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**Analysis of the Application of Financial Statements Based on SAK ETAP
at Credit Union Jaya Mandiri**

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A B S T R A C T

This study aims to determine the application of financial statements based on the Financial Statements Based on SAK ETAP at Credit Union Jaya Mandiri. This is because the SAK ETAP is one of the standards used in regulating accounting treatment for Micro, Small and Medium Enterprises and Cooperatives in Indonesia. This is because the arrangements are simpler and less complex based on the available capacity of credit union financial statements. The object of this research is the Credit Union Jaya Mandiri engaged in savings and loan services. The approach used in this research is descriptive qualitative by analyzing the field and linking them with existing theories so that documentation and conclusions can be drawn. The sampling technique uses non-probability sampling with interview techniques with the Credit Union Jaya Mandiri management. The financial statements presented at the Credit Union Jaya Mandiri show that they still need to be based on the Financial Accounting Standards for Entities Without Public Accountability. This is because the statements of changes in equity, cash flow statements and notes to the financial statements that are part of the financial statements based on the SAK ETAP have yet to be prepared. The results of the study are suggestion preparing financial statements based on the SAK ETAP. The preparation of financial statements begins with the accounting process, including the preparation of a chart of accounts, general journals, ledgers, balance sheets, adjusting journals, and balance sheets and then preparing financial statements including statements of operations, statements of changes in equity, balance sheets, cash flow statements and notes to financial statements.

Keywords: Credit Union, Financial Statement, SAK ETAP

INTRODUCTION

Economic development and growth in Indonesia are efforts that are continuously improved by various parties, because both affect each other. Sustainable economic development is able to create economic growth, and vice versa; massive economic growth will impact a country's smooth economic development process. A prosperous society is a manifestation of an optimization. Economic stability is an indicator of the welfare of an economy.

The synergy between the government and business actors also influences economic stability. These parties play a role in supporting the smooth running of economic activities. Cooperatives are a form of community economic activity based on the principle of kinship, which supports a country's economy in achieving a prosperous society. Cooperatives are expected to encourage people to grow their productivity for a quality life. Cooperatives are formed by individuals or business entities through a group decision-making process that takes considers the intentions and needs of all parties in the fields of economic, social and religious affairs.

The rapid development of cooperatives has led to demands for professional management. The need for accountability, integrity and relevance of information that can be trusted in financial reports to make wise planning and management decisions for cooperatives (Rahmi & Dahlia, 2022). Financial Statement is one of the most important aspects of any organization or business. The financial report is the conclusion of the accounting process, which is a form of accountability for the cooperative management and a guide in making optimal sustainable decisions for the continuity of the cooperative (Tengko et al., 2022). The information presented in the financial statements also needs to be more structured thus becoming an obstacle for funders in increasing business capacity (Hafidzah et al., 2022). Therefore, cooperative managers report finances formally and structured based on applicable accounting standards transparently, so that it is easily understood by various parties providing capital assistance. This is because the arrangements are simpler and less complex based on the general financial statements. Therefore, it can make it easier to understand financial reports for interested parties (Irwadi et al., 2021)

Credit Union Jaya Mandiri has routine activities, namely serving members who make transactions to save and borrow funds. The presentation of financial reports has a very important role because through the presentation of structured financial reports, various parties can understand it, and it can be an opportunity to develop the Credit Union Jaya Mandiri cooperative to be better than before. It is impossible to deny that this will invite various parties who will assist in capital and others through optimal cooperative health conditions marked by good financial reporting.

Accounting is the measurement, description, or assurance of information that will assist managers, investors, tax authorities, and other decision-makers in making resource allocation decisions within businesses, organizations, and government agencies. Accounting is the art of

measuring, communicating, and interpreting financial activity. Accounting's goal is to present accurate financial reports so that managers, decision makers, and other interested parties, such as creditors, shareholders, and company owners, can use them. Accounting is the art of recording, classifying, and summarizing transactions and events of a financial nature that occur, at least in part, in a meaningful way and in units of money.

According to the Ikatan Akuntan Indonesia (2020) SAK ETAP is used to make it easier for small and medium enterprises and cooperatives to prepare simpler financial reports. This is when compared to the Standar Akuntansi Keuangan, which is based on the International Financial Reporting Statement (IFRS). SAK ETAP is an alternative financial standard for financial statements for entities without public accountability. This is because it is easier to implement but still provides adequate information in presenting financial statements (Anis Fitriah & Cholis Hidayati, 2023). The purpose of SAK ETAP is to provide convenience in its application for entities without public accountability in obtaining funding from certain agencies such as banks, government and other capital providers. In addition, SAK ETAP is a standard that stands alone or is developed independently from Standar Akuntansi Keuangan, and the majority uses the historical cost concept.

Financial statements aim to: (a) provide information regarding the financial position, performance, and changes in the financial position of a company that is useful for a large number of users in making decisions. (b) financial statements do not provide all the information that users may need in making economic decisions because they generally describe financial effects and past events, and are not required to provide non-financial information (c) financial statements also show what management has done or management's responsibility for the resources entrusted to it. In order for accounting information to be objective, it must meet qualitative characteristics, which are distinctive characteristics that make the information in the financial statements useful to users. The four main qualitative characteristics in financial statements are:

a) Understandability

Users are assumed to be familiar with business and economic activities, accounting, and to be willing to study the information with reasonable diligence. Complex information that should be included in financial statements, on the other hand, cannot be excluded because it is too difficult for a specific user to understand.

b) Relevant

Relevant information affects users' economic decisions by assisting them in evaluating past, present, and future events, confirming or correcting the results of their previous evaluations. The significance and materiality of information can have an impact on its relevance.

c) Reliability

Information has the strength of being reliable if it is free of misleading notions, material errors, and can be relied on by the user as a sincere or honest presentation of what should be presented or what is reasonably expected to be presented.

d) Comparability

Users should be able to compare the company's financial statements from one period to the next in order to identify trends in financial position and performance. As a result, the financial effects of similar transactions and other events should be measured and presented consistently for that company, across periods of the same company, and across companies.

According to the Ikatan Akuntan Indonesia (2020) the components of a complete financial report based on SAK ETAP include the following.

a) Profit and Loss Statement, this profit and loss statement shows the relationship between the income and expenses of an entity against its activities. Following how a particular entity works, an entity must include accounts, titles and other sub-amounts. An entity is prohibited from presenting revenue and expense accounts as extraordinary in the statement of operations and notes to the financial statements. Extraordinary items come from transactions on rare occasions, such as losses from government seizures. The financial statements in the statement of operations According to the Ikatan Akuntan Indonesia (2020), items included in the calculation of operating results include the following (1) Revenue is an account that contains the entity's income in a period (2) Financial expenses are accounts that contain expenses that reduce income (3) Share of proceeds from equity method investments represents the distribution of shares during the period and is therefore considered as an expense (4) Tax expense is an expense incurred to pay obligations to the state (5) The remaining results of operations are the final result of profit or loss in a period.

b) Capital Statement

The statement of changes in equity shows how an entity is doing in terms of profit or loss for a certain period. On the other hand, income and expenses are each recognized directly in equity. As for the components in equity, the effects of changes in accounting principles and corrections to accounting principles are recognized directly in equity errors are all recognized for the period. The statement of changes in equity contains information including the following (1) The statement of operations results in the remaining results of operations in a period (2) For the period, income and expense accounts are recognized directly by equity (3) Any component of equity or capital resulting from adjustments to accounting principles and the correction of recognized errors shall be consistent with accounting principles, estimates and errors (4) A reconciliation of each component of equity to the amounts reported at the beginning and end of the period is disclosed separately.

c) Balance Sheet

The balance sheet provides information about an entity's financial situation during a certain period. As for the statement of financial position or balance sheet of the entity, the presentation of items, titles and other sub-amounts can adjust to the conditions of an entity that can be harmonized with the provisions of applicable accounting standards. The minimum accounts included in the balance sheet are as follows (1) Cash and cash equivalents are located at the top of the assets section because they are the most current assets (2) Trade and other receivables are located below after cash

and cash equivalents (3) Inventory is a current asset of an entity that is usually used up in less than one year (4) Investment property as part of tangible assets, which has an investment value consists of buildings (5) Fixed assets are other fixed assets other than those previously mentioned (6) Intangible assets are assets that are not held in physical form but such as investments in the capital market (7) Trade and other payables are liabilities that the entity has to repay immediately (8) Tax liabilities are payable to the government for a period (9) Equity is the capital owned by the entity in supporting its business activities.

d) Cash Flow Statement

The statement of cash flows shows information relating to historical changes in cash and cash equivalents of an entity shown separately regarding changes that occur during a certain period for operating, investing and financing activities. The sections included in the statement of cash flows include the following (1) Cash flows on operating activities are cash flow transactions that can affect income, namely net income, short-term assets and short-term liabilities (2) Cash flows on investment activities are cash flow transactions that affect investments and long-term assets where in this activity shows cash used to generate future income or investment (3) Cash flows on financing activities are cash flow transactions that can affect long-term liabilities such as repayment of debt and equity such as cash receipts from the issuance of shares.

e) Notes to Financial Statements

Notes to financial statements in the financial statements serve to explain additional information or other important information. Financial statements presented systematically will be explained as a narrative on the details of accounts outside the recognition criteria. The information notes that can be included in the notes to the financial statements include the following (1) General information of an entity contains the direction of the formation of an entity, management, legal entity number, and office address (2) Information on the basic concept of making financial statements of an entity is a guideline adopted by an entity (3) Accounting provisions of an entity are provisions that have been agreed upon by all interested parties in the preparation of financial statements (4) Contains additional information and explanations supporting the accounts in the financial statements.

Financial reports are very necessary for an entity because they contain information about the condition of financial health in a certain period. This can be used to make a strategic decision (Yuniarsih, 2016). Based on the description above, the researchers are interested in further examining the analysis of the financial statements presented to determine whether they are by the SAK ETAP. This study aimed to determine the application of financial statements based on Financial Accounting Standards for Entities Without Public Accountability at the Jaya Mandiri Credit Union. The formulation of the problem in this study is how to analyze on financial statements based on the Financial Accounting Standards of Entities Without Public Accountability at the Credit Union Jaya Mandiri.

RESEARCH METHODS

Research Objectives

The object of research is the conclusion of information from the object under study on something that can be anything for researchers to study. The financial statements of the Credit Union Jaya Mandiri are the object of this research. This cooperative is engaged in the savings and loan business located in Sidoarjo Regency.

Research Approach and Data Sources

The qualitative approach is the type of approach used in this research. This research uses primary data sources, where information acquisition comes from interviews with cooperative administrators. This research also uses secondary data sources, namely financial statements. The period used in this study covers the period from January 2021 to December 2021.

Data Collection Techniques

Researchers use strategies in collective collection strategy to use certain collectivizing objects as a data collection technique. Observation, documentation, and interviews are techniques used in collecting data. Primary data is direct information from sources to researchers through interviews or filling out questionnaires. An interview is a process of asking and answering so that there is an exchange of information, with the hope of obtaining meaning on a subject matter. The researchers conducted interviews to obtain data sources from the results of questions to the management of the Credit Union Jaya Mandiri, namely treasurer I, treasurer II and financial administration staff related to the process of making financial reports. Secondary data can be in the form of documentation that has been processed first, for example, financial reports and provisions. This study uses SAK ETAP Credit Union Jaya Mandiri. This study uses data documentation from transaction journals, cooperative member books and other references in obtaining financial statement data sources. Data sources were obtained at the Credit Union Jaya Mandiri during the 2021 period from January to December.

RESULTS & DISCUSSION

Brief Overview of Financial Statements at Credit Union Jaya Mandiri

This study uses the financial statement data of the Credit Union Jaya Mandiri for the period January 2021 to December 2021. The financial statements presented by the Cooperative consist of a profit and loss statement and a balance sheet. The data will be analysed by comparing the SAK ETAP to see its suitability.

Analysis of the Financial Statements of Credit Union Jaya Mandiri Before and After Based on SAK ETAP

Based on the researcher's analysis of the financial statements for January 2021 to December 2021, the following is the accounting process carried out by the Credit Union Jaya Mandiri. Transactions are divided into two types: cash transactions called daily cash and bank transactions every month.

Daily and bank transactions called the bank to cash occurs every month. The interviews with cooperative administrators show that the most frequent transactions occur in cash because the average elderly member cannot deposit funds through interbank transfers. Some members make loan transactions and withdraw funds in cash to avoid the imposition of bank administration fees.

Transactions through transfers are usually done by younger members who utilise technology, so they do not need to come to the office to make payment transactions, withdrawals and loans. Members who make deposit or capital withdrawal transactions and borrow funds through bank transfers will be charged or charged a bank transfer fee. Transactions on cash when it has reached a certain nominal will be deposited into the bank. The recorded transactions are member deposit transactions, member capital withdrawal transactions, and routine and non-routine expenditure transactions.

The next accounting process carried out by the Credit Union Jaya Mandiri is filling out the member book. The components listed in the member book are principal savings, mandatory savings, voluntary savings, residual income, loans, installments, and loan interest (Raharusun, 2018). The transfer line is a continued balance from the previous year. The recording in the member book is done manually, in the member's physical book, and digitally in the cooperative's joint member book. The filling in the account column is based on transaction evidence, where the cooperative management has a record to categorize the nominal value deposited by members.

Researcher analysis of the accounting process in the Credit Union Jaya Mandiri does not record in the general journal. Based on this, the Credit Union Jaya Mandiri needs to record a general journal in fulfilling the accounting process based on the SAK ETAP (Srikalimah et al., 2019)

The inventory list is a breakdown of fixed assets owned by Credit Union Jaya Mandiri which provides information for management and members regarding fixed assets owned by the cooperative. The results of interviews with cooperative administrators obtained information on the depreciation of fixed assets assumed at 10% or ten months. It is intended that the final result of depreciation is considered paid off because the nominal depreciation is less than one year, and the impact of the nominal accumulated depreciation is equivalent to the nominal equipment and office inventory owned by the cooperative.

The trial balance summarises the general ledger account balances in a period. The accounts included in the trial balance consist of asset liability and equity accounts. The balance on the debit and credit sides of the trial balance must be balanced; this is so that the process of preparing the balance sheet can be adjusted. As for the Credit Union Jaya Mandiri, it has prepared a trial balance but with the name of the initial balance. The results of the

researcher's analysis found that there were errors in the placement of accounts that needed to follow the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP).

An adjusting journal is needed to adjust some accrual transactions at the end of the reporting period. As for the adjustment, the journal functions as an adjustment for costs that have occurred, looking for real and nominal estimates based on concrete circumstances that must be recognized at the end of the period. The analysis results on preparing an adjustment journal at the Credit Union Jaya Mandiri, where the adjustment journal account is an adjustment that does not relate to cash and bank transactions. On the other hand, the adjustment journal is a correction of recording errors. After calculating depreciation with accounting standards, the researchers found a calculation error by the cooperative. The rate used in calculating depreciation uses a rate with a useful life of 4 years. This is because the inventory owned is classified as group 1 non-building tangible assets.

The following is a table of calculation of depreciation of fixed assets in cooperatives using taxation depreciation rates; this is because the data obtained from cooperatives do not use residual values on fixed assets owned. As for the depreciation of fixed assets, there is a calculation error.

Table 1. Comparison of CU Jaya Mandiri Financial Statements for the 2021 Period with Financial Statements Based on SAK ETAP

Components of Financial Statements	Comparative Analysis
Profit and Loss Statement	Some accounts presented by cooperatives are almost by SAK ETAP. The accounts that have not been presented to be the accounts receivable loss reserve account and the tax expense account.
Capital Statement	The cooperative does not present a capital statement.
Balance Sheet	Some accounts presented by cooperatives are not following SAK ETAP. The accounts that still need to be in accordance include a prepaid expenses account, accrued income account, intangible assets account and accumulated amortization, prepaid income account, time deposit account, and other accounts.
Cash Flow Statement	The cooperative does not present a cash flow statement
Notes to Financial Statements	The cooperative does not present notes on the financial statements.

Source : Processed by researchers (2023)

The study's result analyzed the application of financial statements at the Credit Union Jaya Mandiri, which were compared with financial statements based on the SAK ETAP to assess their alignment. Based on the researcher's analysis results financial statements presented by the cooperative are not following SAK ETAP. The components in a complete financial report in accordance with SAK ETAP include five components of financial statements, including the following :

a. Profit and Loss Statement

Based on the research description, the statement of calculation of operating results reported by the Credit Union Jaya Mandiri is not in accordance with SAK ETAP. The statement of operations shows the relationship between the income and expenses of an entity against its activities Ikatan Akuntan Indonesia (2020). For an example the income account position is placed under the expense account. According to SAK ETAP (2022) the correct financial reporting format is that the income group account is placed at the beginning, to see the amount of revenue earned by the cooperative during one period (Lestari & Saputra, 2022).

The expense account is placed after the income account because the expense account is reduced, so the final calculation will show the nominal results of operations. Based on this, there is a nominal difference in the calculation of operating results. This is to a nominal minore in the accumulated depreciation expense after correction

b. Capital Statement

Based on the description of the research, the Credit Union Jaya Mandiri needs to prepare an operating result calculation report, so it is not in accordance with SAK ETAP. According to the Ikatan Akuntan Indonesia (2020) the statement of changes in equity shows how the condition of an entity in terms of profit or loss in a certain period. Based on this, Credit Union Jaya Mandiri should make a statement of changes in equity for the 2021 period.

c. Balance Sheet

Based on the research description, the balance sheet reported by Credit Union Jaya is not in accordance with SAK ETAP. There are accounts in the liabilities group that are not recorded, for example voluntary deposits that were previously recorded in cooperative capital. Voluntary deposits based on SAK ETAP are classified as liability accounts from a cooperative point of view. This is based on the Ikatan Akuntan Indonesia (2020) the balance sheet or statement of financial position shows the financial position of an entity in a period. There is a nominal difference presented in the balance sheet report. This is due to changes in the calculation results in the accumulated depreciation account, changes in the voluntary deposit account after correction.

d. Cash Flow Statement

According to the Ikatan Akuntan Indonesia (2020: 23) the cash flow statement shows information relating to historical changes in cash and cash equivalents of an entity which is

shown separately regarding changes that occur during a certain period for operating, investing and financing activities. Credit Union Jaya Mandiri in presenting annual financial statements does not make a cash flow statement. As for the results of interviews with cooperative administrators, the annual financial statements do not make a cash flow statement (Shafira et al., 2022). Credit Union Jaya Mandiri should make a cash flow statement in the 2021 period to determine the movement of cash flow during the 2021 period in terms of operational activities, investment activities and financing activities.

e. Notes to Financial Statements

According to the Ikatan Akuntan Indonesia (2020) notes to financial statements explain the additional information contained in the financial statements. The explanation provided is in the form of a narrative of the details of items outside the recognition criteria of the financial statements that have been presented systematically. Credit Union Jaya Mandiri in presenting the annual financial statements, does not make notes to the financial statements. Notes to the financial statements contain general information consisting of the history of the establishment, management structure, and cooperative membership. As for containing accounting policies consisting of the duties and responsibilities of the management, the basis for preparing financial statements, a statement of compliance with accounting standards, the distribution of the remaining results of operations and the basis for measuring accounts in the preparation of the statement of results, statement of changes in equity and balance sheet.

As for the results of interviews with cooperative management, in the annual financial statements, they do not make notes on financial statements due to a lack of sufficient understanding in making notes on financial statements. Based on this, Credit Union Jaya Mandiri should make notes on financial statements in the 2021 period. This aims to provide additional information related to the presentation of financial statements. Several accounts in the financial statements have errors in placement and need to be included based on accounting standards (Amatiddiniyyah et al., 2022). Researchers analyzed the accounts that still needed to be included in the financial statements of the Credit Union Jaya Mandiri for the period January 2021 to December 2021.

Socialization and training for Credit Union administrators is very necessary and must be carried out massively, this is because there are still many cooperatives in managing finances that are not based on accounting standards. The goal is for cooperatives to be able to report finances well that are easily understood in detail. Another factor that becomes an obstacle in the internal cooperative in preparing financial statements based on financial accounting standards is the absence of a special division in accounting to work on the accounting process based on applicable accounting standards. The need for a distinction between the treasurer and the financial reporting department. The implementation of recording financial statements that occurs in a number of cooperatives is still not in accordance with financial accounting standards, even though SAK ETAP has been present to become a solution in the means of compiling it. Lack of knowledge is a factor influencing the quality of cooperative financial reporting (Gozali & Kesuma, 2017).

CONCLUSION & SUGGESTION

Based on the description of the discussion results, the researcher concludes the financial statements of the Credit Union Jaya Mandiri, which are harmonized with the Financial Accounting Standards for Entities Without Public Accountability. The preparation of financial statements carried out by the Credit Union Jaya Mandiri Saving and Loan Cooperative for the 2021 Period has not been based on the Financial Accounting Standards for Entities Without Public Accountability; because the cooperative only presents the calculation of operating results report and balance sheet report. There are calculation errors and misplacement of several accounts in the financial statements prepared by the Credit Union Jaya Mandiri during the 2021 period. Based on the results of interviews with the Credit Union Jaya Mandiri management, there are obstacles in preparing financial reports due to a need for adequate knowledge about financial reports according to accounting standards.

SAK ETAP existence is expected to make it easier to present financial reports. SAK ETAP is also expected to be a solution to the credit union internal issues. Financial statements are a critical tool for obtaining information about a credit union financial position and the business results that it wishes to achieve. Financial statements, which are reported at the end of each period as an accountability report for a company's management, are one type of information that can be used to determine the condition and development of a credit union. Parties who require financial reports must understand what the numbers in the financial statements mean and how to analyze and interpret financial data.

As for the description of the conclusions above, the researcher provides suggestions to parties interested in the cooperative's financial statements as follows. For the Management of the Credit Union Jaya Mandiri, the financial statements in the next period should be improved, especially in the reporting format and the accounts recorded based on the Financial Accounting Standards for Entities Without Public Accountability. For the Government, the financial statements presented by the cooperative can be a reference in providing funding assistance that is beneficial to the continuity of the cooperative. For further researchers, the results of this study can be a reference for further research related to cooperative financial reports based on accounting standards.

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