

# Evaluation of Financial Statements at the Primkoppol RI Cooperative East Java Police Headquarters Based on SAK ETAP

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**Abstract.** The main objective of this study is to evaluate the application of financial accounting standards for entities without public accountability (SAK ETAP) in the preparation of financial statements of the Primkoppol R.I cooperative, East Java Regional Police Headquarters. The method used is a qualitative approach with data collection techniques including interviews, observations and documentation. The results of this study indicate that the reports of the Primkoppol R.I cooperative, East Java Regional Police Headquarters are not in accordance with SAK ETAP. Several important components, such as obligations and notes to the financial statements have not been prepared in accordance with applicable standards. This study also identified various obstacles, including a lack of understanding of SAK ETAP among administrators and minimal training provided to staff. Through this evaluation, it is hoped that the Primkoppol R.I cooperative, East Java Regional Police Headquarters can improve existing accounting practices so that it can increase the trust of cooperative members and support better decision making. Therefore, the researcher suggests that the Primkoppol R.I. East Java Regional Police Headquarters cooperative improve its understanding of SAK ETAP. This is important to ensure that financial reports are prepared accurately, transparently and accurately so that they can be understood and that a comprehensive revision of the accounting system applied is needed and can improve financial reports to increase member trust and support all existing decisions.

**Keywords:** Evaluation of SAK ETAP Financial Statements, Cooperatives

## 1 INTRODUCTION

Financial statements are one of the important instruments in the management of the Primkoppol R.I cooperative of the East Java Regional Police Headquarters. This report not only serves to provide information on financial conditions, but also acts as a supporting tool in the decision-making stage. However, the quality of financial statements is often also influenced by the understanding and application of proper accounting standards. Some of the problems that arise include a lack of understanding of standards, a limited skilled workforce in the field of accounting, and a recording system that is not fully integrated. This condition can result in inaccurate financial statements, which in turn can affect members' trust in the management of the cooperative, if the financial statements do not reflect the actual conditions then the decisions taken by the management and members can be potentially detrimental. Thus, the evaluation of the financial statements of the Primkoppol Cooperative of the East Java Regional Police Headquarters based on the ETAP SAK is an essential thing to do. This evaluation aims to identify weaknesses and strengths in the preparation of financial statements, as well as provide recommendations that can help cooperatives in improving the quality of their financial statements. This study has the potential to contribute to the improvement of the cooperative accounting system and increase the role of cooperatives in supporting the social and economic balance of members. Financial reports are very helpful in providing an overview of the performance of an organization and can be used as a basis for decision-making and as a benchmark for the success of the performance of cooperative managers or an organization. The outline of financial statements is prepared with the aim of providing information about the financial position, performance, and cash flow of an entity, which is useful for various parties in making economic decisions, especially for those who do not have the authority to request financial statements specifically according to their information needs.

## 2 LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### 2.1 Cooperative Financial Statements

The cooperative's financial statements consist of the first two, namely the annual financial statement, the second is the periodic financial statement. The annual financial report in question is a financial statement prepared by the management of KSP/USP Cooperatives, KSPPS/USPPS Cooperatives, Real sector cooperatives, and cooperatives that carry out business activities in the financial services sector as a unit of annual reports that must be accounted for and ratified at the annual member meeting. Periodic financial

statements are financial statements prepared by the management of KSP/USP Cooperatives and KSPPS/USPPS Cooperatives consisting of quarterly, semi-annually and anytime in case necessary. Financial statements for KSP/USP Cooperatives and Real Sector Cooperatives that use SAK INDONESIA for private entities include financial position statements, business results calculation reports, equity change reports, cash flow statements, notes on financial statements.

Financial statements for KSPPS/USPPS Cooperatives in the Rill sector that carry out business activities in the financial services sector are required to submit annual financial statements to ministries and/or agencies in accordance with their authority. In addition to submitting annual financial statements, KSP and KSPPS are required to submit periodic financial reports in accordance with the provisions of laws and regulations regarding savings and loan businesses by cooperatives and cooperative USP/USPPS, cooperatives are required to submit semi-monthly financial statements. The annual financial statements of the cooperative's USP are prepared separately from the financial statements of the cooperative in accordance with the provisions of laws and regulations regarding savings and loans by cooperatives. Submission of annual financial statements and periodic financial statements with membership areas in one district/city submit financial reports to the regent/mayor for cooperatives with cross-district and city membership areas within one province submit financial reports to the governor and for cooperatives with cross-provincial membership areas submit financial reports to the Minister. Financial reports must be submitted through an electronic reporting system created by the ministry. Submission of financial statements manually under certain conditions is carried out through a notification letter along with reasons from the cooperative management to the ministry and/or agency.

## **2.2 Cooperative Accounting**

The scope of cooperative accounting policies includes the first accounting policy of KSP/USP Cooperatives, the second accounting policy of KSPPS/USPPS Cooperatives, the third is the accounting policy of cooperatives in the real sector. The accounting policy of KSP/USP Cooperative consists of the presentation of financial statements, asset accounting, liability accounting, and equity accounting. The accounting policy of the KSPPS/USPPS Cooperative consists of the first presentation of financial statements, asset accounting, liability accounting, temporary circus fund accounting, and equity accounting. The accounting policy of the Rill sector cooperative as intended consists of the presentation of financial statements, asset accounting, liability accounting, and equity accounting. Cooperatives that carry out savings and loan business activities are required to use SAK INDONESIA for private entities. Cooperatives that carry out savings and loan business activities that have used SAK INDONESIA are exempt from the use of SAK INDONESIA for private entities. Rill sector cooperatives use SAK regulated by the business sector supervisory agency in the event that the business sector supervisor agency has not regulated the SAK for Rill sector cooperatives cooperative accounting policies use SAK INDONESIA, SAK INDONESIA for private entities, or SAK INDONESIA for micro, small, and medium entities. Cooperatives that carry out business activities in the financial services sector use SAK regulated by the authorized institution in the financial sector.

## **2.3 Financial Accounting Standards for Non-Public Accountability Entities (SAK ETAP)**

According to (Meli Oktavera Ariana & Jarnawansyah, 2020) one of the fundamental differences between General SAK and ETAP SAK lies in the elements contained in their financial statements. In the SAK ETAP, the term used to present the financial position of an entity is still in the form of a Balance Sheet, while in the General SAK, the same report has been known as a financial position report. On the other hand, ETAP's SAK only includes an income statement, while the General SAK includes a comprehensive income statement and an income statement. SAK ETAP and SAK Umum both include equity change reports, cash flow statements, and notes on financial statements as part of the report that must be presented. Every company adheres to the principle of business sustainability that wants its business to continue to progress. SAK ETAP is designed with a simpler structure to facilitate its implementation by entities without public accountability, which generally consist of small and medium enterprises and cooperatives.

## **3 RESEARCH METHODS**

The method used in this study is a qualitative method where this qualitative method is oriented to the aspect of a comprehensive understanding of a problem being researched rather than looking at generalized research. The presence of the researcher in this study is an integral part of the financial reporting system process implemented at Primkoppol R.I East Java Police Headquarters, how to evaluate financial statements whether they are in accordance with applicable standards, namely SAK ETAP and as evaluation material. Primkoppol R.I Cooperative East Java

Police Headquarters As the subject of this study, this study looks at how the management and employees of the cooperative who conduct an analysis of the accounting system are managed by the chairman and members of the Primkoppol R.I Cooperative East Java Police Headquarters. The researcher will conduct research on Jalan Ahmad Yani no 144 gayungan Surabaya, East Java. Data collection and analysis uses two methods, the first is the observation method and the second is the interview method where observation is one of the methods that is very useful in collecting facts and information to learn and directly observe the data collection process while interviews are carried out with related parties, namely the chairman, treasurer and accounting and supported by the collection of documentation data such as complete financial statements and interview transcripts. This technique uses the initial stages in the research starting with the application of triangulation methods in the data collection process such as archival documents and interview results.

## 4 RESULTS AND DISCUSSION

### 4.1 Results of the Researcher's Interview with the Accounting Cooperative of Primkoppol R.I East Java

#### Police Headquarters Regarding Financial Statements Based on SAK ETAP

The researcher interview conducted with the finance department at the Primkoppol R.I Cooperative of the East Java Police Headquarters about the evaluation of reports on the Primkoppol R.I Cooperative of the East Java Regional Police Headquarters based on the ETAP SAK in carrying out operational activities was obtained from an interview with Mr. Sarno Widodo, S.E. as an Accounting at the Primkoppol R.I Cooperative of the East Java Regional Police Headquarters.

*Interview with informant of the Primkoppol Cooperative R.I Headquarters  
East Java Police.*

| Question   | Answer  |
|--|---|
| 1. How to assess the fairness of the financial statements of the Primkoppol Cooperative?                         | The fairness of financial statements can be assessed with the first in accordance with the SAK ETAP ensuring that all components of the report are prepared according to standards, the second is consistent ensuring that the accounting method of the financial statements used is consistent from year to year, the third is transparency ensuring that information is presented clearly and understandably. |
| 2. What are the challenges faced by cooperatives in compiling financial statements?                              | The first is the understanding of accounting from cooperative members due to the lack of understanding of the basic principles of accounting and accounting policies, the second is the lack of human resources in the field of experienced accounting, the third is the changing regulations must always update the knowledge of regulations and standards that are pretend.                                   |
| 3. What steps can be taken to improve the quality of financial statements?                                       | Providing accounting training to administrators and supervisors, the second internal audit conducts periodic internal audits to ensure conformity and accuracy, the third konsultasi experts use the services of financial consultants to get input and improve reports finance.  |
| 4. What are the main challenges faced by Primkoppol Cooperative deep implement SAK ETAP ?                        | The lack of qualified human resources in accordance with the field so that it makes <i>accounting</i> difficulties in implementing SAK ETAP   |
| 5. What is the positive impact of the implementation of SAK ETAP on the financial statements of the Cooperative? | Positive impacts include improving the quality of financial statements, ease of auditing due to the uniformity of standards used and improving member trust and <i>stakeholder</i> against Cooperative Financial Management   |

|  |  |
|--|--|
| 6. How do the Cooperatives ensure the accuracy of financial statements based on the ETAP SAK?  | Conduct regular internal audits and involve auditors External to ensure that all information presented is accurate and in accordance with the standard   |
| 7. How is the <i>veedback</i> (evaluation) of the Cooperative members regarding the financial statements prepared based on the ETAP SAK? | <i>Veedback</i> from members is generally positive, they feel more confident in financial management and better understand the financial condition of the Cooperative through financial reports that more accurate, transparent and structured.  |
| 8. What are the future plans of the cooperative in the development of financial statements based on SAK ETAP?                            | The plan is to continue to increase the capacity of human resources through advanced training and the implementation of the latest technology, namely using the armadilo accounting system to increase efficiency and effectiveness in preparation financial statements based on SAK ETAP                        |
| 9. What is the role of information technology in the implementation of SAK ETAP in Cooperatives?   | Information technology plays an important role in accelerating the recording process in the preparation of financial statements and improving data accuracy through the use of accounting software, namely smartkop software used by cooperatives Primkoppol R.I First Generation East Java Police Headquarters. |
| 10. What encourages cooperatives to be obliged to implement SAK ETAP deep The Financial Statements?                                      | The implementation of SAK ETAP helps cooperatives to increase transparency and accountability and facilitate the preparation of financial statements in accordance with accounting standards pretend.  |
| 11. To the extent where Cooperation Have you adopted SAK ETAP?   | Cooperatives have adopted the ETAP SAK but it is not completely perfect, starting from the preparation of reports to annual reporting to management/supervisor and relevant parties.   |

(Source: processed by researchers in 2025)

As a result of the interview with the informant, the researcher can conclude that the consolidated balance sheet report for lancer asset accounts, fixed assets and equity is in accordance with Permenkop no. 2 of 2024 article 4 paragraph 3. Meanwhile, liquidity does not present tax debt accounts, which means that Primkoppol is not in arrears in cooperative tax payments. In the income statement presented by the Primkoppol cooperative, there is no tax burden, this means that the Primkoppol cooperative does not have a tax burden owed profits, the equity change report and the cash change report are in accordance with the Minister of Cooperatives Regulation No. 2 of 2024.

The first analysis of the evaluation of the recording of financial statements of the Primkoppol Cooperative R.I East Java Regional Police Headquarters is that the financial position report on the interest receivables account is not found in the cooperative because it has implemented salary deductions, while in the Permenkop the loan accounts of members in the cooperative are included in the accounts of the Minister of Cooperatives on the obligation account has not applied interest debt because it has not mentioned interest costs while the Permenkop has applied existing standards. Second, the income and loss statements on the income and operating expenses accounts have implemented the goods sales account, but in the cooperative it has not been implemented because in the cooperative the account of the sale of goods is an allowance expense, in the permenkop it is called the filling of uncollectible receivables, the personnel burden has not been implemented in the cooperative because it is included in the management burden, namely the salary burden. Third, the cash flow statements for operational activities and funding investments have presented cash flow statements with classifications and rules as well as standard accounts that have been determined. The four equity change reports which include capital and dividend balances where changes in equity and share capital have been applied separately between the two financial statements, the amount of investment and the amount of dividends in the Primkoppol Cooperative have applied the applicable standard, namely separating the two account nominals.

The fifth record on financial statements that cover accounting policies where the basis of measurement used in the preparation of financial statements is relevant to the financial statement posts in accordance with the order in which each component of the financial statement is presented. There are several postal accounts of the financial statements of the Primkoppol R.I Cooperative of the East Java Regional Police Headquarters that are not in accordance with the SAK ETAP, namely the lack of understanding of the importance of the SAK ETAP in the Primkoppol R.I cooperative of the East Java Regional Police Headquarters and the lack of human resources of the Primkoppol R.I cooperative of the East Java Regional Police Headquarters so that cooperative employees are a little overwhelmed.

**4.2 Results of the Discussion of the Financial Statements of the Primkoppol R.I Cooperative East Java**  
**Regional Police Headquarters**  
*Recording of financial statements according to PERMENKOP with the recording of financial statements of the Primkoppol Cooperative R.I East Java Regional Police Headquarters.*

| Minister of Culture   | Primkoppol Cooperative R.I<br>East Jawan Police Headquarters  | Serving     |               |
|---|---|-------------|---------------|
|   |   | appropriate | Inappropriate |
| <b>Balance</b><br><br><b>Assets</b><br>1. Cash and cash equivalents<br>2. Interest receivables<br>3. Member loans<br>4. Loan waiver<br>5. Loan<br>Other Cooperatives<br>6. Loan foreclosure<br>7. Fixed assets<br>8. Accumulated shrinkage<br>9. Assets are not Tangible<br>10. Amortization accumulation<br>11. Other assets<br><br><b>Liability</b><br>1. Interest debt<br>2. Member savings<br>3. Deposits<br>Other Cooperatives<br>4. Debt Loan<br>5. Liability Work rewards<br>6. Other liabilities<br><br><b>Equity</b><br>1. Deposits principal/fixed capital<br>2. Deposits obligatory/additional capital<br>3. General recommendations<br>4. The rest of the business results<br>5. Other equities | <b>Balance</b><br><br><b>Assets</b><br><b>Current assets</b><br>1. Cash and cash equivalents<br>2. Accounts Receivable<br>3. Uncollectible receivables allowance<br>4. Inventory of goods<br>5. Down payment<br><br><b>Non-current assets</b><br>1. Participation<br>2. Fixed assets<br>3. Accumulated depreciation of fixed assets<br>4. Book value of fixed assets<br>5. Intangible assets<br>6. Miscellaneous assets<br><br><b>Short-term liabilities and liabilities</b><br>1. Business debt<br>2. Debt of former members<br>3. Miscellaneous Debts<br>4. Tax debt<br>5. SHU distribution fund<br>6. Risk funds<br>7. Member savings<br><br><b>Long-term Liability</b><br><br><b>Equity</b><br>1. Principal savings<br>2. Mandatory savings<br>3. Old age savings<br>4. Donation capital<br>5. Cooperative recommendations<br>6. SHU year running | ✓           |               |
| <b>Income Statement</b><br><br><b>Member Participation</b><br>1. Interest income<br>2. Other business income<br><b>Operating Expenses</b><br>1. Flower load<br>2. Burden Allowance<br>3. Burden kepegawaian<br>4. Burden Administration and General   | <b>Calculation of business results</b><br><br><b>Sales and revenue</b><br>1. Sale of goods<br>2. Service revenue<br><br><b>Cost of goods sold and direct expenses</b><br><br><b>Operating expenses</b><br>1. Burden of cooperatives   |             |               |

|   |   |   |   |
|---|---|---|---|
| 5. Burden Depreciation and amortization<br><b>Other business expenses</b><br><b>Remaining gross revenue</b><br>1. Investment Returns<br>2. Burden Economy<br><b>Income and other expenses</b><br>1. Other income<br>2. Other burdens<br>3. Remaining business results before tax<br>4. Income tax burden  | 2. Management load<br><b>Other income (expenses)</b><br><br><b>Tax burden</b>   |   | ✓ |
| <b>Cash flow statement</b><br><br><b>Operating activities</b><br>1. Receipt of deposits of members and other cooperatives<br>2. Loan disbursement to other members and cooperatives<br>3. Acceptance from loans to members and other cooperatives<br>4. Interest receipts from loans to other members and cooperatives<br>5. Interest Payments from members' deposits and other cooperatives<br>6. Receipt of loan debt to other parties<br>7. Loan debt repayment to other parties<br>8. Interest payment on loan debt to the other party<br>9. Cost of work compensation<br>10. Cost Operational<br><br><b>Investment activities</b><br>1. Fixed asset acquisition<br>2. Fixed asset release<br>3. Acquisition of intangible assets<br>4. Discharge of intangible assets<br><br><b>Funding activities</b><br><br><b>Capital addition:</b><br>1. Deposits principal/fixed capital<br>0. Deposits obligatory/additional capital<br><br>Capital reduction:<br>1. Deposits principal/fixed capital<br>2. Deposits Obligatory/Additional Capital<br>3. Distribution of the remaining business results<br><br><b>Increase (decrease)</b><br><b>Starting balance Final balance</b> | <b>Cash flow statement</b><br><br><b>Cash Flow from Operating Activities</b><br>SHU for the current year<br>Adjustments to cash basis:<br>1. Depreciation of fixed assets<br>2. Operating cash flow before the change in working capital<br>Change in working capital:<br>1. Accounts Receivable<br>2. Inventory of goods<br>3. Down payment<br>4. Business debt<br>5. Debt of former members<br>6. Miscellaneous Debts<br>7. Tax debt<br>8. Risk funds<br>9. Member savings<br><br><b>Cash Flow from Investment Activities</b><br>1. Participation<br>2. Sale/(purchase) of fixed assets<br>3. Intangible assets<br>4. Miscellaneous assets<br><br><b>Cash Flow from Funding Activities</b><br>1. Principal savings<br>2. Mandatory savings<br>3. Old age savings<br>4. Donation capital<br>5. SHU Distribution<br><br><b>Cash Increase and Cash Equivalent</b><br><br><b>Cash and Cash Equivalents for the Initial Period</b> | ✓ |   |

| Equity Change Report                                 | Equity Change Report                 |  |  |
|--|--------------------------------------|--|--|
| income   | <b>Balance withdrawal</b>            |  |  |
| Other comprehensive                                  | 1. Tree Savings Withdrawal           |  |  |
| Distribution of the remaining business results       | 2. Compulsory Deposit Receipt        |  |  |
| Increase in Reserve Capital principal/fixed capital  | 3. Old Age Savings Receipt           |  |  |
| Mandatory Savings/Additional Capital                 | 4. Addition of cooperative proposals |  |  |
| Reduction of Reserve Capital principal/fixed capital | 5. SHU allocation last year          |  |  |
| Mandatory Savings/Additional Capital                 | 6. SHU year running                  |  |  |
| The Rest of the Income Business                      | <b>Balance Receipt</b>               |  |  |
| Other comprehensive                                  | 1. Tree Savings Withdrawal           |  |  |
| Distribution of the remaining business results       | 2. Compulsory Deposit Receipt        |  |  |
| Increase in Reserve                                  | 3. Old Age Savings Receipt           |  |  |
| Capital principal/fixed capital                      | 4. Addition of cooperative proposals |  |  |
| Mandatory Savings/Additional Capital                 | 5. SHU allocation last year          |  |  |
| Reduction of Reserve Capital principal/fixed capital | 6. SHU year running                  |  |  |
| Mandatory Savings/Additional Capital                 |                                      |  |  |

(Source: Evaluation of the Financial Statements of the Minister of Cooperatives and Financial Statements of the Primkoppol Cooperative of the Republic of Indonesia East Java Regional Police Headquarters)

Based on the results of the discussion, the researcher concluded that there were several accounts that were not in accordance with the ETAP SAK, one of which was profit and loss that did not display assets, assets, and long-term liabilities due to the lack of understanding of the accounting of the Primkoppol R.I cooperative East Java Police Headquarters that the importance of implementing the ETAP SAK because it depends on determining future and long-term strategies.

## 5 CONCLUSION

### 5.1 Conclusion

The inconsistency in the financial statements between the financial statements of the Primkoppol Cooperative R.I East Java Police Headquarters based on the ETAP SAK is in the form of responsibility and recording for financial statements that have not been prepared in accordance with the established accounting standards. In the financial statements of the Minister of Cooperatives, the calculation of cost of cost and the separation of the remaining business results before being taxed has not been applied to the income statement.

In the equity change report, one of which has not implemented cooperative reserves in the form of additional capital and has not separated between profit and SHU for the current year. The conclusion concluded from the first cooperative reserve the management fund gets an allocation of 50% of funds, showing the importance of the role of the management in the management of the cooperative, then the services of members getting 20%, indicating that services to members are a priority, then employee funds which are allocated 10% show attention to the welfare of the next employees and the Education fund gets 8%, reflecting the commitment to development and education, the last fund Social and Work Area Development funds get 5% and 2% respectively, showing attention to social and development aspects in the work area.

### 5.2 Suggestion

For the Primkoppol R.I cooperative of the East Java Regional Police Headquarters, it is recommended to increase understanding of SAK ETAP. This is important to ensure that financial statements are prepared accurately, transparently, and understandably.

The inconsistencies found in the financial statements such as the absence of interest accounts and presentations that are not in accordance with the SAK ETAP standards show the need for a thorough revision of the accounting system implemented by applying the above suggestions, it is hoped that the Primkoppol R.I cooperative of the East Java Regional Police Headquarters can improve financial statements and increase member confidence and support better decision-making.

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