication networks that interact to produce useful information for decision-making (Jogiyanto H.M., 2005). A cooperative itself is a joint economic effort based on mutual assistance (Hatta, 1987). Meanwhile, service is an activity offered by an organization to fulfill user needs and create satisfaction. In cooperative services, important dimensions include service speed, information accuracy, staff friendliness, ease of access, and administrative transparency (Kotler, 2016).

## **METHODS**

This study used a qualitative research approach. Sugiyono (2016) explains qualitative research as an approach grounded in postpositivist or interpretive philosophy and conducted in natural settings, with the researcher serving as the key instrument. Creswell describes qualitative research as a process of inquiry and understanding based on a methodology that investigates social phenomena and human problems. The approach was selected because the study seeks to understand in depth how MIS is implemented and how that implementation supports member services at Sedana Werdi Cooperative.

Data were collected through observation, interviews, and documentation. These techniques were combined through triangulation so that information concerning the implementation of the information system, administrative processes, transaction recording, and member services could be understood from several sources. The data were descriptive in nature and consisted of information obtained from the observed setting and from the experiences and explanations of the people involved in the cooperative. The analysis emphasized an in-depth description of the observed phenomenon, particularly the benefits of MIS and the obstacles that limit its optimal use.

The research framework was derived from the theoretical indicators presented in the source manuscript. MIS implementation is represented through its technological and organizational components, including hardware, software, brainware, databases, procedures, and communication networks. These components support the availability, timeliness, consistency, and completeness of information, which in turn are related to faster, more accurate, accessible, and transparent member services.

## **FINDINGS AND DISCUSSION**

### **Implementation of the Management Information System**

The implementation of MIS at Sedana Werdi Cooperative represents an effort to modernize cooperative governance and reduce human error. Before the current

system was used, transaction recording and data processing were carried out manually, requiring considerable time and creating a risk of recording errors. After implementation, member and transaction data can be processed in a more structured manner. The system also facilitates the recording of savings, installment payments, and financial reports, while data retrieval can be completed more quickly than through manual procedures.

The information system used by the cooperative contains member data, savings and loan information, accounting functions, and SHU information. Microsoft Access is used as the database management system. This arrangement is considered useful for the administrative needs of a small and medium-sized cooperative because it facilitates data storage and processing. The findings are consistent with the MIS concept presented by Rochaety (2017), in which technology, procedures, and human resources are integrated to produce information that supports organizational activities and decisions.

**Table 1. Implementation of MIS and Its Contribution to Member Services**

| <b>Aspect</b>          | <b>Condition Identified</b>                                               | <b>Contribution to Service</b>                              |
|------------------------|---------------------------------------------------------------------------|-------------------------------------------------------------|
| Data management        | Member and transaction data are processed through the information system. | Faster and more structured data processing and retrieval.   |
| Transaction recording  | Savings and installment payments are recorded using the system.           | Reduces manual recording burden and supports service speed. |
| Financial reporting    | The system supports financial and SHU reporting.                          | Improves accuracy and facilitates report preparation.       |
| Information access     | System-based information is easier to retrieve.                           | Improves member access to relevant information.             |
| Administrative support | Administrative processes are assisted by software and Microsoft Access.   | Makes routine administrative work more efficient.           |

*Source: Field findings reported in the source manuscript.*

### **Impact on Member Services**

The findings show that MIS plays an important role in improving services at Sedana Werdi Savings and Loan Cooperative. The system supports administration, data management, and the presentation of more accurate information. In practical

terms, the use of MIS speeds up loan service processes, facilitates the management of member data and transactions, and supports the preparation of financial and SHU reports. These results correspond with the service indicators identified in the theoretical discussion, particularly speed, accuracy, ease of access, and administrative transparency.

The improvement in service is not solely determined by the technology itself. Human resources are an essential factor in operating the system effectively. The study found that several members and cooperative administrators still have limited understanding of the information system. Some operators have not fully mastered the system, which can cause delays in service. Some members also have difficulty understanding the information provided and therefore still require detailed explanations. Thus, technology creates the potential for more efficient service, but the realization of that potential depends on the capacity of users and operators to use the system properly.

### **Implementation Constraints and Required Improvements**

Although MIS has generated positive effects, its implementation has not been fully optimal. The main constraints identified in the study are limited understanding among some members and administrators, administrative and archival arrangements that are not yet fully organized, and operators who have not completely mastered the system. These limitations can reduce service effectiveness and efficiency. The findings indicate that the cooperative should not treat MIS implementation merely as the adoption of software; it should also be accompanied by human-resource development and continuous organizational support.

The use of Microsoft Access is considered helpful because it can support data storage and processing according to the administrative needs of a small and medium-sized cooperative. However, the study recommends periodic assistance so that the information system can be used more effectively. Continuous training for administrators and members is important, particularly for those who still have difficulty understanding the system. Periodic development of the information system is also needed so that its functions remain aligned with operational needs and technological developments.

Overall, the findings reinforce the indicators of effective MIS proposed in the theoretical framework: useful information must be understandable and accurate, available at the right time, and supported by consistent and complete data. When these conditions are accompanied by competent human resources, MIS can strengthen the speed, accuracy, accessibility, and transparency of cooperative

services. The Sedana Werdi case therefore illustrates that digitalization should be approached as an integrated management process involving technology, people, procedures, and information quality.

## **CONCLUSION**

The implementation of a Management Information System at Sedana Werdi Savings and Loan Cooperative has an important role in improving member services. The system supports administrative work, member-data management, transaction recording, data retrieval, loan services, and the preparation of financial and SHU reports. These functions contribute to faster service, improved data accuracy, easier access to information, and greater administrative efficiency. Nevertheless, implementation is not yet optimal because some members and administrators have limited understanding of the system, some operators have not fully mastered the technology, and administrative and archival arrangements still need improvement. The cooperative should therefore strengthen training and assistance for administrators and members and develop the information system periodically according to operational needs and technological developments. Future research may examine the implementation of MIS across a broader range of cooperative services or compare service outcomes before and after systematic training and system development.

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