



Analysis of Factors Influencing the Application of Financial Accounting Standards for Entities Without Public Accountability (Sak Etap) in Cooperative Financial Reporting in Bogor City

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ARTICLE INFO

Keywords: Level Education Part Finance Cooperative, Age Effort, Socialization of SAK ETAP, Understanding Accountancy

Received : 1 December

Revised : 18 December

Accepted : 19 January

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ABSTRACT

Study This aim For know influencing factors _ application standard accountancy finance entity without accountability public . factors the is level education part finance cooperative , age effort , socialization of SAK ETAP and understanding accounting . Population palace researcher This is whole cooperative active in the city of Bogor. Whereas For sample study are 83 cooperatives use purposive sampling method . Data analysis technique used in study This is analysis multiple linear regression . Research results show that level education part finance cooperative , age effort , socialization of SAK ETAP and understanding accountancy influential positive and significant in a manner simultaneous to application of SAK ETAP. For level education part finance cooperative influential positive in a manner Partial to application of SAK ETAP, meanwhile age business No influential positive and significant in a manner Partial to implementation of SAK ETAP, socialization of SAK ETAP has an effect positive and significant in a manner Partial to implementation of SAK ETAP and understanding accountancy influential positive and significant in a manner Partial to application of SAK ETAP

INTRODUCTION

Cooperatives are entities that carry out business activities that are very helpful and necessary for cooperative members and the community, the business activities in question can be in the form of serving financial needs, credit, marketing activities, or other business activities, cooperatives also play an important role in growing and developing economic potential the people and take part in realizing the life of economic democracy which has democratic characteristics, togetherness, kinship and openness. Based on Law no. 25 of 1992 concerning cooperatives, it is stated that the purpose of cooperatives is to promote the welfare of members in particular and society in general, as well as to contribute to building the national economic order, in order to create an advanced, just and prosperous society based on Pancasila and the 1945 Constitution . the development of cooperatives is very important for recording and reporting finances for the continuity of the cooperative business, in addition to transaction reports but also as a measure of the success of a business, IAI (2009: 2).

Law No. 25 of 1992 concerning cooperatives as the main regulation governing cooperatives, does not regulate clearly and in detail regarding cooperative finance in Indonesia. So that in 2012, the Minister of Cooperatives and Small and Medium Enterprises (KUKM) issued Ministerial Regulation No. 04/Per/M.KUKM/VII/2012 concerning general guidelines for cooperative accounting. Furthermore, in 2015, the Minister of KUKM issued Ministerial Regulation Number 12/Per/M.KUKM/2015 concerning general guidelines for real sector cooperative accounting and also Ministerial Regulation Number 13/Per/M.KUKM/IX/2015 regarding business accounting guidelines. savings and Loan. Real sector cooperatives that do not have public accountability are required to have their financial reports refer to the SAK-ETAP Public Accountability Entity Financial Accounting Standards.

Financial Accounting Standards for Entities Without Public Accountability (SAK-ETAP) explain that complete financial reports include: showing changes in equity; (i) all changes in equity, or (ii) changes in equity other than those arising from transactions with owners in their capacity as owners; (d) Statement of cash flows, and (e) Notes to financial statements. The SAK ETAP financial accounting standards for entities without public accountability have been in force for a long time, but there are still many cooperatives that have not been fully able to prepare their financial reports in accordance with SAK ETAP. Because they are used to preparing very simple financial reports, namely only recording cash out and cash in .

Table 1. List of Active and Inactive Cooperatives in Bogor City

No	Cooperative	Real and Save Sector Borrow	
		Active f	No Active
1	Kopkar Sumber Sejahtera PT. Agrikon	Active	-
2	KPRI Beriman		No Active
3	Multi-Use KSP	Active	-
4	Cooperative PT employees PLN		No Active
5	Cooperative Inhabitant Saluyu	Active	-
6	Cooperative Civil Service Inspection Tax		No Active
7	KPRI Plants Food (handsome)	Active	-
8	KBMT Madani		No Active

Source : Bogor City Cooperative Service

Based on data from the Bogor City Cooperatives and UMKM Office , the number of cooperatives is 494, consisting of real sector cooperatives and savings and loan cooperatives . Observations show that not all cooperatives registered with the Bogor City Cooperatives and UMKM Office are all still active , but there are several cooperatives that are are no longer active , such as KPRI Beriman, Employee Cooperative PT. PLN , Tax Inspection Civil Servant Cooperatives and KBMT Madani which are no longer active so it is necessary to separate cooperatives that are truly active and inactive

Table 2 List of Cooperatives that use SAK E TAP and have not used SAK ETAP in Bogor City

List of Active Cooperatives that use SAK		
NO	ETAP and have not used SAK ETAP in Bogor City	Information
1	KPRI Plants Food (handsome)	Using SAK ETAP
2	Prosperous Joint Cooperative	Haven't used SAK ETAP yet
3	Kopkar Mitra Melati (PMI)	Using SAK ETAP
4	Blessing Development Cooperative Independent	Haven't used SAK ETAP yet
5	Bank BTN Cooperative	Using SAK ETAP
6	Joint Venture Partners Cooperative	Haven't used SAK ETAP yet
7	Primkop Kartika Salak	Using SAK ETAP
8	Cooperative Inhabitant Saluyu	Haven't used SAK ETAP yet

Source : Bogor City Cooperative Service

Based on table above _ can seen that cooperatives in Bogor City do not everything using SAK ETAP in reporting financially , still Lots the cooperative does reporting simple like only do reporting proper receipts and disbursements _ cooperative do reporting in accordance with Ministerial Regulation Number 12/Per/M.KUKM/2015 concerning guidelines general accountancy cooperative sector real estate and also Ministerial Regulation Number

13/Per/M.KUKM/IX/2015 concerning guidelines accountancy business save obligatory loan _ whole cooperative compile report finance annual must in accordance with established rules _ _ _ that is based on standard accountancy finance entity without accountability public (SAK ETAP) like , load report balance sheets , reports calculation results effort , report change equity / capital, reports cash flow and reports notes on report finance . it _ showing that entity micro , small prevent in matter This cooperative Still Lots weakness in drafting report his finances or Not yet apply standard accountancy proper finances _ used by all cooperative cooperatives in Bogor City

LITERATURE REVIEW

Finance Department Education Level Cooperative

The policy for micro, small and medium enterprises is to use entity financial accounting standards without public accountability (SAK ETAP). This application is influenced by the educational level of the operations section with a good level of education owned by the finance section has a positive influence on the importance of implementing SAK ETAP. Oktaritama and Januarti (2019). Business Age

The length of life of business in a company becomes A business size as a scale that shows the size or The size of a company is measured in several ways which can be used to measure a company, namely by using the criteria of the number of employees, company assets, and company sales , (Tuti and Patricia , 2014) .

Socialization of SAK ETAP

SAK ETAP socialization is carried out routinely by related parties so that all cooperatives understand the importance of reporting in accordance with entity financial accounting standards without public accountability (SAK ETAP). Yuniarta and Wahyuni (2017:4).

Understanding Accountancy

Understanding of accounting in making financial reports is very important as a basis for presenting or reporting finances in a company with a good understanding of accounting it is hoped that all cooperatives will make financial reports in accordance with SAK ETAP accounting standards. Winkel (2004).

Hypothesis Development

Finance Department Education Level Cooperative To Application of SAK ETAP Education Level of Application Standard Accountancy Finance Entity Without Public Accountability SAK ETAP Dalam Reporting Finance , rate higher education _ Of course just make somebody have knowledge For increase performance so that Of course just they know about importance application standard accountancy entity without accountability public Regulation State Minister for Cooperatives , Small and Medium Enterprises Republic of Indonesia Number 04/Pe/M.KUKM/VII/2012 explains that “ Cooperative as entity without accountability public so enforce cooperative with SAK ETAP inside drafting report his finances ”. More carry on again , in 2015 , the Minister

of KUKM issued Ministerial Regulation Number 12/Per/M.KUKM/2015 concerning Guidelines General Accountancy Cooperative Sector Real and also Ministerial Regulation Number 13/Per/M.KUKM/IX/2015 concerning Guidelines Save Business Accounting Borrow by Cooperative . H 1 : Education level section finance cooperative influential positive and significant on adoption accountancy finance entity without accountability public in reporting finance cooperatives in Bogor City.

H 1 : Education level section finance cooperative influential positive and significant on adoption accountancy finance entity without accountability public in reporting finance cooperatives in Bogor City.

Business Age Against Application of SAK ETAP

Age business to Standard Accountancy Finance Entity Without Public Accountability SAK ETAP in reporting finances , age business is size or the amount of assets owned by the cooperative the more big size business something cooperative so the more ripe manager effort and need standard in reporting finance For do bookkeeping and reporting finance For help management asset and rate performance cooperative finance . _ (Pratiwi and Hanafi, 2016).

H 2 : Age business influential positive and significant on adoption accountancy finance entity without accountability public in reporting finance cooperatives in Bogor City.

Socialization of SAK ETAP Against Application of SAK ETAP

Socialization of SAK ETAP to Application Standard Accountancy Finance Entity Without Public Accountability SAK ETAP Dalam Reporting Finance , SAK ETAP socialization aims For give knowledge about reporting finance in accordance with standards on cooperatives , socialization For increase skills and attitudes to be able to function as cast active in something cooperative and intended as something mechanism delivery to perpetrator Cooperative as the target user through various patterns and shapes activity , fine in a manner direct nor No direct . (Masitoh and Rochmi , 2014).

H 3 : Socialization of SAK ETAP had an effect positive and significant on adoption accountancy finance entity without accountability public in reporting Finance in Bogor City .

Understanding Accountancy yo Application of SAK ETAP

Understanding Accountancy is ability somebody in understand and understand something . understanding accountancy is something ability somebody For know and understand about accounting , rate understanding accountancy This can be measured from understand somebody of the recording process transaction finance , grouping , summarizing reporting and interpretation of financial data . Jusup (2003:5). Understand that is know something things and get seen from various terms When someone give something explanation and imitation matter the with use sentence Alone is what is said understand matter the . Mukmin and Maemunah , (2018). Ability in catch

both meaning and meaning from studied material _ is something understanding , Winkel (2004:274). understanding Accountancy is something ability somebody For know and understand about accounting . Understanding level Accountancy This can be measured from understand somebody of the recording process transaction finance , grouping , summarizing and reporting finance . Lohanda (2016).

H 4 : understanding Accountancy influential positive and significant on adoption accountancy finance entity without accountability public in reporting finance cooperatives in Bogor City.

Table 3. Understanding Accountancy to Application of SAK ETAP

Variable	Variable Concept	Indicator	Scale	Indicator
Cooperative financial section education level (X_1)	Education level embed knowledge knowledge , skills , and values to human and so they can increase capacity learning and productivity . So education can function increase productivity and role as signal ability (Zahro and Wahyundaru 2015:120).	1. Formal Education includes SMA / SMK, Diploma, College S1 and S2. 2. Non-formal education includes attitudes and personality formed from family and environment .	Ordinal	1-5
Age effort (X_2)	Company age is measured by time (in years) since the establishment of the company until this research was conducted. To measure the variable of business age is to use the absolute number of the business age which is calculated from the time the company was founded until this research was conducted. (Rudiantoro and Siregar 2012)	1. Time (in years) since the establishment of the company until the research was conducted.	Ordinal	1-5
Socialization of SAK ETAP (X_3)	The provision of socialization of SAK ETAP carried out by external parties of the Cooperative, both the Indonesian Accountants Association (IAI) or other institutions is able to provide an understanding to employees of the financial section regarding SAK ETAP and influence employees of the Cooperative finance section to implement SAK ETAP (Rudiantoro and Siregar 2012)	1. Media, such as: Newspapers, Magazines or the Internet 2. Accounting Seminar or Training. 3. Government Agencies, such as: Bogor City Office of Cooperatives and SMEs and or Other Services. 4. Indonesian Accounting Association Institute (IAI). 5. Accounting Training from Higher Education Institutions . 6. Organizations, such as: Non-Governmental Organizations NGOs and or other organizations.	Ordinal	1-5

understanding Accounting (X ₄)	understanding Accounting is a person's ability to understand and understand something. Understanding is knowing something and can be seen from various angles. When someone gives an explanation and emulates it with use sentence Alone is what is said understand matter (Mukmin and Maemunah , 2018).	1. Journal 2. Book Big 3. Journal Adjustment 4. balance sheet 5. Report Finance	Ordinal	1-5
Application of SAK ETAP (Y)	The application of SAK ETAP can be measured by seven indicators related to the measurement, disclosure and presentation of accounts listed in SAK ETAP (Eri and Minarni 2014)	1. Cycle Report Finance based on SAK ETAP. 2. Recording stock 3. Completeness Reporting Report Finance . 4. Frequency Report Finance . 5. Obedience against SAK ETAP.	Ordinal	1-5

H₄: understanding Accountancy influential positive and significant on adoption accountancy finance entity without accountability public in reporting finance cooperatives in Bogor City.

Taking Sample

As for the unit of analysis in study This is cooperatives located in the city of Bogor. In study This For determine sample that is population whole cooperatives located in the city of Bogor. Determination amount sample in study This use formula slovin .

Testing Instrument Study

Sugiyono (2017:93), stated scale likert is scale used _ For measure attitudes, opinions , perceptions and a person or group of people about phenomenon social, phenomenon social This has set in a manner specifically by future researchers _ called as variable research . With scale likert variable explained become indicator variable Then indicator the made as point reject For arrange possible instrument items form statement or question .

Method Data Analysis

Based on the data obtained from the questionnaire will be distributed to the respondents, it is necessary to see how the description of the object to be studied and how much influence the independent variables have on the dependent variable. To simplify and speed up the process of calculation and processing data in study this, then carried out using the help of the SPSS program (Statistical Product and Service Solution) For windows version 24.

Table 4. Recapitulation Respondents Based on Type Sex

Type Sex	Amount	Percentage
Man	18	33%
Woman	36	67%
Total	54	100%

Source : Data Processed , 2019

Multiple Linear Regression Analysis

No	Statement	Answer	Information
1	is level education add knowledge to standard accountancy finance .	4,28	Totally Agree
2	is part finance Cooperative must filled by one person graduate of accounting .	4,11	Agree
3	is someone who isn't graduate of accountancy will difficult For compile report finance in accordance with standard accountancy applicable finances . _	3.78	Agree
Total		12,17	
Average		4.06	Agree

Source : Data Processed , 2018

Sanusi (2016: 135), says that multiple linear regression is an extension of simple linear regression, namely increasing the number of independent variables from previously only one to two or more independent variables. Multiple linear regression can be expressed in the following equation:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e.$$

RESULT

This research was conducted on whole cooperatives located in Bogor City with a total of 83 cooperative respondents. Respondents in study This is cooperatives registered at the Bogor City Cooperatives and UMKM Service. Data collection was carried out with method spread questionnaire, researcher distributed 83 questionnaires with return amount _ as many as 67 questionnaires, questionnaires that are not can processed Because No in accordance with criteria as many as 13 and total questionnaire that can processed namely 54 questionnaires. Following is characteristics respondent in study this:

Table 6. Response Score Recapitulation Variable Business Age

No	Statement	Answer	Information
1	is age 1-3 year business make Cooperative apply SAK ETAP	4.04	Agree
2	is age 3-7 year business make Cooperative apply SAK ETAP	3.96	Agree
3	is age business >7 years make Cooperative apply SAK ETAP	3.74	Agree
Total		11.74	
Average		3.91	Agree

Source : Data Processed , 2019

Table 7. Response Score Recapitulation Variable Socialization of SAK ETAP

No	Statement	Answer	Information
1	is You get socialization of SAK ETAP from the media such as : TV, newspapers, magazines , internet and others.	4,24	Totally Agree
2	is Socialization of SAK ETAP is carried out in a manner routinely by the Bogor City Office of Cooperatives and SMEs.	4,28	Totally Agree
3	is socialization give knowledge and understanding about reporting finance in accordance with standard accountancy finance .	3.98	Agree
4	is socialization takes place For make / compose report finance in accordance standard accountancy regulations and applicable laws . _ _ _	4.07	Agree
Total		16.06	
Average		4,14	Agree

Source : Data Processed , 2019

Table 8. Response Score Recapitulation Variable understanding Accountancy

No	Statement	Answer	Information
1	I understand stages activity accountancy in making report finance .	4,24	Totally Agree
2	I understand recording accountancy in accordance with standard accountancy finance .	4,22	Totally Agree
3	There is documentation from every transactions that occurred as record and evidence of accounting data business being carried out .	3.83	Agree
4	I got make report finance based on standard accountancy finance	4.02	Agree
Total		16.03	
Average		4.08	Agree

Source : Data Processed , 2019

Table 9. Response Score Recapitulation Variable Application of SAK ETAP

No	Statement	Answer	Information
1	Preparation report finance made in accordance with standard accountancy finance (SAK ETAP)	4.02	Totally Agree
2	Standard accountancy finance entity without accountability (SAK ETAP) has been implemented in the company	4,26	Totally Agree
3	Reporting finance company in accordance with standard accountancy finance entity without accountability SAK ETAP public	4.04	Agree
4	Report finance based on SAK ETAP can help describe description internal and external conditions company	4,16	Agree
Total		16,67	
Average		4,29	Totally agree

Source : Data Processed , 2018

Testing Instrument

1. Validity Test

Validity test results variable level education finance cooperative (X 1), age effort(X 2), socialization of SAK ETAP (X 3), understanding accounting (X 4) against application

Table 10. Recapitulation of Validity Test

Variable	r count	r critical	Conclusion
Level of Education Department of finance Cooperative	0.897	0.3	Valid
Age business	0.894	0.3	Valid
Socialization of SAK ETAP	0.834	0.3	Valid
understanding Accountancy	0.893	0.3	Valid
Application of SAK ETAP	0.763	0.3	Valid

Source: Data Processing Output with SPSS Version 24, 2019

The average score for variable level education part finance cooperative that is of 0.897 variables age business of 0.894 SAK ETAP socialization of 0.834 variables understanding accountancy of 0.893 and variable application of SAK ETAP of 0.763. this _ showing that all variable instruments in study This own mark r count more big from r critical so that can concluded that all the instruments used capable For disclose variables that will be measured in study

this standard accountancy finance entity without accountability public in reporting finance cooperatives in Bogor City (Y) can seen in the tables following this:

2. Reliability Test

Test results reliability showing how much Far consistency and trustworthiness on results answer respondent to the instrument/ statement given . For measure the consistency of the interval of use of the instrument is used cronbach's alpha, para know that all variable declared reliable, the average value cronbach's alpha must more big from or The same with 0.6. As for the results testing reliability can seen in the table following this :

Table 11. Recapitulation of the Reliability Test

Variable	<i>crobach alpha</i>	r critical	Conclusion
Finance Department Education Level Cooperative	0.827	0.6	reliable
Age business	0.841	0.6	reliable
Socialization of SAK ETAP	0.813	0.6	reliable
understanding Accountancy	0.901	0.6	reliable
Application of SAK ETAP	0.755	0.6	reliable

Source : Data Processing Output with SPSS Version 24, 2019

Based on table 11 above showing that variable level education part finance cooperative own Cronbach's mean score alpha of 0.827 more big from mark rcount that is of 0.6. So all variable instruments level education part finance cooperative stated reliable . Then For variable age business own Cronbach's mean score alpha of 0.841 more big from mark rcount that is of 0.6. So all variable instruments age business declared reliable. Furthermore For variable SAK ETAP socialization has Cronbach's mean score alpha of 0.813 more big from mark rcount that is of 0.6. So all variable instruments SAK ETAP socialization was declared reliable. Furthermore For variable understanding accountancy own average value.

Table 12. Analysis Multiple Linear Regression

	Unstandardized Coefficients	Standardized Coefficients		Q	Sig.
		B	Betas		
1	(Constant)	2,703	3,336		0.810
	Finance Department				
	Education Level	0.387	0.138	0.332	2,798 0.007
	Cooperative				
	Age business	0.077	0.174	0.054	2,444 0.659
	Socialization of SAK ETAP	0.256	0.116	0.275	2.205 0.032
	understanding	0.246	0.106	0.291	2,329 0.024
	Accountancy				

Source : Data Processing Output with SPSS Version 24, 2019

Interpretation from results testing multiple linear regression on is as following :

a. The Results of the Regression Equation Are Obtained

Crobach's alpha of 0.901 more big from mark rcount that is of 0.6. So all variable instruments understanding accountancy stated reliable and then For variable application of SAK ETAP has the average value of Crobach's alpha is more than 0.755 big from mark rcount that is of 0.6. So all variable instruments the application of SAK ETAP is declared reliable. So that can concluded that all instrument used _ in study This own consistency when measurements made _ with tool measuring the used in a manner repeatedly and on different occasions.

Analysis Regression Double

As for the results analysis multiple linear regression in research This can can seen in the table under this :

a constant value of 2.703 this value means that if all the independent variables, namely the variable level of education in the cooperative finance section, the age of the business, socialization of SAK ETAP and understanding of accounting are worth

a. Then application of SAK ETAP 2.703 or mark application of SAK ETAP. enhancement level education part finance cooperative by 100 %, with assumption variable independent age effort , socialization of SAK ETAP and understanding accountancy is 0, then cause increasing success implementation of SAK ETAP of 0.387 (38.7%).

b. Equation results regression For variable age business of 0.077 it showing that For every enhancement age business by 100%, with assumption variable independent level education part finance cooperatives , socialization of SAK ETAP and understanding accountancy is 0, then cause increasing success application of SAK ETAP of 0.077 (7.7%).

c. Equation results regression For variable socialization of SAK ETAP of 0.256 It showing that For every enhancement socialization of SAK ETAP by 100%, with

assumption variable independent level education part finance cooperative , age effort and understanding accountancy is 0, then cause increasing success implementation of SAK ETAP of 0.256 (25.6%).

d. Equation results regression For variable understanding accountancy of 0.246 it showing that For every enhancement understanding accountancy as big.

Table 13. Coefficient Correlation Double

Summary Model b			
R	R Square	Adjusted R Square	std. Error of the Estimate
, 657 a	,431	,395	1,072

Source : Data Processing Output with SPSS Version 24, 2018

Based on table on can seen that R value of 0.657 which shows that the R value (0.657). is in the interval R (0.657-0.800) with degrees strength enough relationship _ strong, so there is enough influence _ strong between level education part finance cooperative, age effort , socialization of SAK ETAP and understanding accountancy to application of SAK ETAP. it _ means that the more Good enhancement mark level education part finance cooperative, age effort, socialization of SAK ETAP and understanding accountancy so will the more increase application of SAK ETAP.

100%, with assumption variable independent level education part finance cooperative, age effort and socialization SAK ETAP is worth 0, then cause increasing success implementation of SAK ETAP of 0.246 (24.6%).

Variable Dominant

Based on table 13 above can is known that the most dominant variable influence is variable level education part finance cooperative (X 1) with mark of 0.387 or 38.7%. this _ showing that level education part finance cooperative own role important in success implementation of SAK ETAP, because with increasing level education part finance cooperative, will give positive impact_for application of SAK ETAP to cooperatives in Bogor City.

Coefficient Correlation Double

Analysis coefficient correlation double done For know degrees strength connection between level education part finance cooperative , age effort , socialization of SAK ETAP and understanding accountancy in a manner together to application of SAK ETAP. As for value coefficient correlation double in study This can seen in the table under this :

Coefficient Determination

Coefficient determination done For know magnitude contribution variable level education part finance cooperative, age effort, socialization of SAK ETAP and understanding accountancy to application of SAK ETAP to cooperatives in Bogor City. Coefficient determination obtained with method squaring coefficient correlations that have been found and so on multiplied with 100% ($r^2 \times 100\%$) or can also with see direct R Square value (R^2) results coefficient determination can seen in the table below this:

Testing Hypothesis

Test F-test

Testing This done For know influence in a manner simultaneous variable level education part finance cooperative, age effort, socialization of SAK ETAP and understanding accountancy in a manner simultaneous to application of SAK ETAP. hypothesis F Test statistics to be answered in study This is as following: $H_0: \beta_1, \beta_2, \beta_3, \beta_4 = 0$ = Education level part finance cooperative, age effort, socialization of SAK ETAP and understanding accountancy No influential in a manner simultaneous to application of SAK ETAP

Table 14. ANOVA a

ANOVA a

1	Model	Sum of Squares	Df	MeanSquare	F	Sig.
	Regression	99,058	4	24,765	5,771	,001 b
	residual	210,275	49	4,291		
	Total	309,333	53			

Source : Data Processing Output with SPSS Version 24, 2019

Based on table 14 above can seen that results testing using the F test, obtained mark F count of 5.771 meanwhile mark F table of 2.56, If F count more big from F table, F count > F table (5.771 > 2.56) with mark F significance of 0.00 < 0.05, p This means that H 0 is rejected and H α is accepted. Condition This showing that variable level education part finance cooperative, age effort, socialization of SAK ETAP and understanding accountancy in a manner simultaneous influential positive and significant to application of SAK ETAP. So that can concluded that variable level education part finance cooperative , age effort, socialization of SAK ETAP and understanding accountancy in a manner together have influence to application of SAK ETAP to cooperatives in Bogor City.

Table 15. Test Coefficients a

Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
	B	std. Error	Betas		
1 (Constant)	2,703	3,336		3,554	,004
Finance Department					
Education Level	,387	,138	,332	2,798	,007
Cooperative					
Age business	,077	,174	.054	,444	,659
Trust Level Socialization of SAK ETAP	,256	,116	,275	2.205	.032
Penalty Tax Understanding Accountancy	,246	,106	,291	2,329	.024

$H_0 : \beta_1, \beta_2, \beta_3, \beta_4 \neq 0$ = Education level part finance cooperative, age effort, socialization of SAK ETAP and understanding accountancy influential in a manner simultaneous to application of SAK ETAP.

With use 90% confidence in level significance of 5%, so determined $df_1 = K-1$ ($5-1=4$) whereas $df_2 = nk$ ($54-5=49$) then obtained F table of 2.56 If the value the significance of $F < 0.05$ then H_0 is rejected and H_a is accepted. Whereas If mark significance $F > 0.05$ then H_0 is accepted and H_a is rejected. F test results get obtained through table analysis variance (ANOVA) shown in the table under this:

T test - Test

Testing This done For know influence in a manner Partial variable level education part finance cooperative, age effort, socialization of SAK ETAP and understanding accountancy to application of SAK ETAP. hypothesis T test statistics that will answered in study This are:

Testing hypothesis with using the T test can done with notice level that is by 5% with decision If mark significant < 0.05 then H_0 is rejected and H_a is accepted. Whereas If mark significant > 0.05 then H_0 is accepted and H_a is rejected. With use 90% confidence and degrees validity (df) = nk or $54-4 = 50$ then obtained t table of 2.008. The results T test testing can seen in the table under this: Based on table 15 above can is known that:

a. The T-test of Finance Department Education Level Variable Cooperative

Test results with using t test obtained mark t count For level education part finance cooperative of 2.798 meanwhile mark t table of 2.008 If mark t count compared to with mark t table , then $t \text{ count} > t \text{ table}$ ($2.798 > 2.008$) with level significance $0.007 < 0.05$, then This means H_0 rejected and H_a accepted . this _ showing that level education part finance cooperative in a manner Partial influential positive and significant to application of SAK ETAP. Education level part finance cooperative This showing that the more Good level education part finance cooperative so the more either level _ success application of SAK ETAP to cooperatives in Bogor City.

b. Variable T Test Business Age

Test results with using t test obtained mark t count For age business of 444 meanwhile mark t table as big 2.008 When mark t count compared to with mark t table , then $t \text{ count} < t \text{ table}$ ($444 < 2.008$) with level significance of $659 > 0.05$, then This means H_0 accepted and H_a rejected . this _ showing that age business in a manner Partial influential negative to application of SAK ETAP.

c. Variable T Test Socialization of SAK ETAP

Test results with using t test obtained mark t count For the socialization of SAK ETAP is 2.205 meanwhile mark t table of 2.008 If mark t count compared to with mark t table , then $t \text{ count} > t \text{ table}$ ($2.205 > 2.008$) with level significance $0.032 < 0.05$, then This means H_0 rejected and H_a accepted . this _ showing that Socialization of SAK ETAP in an ongoing manner Partial influential positive and significant to application of SAK ETAP. Influence socialization of SAK ETAP showing that the more Good socialization of SAK ETAP then the more either level _ success application of SAK ETAP to cooperatives in Bogor City.

d. Variable T Test Understanding Accountancy

Test results with using t test obtained mark t count For understanding accountancy of 2.329 meanwhile mark t table of 2.008 If mark t count compared _ with mark t table , then t count > t table (2.329 > 2.008) with level significance $0.024 < 0.05$, then This means H_0 rejected and H_a accepted . this _ showing that understanding accountancy in a manner Partial influential positive and significant to application of SAK ETAP. Influence understanding accountancy This showing that the more Good level understanding accountancy so the more either level _ success application of SAK ETAP to cooperatives in Bogor City.

METHODOLOGY

Study This aim For know influencing factors _ application standard accountancy finance entity without accountability public . Population palace researcher This is whole cooperative active in the city of Bogor. Whereas For sample study are 83 cooperatives use purposive sampling method . Data analysis technique used in study This is analysis multiple linear regression . Research results show that level education part finance cooperative , age effort , socialization of SAK ETAP and understanding accountancy influential positive and significant in a manner simultaneous to application of SAK ETAP.

DISCUSSION

Based on F test results show that variable level education part finance cooperative, age effort, socialization of SAK ETAP and understanding accountancy in a manner simultaneous influential positive to application of SAK ETAP. So that can concluded that variable level education part finance cooperative, age effort, socialization of SAK ETAP and understanding accountancy in a manner together have influence to application of SAK ETAP to cooperatives in Bogor City.

1. Influence Level Education Part Finance Cooperative to Application of SAK ETAP

Based on partial test results showing that variable level education part finance cooperative influential positive and significant to application of SAK ETAP. Education level part finance cooperative is education final both formal and non - formal part finance cooperative. Last education part finance cooperative can influential to knowledge accountancy Because material accountancy found on the level more education _ high knowledge _ more accounting _ especially obtained if somebody take education with major accounting. Influential education to enhancement ability absorb knowledge new. Success cooperative For manage one cooperative _ is with good education owned by the section _ finance cooperative so with matter the education is something very important thing.

2. Influence Age Business to Application of SAK ETAP

Based on partial test results showing that variable age business influential negative to application of SAK ETAP to cooperatives in Bogor City. From the results descriptive can is known that age business the most is 4-7 years that is as many as 22 or 41% of 54 respondents. this _ showing that age business cooperative Still lots of new ones established or not long standing so that amount employee No too lots

and lots asset company Not yet too big because matter the cooperative Still many have n't using SAK ETAP in reporting his finances.

3. Influence Socialization of SAK ETAP to Application of SAK ETAP

Based on partial test results showing that variable influential SAK ETAP socialization positive and significant to application of SAK ETAP. this _ showing socialization of SAK ETAP by related parties gift information and training on SAK ETAP such as the Office of Cooperatives and UMKM in Bogor City. Importance socialization of SAK ETAP for cooperative in matter This is part finance cooperative For add knowledge and can motivating part cooperative finance /manager For increase quality report finances made. _ So that cooperative will with easy determine policy what will _ taken For suitcase future and of course help suitcase For do lending capital to institution finance both banks and non-bank, because report finance is one _ mandatory conditions _ filled with coffers in do capital loan.

4. Influence Understanding Accountancy to Application of SAK ETAP

Based on partial test results showing that variable understanding accountancy influential positive and significant to application of SAK ETAP. understanding accountancy that is understand and understand about knowledge accountancy about bookkeeping and arrangement report finance carried out by cooperatives. this _ means that people who have understanding accountancy is a smart and understanding person Correct about accounting . Somebody said understand and clever accountancy is understand how is that process done until become something report finance with according to standards drafting report finance in accordance with standard accounting . understanding cooperative to finance in accordance with standard accountancy will support the implementation process report finance based on SAK ETAP which can be obtained help cooperative in develop his efforts.

CONCLUSION AND RECOMMENDATION

1. Research results This showing that level education part finance cooperative, age effort, socialization of SAK ETAP and understanding accountancy in a manner simultaneous influential positive and significant against application of SAK ETAP to cooperatives in Bogor City. it _ Can seen from mark F significance of $0.00 < 0.05$, p This means that H_0 is rejected and H_a is accepted. With mark F count of 5.771 meanwhile mark F table of 2.56, If F count more big from F table , $F \text{ count} > F \text{ table}$ ($5.771 > 2.56$). So that can concluded that variable level education part finance cooperative, age effort, socialization of SAK ETAP and understanding accountancy in a manner together have influence to application of SAK ETAP to cooperatives in Bogor City.

2. Research results This showing that level education part finance cooperative in a manner Partial influential positive to application of SAK ETAP to Cooperatives in Bogor City. it _ Can seen from mark significance $0.007 < 0.05$ then This means that H_0 is rejected and H_a is accepted . With mark t count For level education part finance cooperative of 2.798 meanwhile mark t table of 2.008 If mark tcount compared to with mark t table , then $t \text{ count} > t \text{ table}$ ($2.798 > 2.008$) with thereby

level education part finance cooperative This showing that the more Good level education part finance cooperative so the more either level _ success application of SAK ETAP to cooperatives in Bogor City.

3. Research results This showing that age business in a manner Partial influential negative to application of SAK ETAP to Cooperatives in Bogor City. it _ Can seen from mark significance of $659 > 0.05$, then This means that H_0 is accepted and H_a is rejected. With mark t table as big 2.008 When mark t count compared to with mark t table , then t count $<$ t table ($444 < 2.008$) with amount employee Not yet too lots and lots owned assets _ Not yet big because age inclined business_ Still new so that cooperative Not yet apply SAK ETAP in reporting his finances.

4. Research results This showing that Socialization of SAK ETAP in an ongoing manner Partial influential positive and significant to application of SAK ETAP to cooperatives in Bogor City. it _ Can seen from mark significance $0.032 < 0.05$, then This means that H_0 is rejected and H_a is accepted . With mark t count For the socialization of SAK ETAP is 2.205 meanwhile mark t table of 2.008 If mark t count compared to with mark t table , then t count $>$ t table ($2.205 > 2.008$) with thereby socialization of SAK ETAP showing that the more Good socialization of SAK ETAP then the more either level _ success application of SAK ETAP to cooperatives in Bogor City.

5. Research results This showing that understanding accountancy in a manner Partial influential positive and significant against SAK ETAP in cooperatives in Bogor City. it _ Can seen from mark significance $0.024 < 0.05$, then This means that H_0 is rejected and H_a is accepted . With mark t table , then t count $>$ t table ($2.329 > 2.008$) with understanding accountancy This showing that the more Good level understanding accountancy so the more either level _ success application of SAK ETAP to cooperatives in Bogor City.

Suggestion

1. Cooperatives should continue to improve understanding in the field of accounting in the management of their business, especially for financial reporting must be in accordance with financial accounting standards for entities without public accountability (SAK ETAP) which are made specifically for micro, small and medium enterprises because it is very helpful to find out information on wealth, business performance. in terms of decision making, in addition to financial reports as a basis for calculating tax payable for cooperative tax payments and of course it can make it easier to make loans to financial institutions as a condition for borrowing capital to develop a cooperative business.

2. Share study furthermore expected expand scope research to provide more contribution _ big and necessary exists addition variables independent so that give more influence _ big to application of SAK ETAP, such as background behind education , perception cooperative , knowledge accounting , commitment utilization technology , length of work and competence source Power human .

FURTHER STUDY

Penelitian ini masih memiliki keterbatasan maka perlu dilakukan penelitian lanjutan terkait topik analysis of factors influencing the application of financial accounting standards for entities without public accountability (sak etap) demi menyempurnakan penelitian ini dan menambah wawasan bagi pembaca

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