Abstract

The purpose of this study was to investigate and analyze the application of accounting standards in the Cooper Koncar Cooperative Financial Report of the Lumajang District Transportation Office. The method used in this study is qualitative with interview data collection techniques on several informants from cooperatives and cooperative financial report documentation which will be compared with Financial Accounting Standards Without Public Entities (SAK ETAP), where the cooperative financial accounting standards must refer to SAK ETAP applicable. The results of this study are that the Cooperative Minak Koncar of the Lumajang Regency Transportation Office still has not implemented the overall financial statement standards in accordance with SAK ETAP which should contain financial statements, balance sheet / income statement changes in equity, cash flow statements, and notes to the financial statements. In recording the Cooperative Minak Koncar only record the balance sheet and profit / loss, but some of which have been applied in accordance with SAK ETAP.

Keyword : Implementation of SAK ETAP, Cooperatives.

INTRODUCTION

A cooperative is a business organization owned and operated by a person for the common good. More clearly, a cooperative is a form of business which aims to increase the economic growth of the community. Cooperatives are based on the principle of kinship, which is often said that cooperatives prioritize the welfare of their members (Masyitoh, 2013). In Indonesia, there are many types of cooperatives, namely multi-business cooperatives, employee cooperatives, women's cooperatives and so on. At the beginning of the growth of cooperatives in Indonesia itself began in 1896. The existence of cooperatives in Indonesia is regulated in the 1945 Constitution Article 33 paragraph 1 and Law no. 17 of 2012 concerning cooperatives (Masyitoh, 2013). For the Indonesian economy, cooperatives are a form of people's economic movement based on the principle of kinship and as one of the pillars of the country's economy in creating a prosperous society.

The presence of cooperatives is expected to be able to encourage the potential of the community to continue to develop their productive sectors in order to meet the needs of society. Apart from that, the cooperative also acts as a facilitator and also a companion for the community in carrying out their businesses, for example through capital assistance, management, marketing, and other assistance. In accordance with SAK ETAP, complete financial statements include: balance sheets, income statements, changes in equity, cash flow statements and notes to financial statements that contain a summary of significant accounting policies and other explanatory information. Complete financial statements mean that an entity must present a minimum of two periods of each required financial statement and the related notes to the financial statements.

The problems encountered in the Minak Koncar Cooperative in the previous years were that the Minak Koncar Cooperative did not prepare financial statements in accordance with the provisions of SAK ETAP. The accountability report prepared by the Minak Koncar Cooperative is incomplete. Meanwhile, according to SAK ETAP the financial statements consist of: Balance Sheet, Calculation of Business Results, Cash Flow Report, Change in Equity Report, and Notes on
financial statements. So that the financial reports presented by the Minak Koncar Cooperative should be completed. The impact of this has resulted in the preparation of financial statements that are not in accordance with the provisions of SAK ETAP and the information needed by parties who need information on the financial statements is not known. Based on the description expressed in the background of this problem, the researcher wants to know and examine more deeply about the application of Financial Accounting Standards in the Preparation of Financial Statements for Minak Koncar Cooperatives at the Transportation Office of Lumajang Regency. For this reason, researchers are interested in conducting research with the title "Analysis of the Application of Accounting Standards in the Financial Statements of Minak Koncar Cooperative, Transportation Agency Lumajang Regency". The purpose of this research is to find out whether the implementation of the financial statements of the Minak Koncar cooperative at the Transportation Department of Lumajang Regency is in accordance with the SAK ETAP.

**METHOD**

In connection with the title stated, this research was conducted using a descriptive study. In this research, there is an attempt to describe, record and interpret the present condition and then evaluate it. While the research approach used is a qualitative approach, which is a study that uses a display in the form of spoken or written words that the researcher observes, and objects that are observed to the detail. (Suharsimi, 2010). The object of this research is the Cooperative Financial Report at the Lumajang Regency Transportation Service from 2016 to 2018.

In qualitative research, the main data sources used are words, actions and documents. The information in this study uses the following data: a. Primary data. Primary data is data in the form of verbal or spoken words, gestures or behaviors performed by a reliable subject, in this case the research subject (information) with respect to the variables studied. Primary data is obtained by observing and conducting interviews with the parties concerned with the problems to be discussed. b. Secondary Data. Secondary data is data that has been collected to solve the problem at hand. This data is obtained from sources indirectly. In this study, the secondary data source is literature from journals, articles and internet sites relating to research on the analysis of the application of accounting standards in the financial reports of the Minak Koncar cooperative of the Transportation Office of Lumajang Regency.

The data collection method used in writing this thesis is to make direct observations in the cooperative which is the object of research. The data collection techniques used are as follows: a. Interview. Is a way to get data or information with direct questions and answers to those who know about the object under study. In this case, the cooperative's employees are looking for data or information used in accordance with the title in this study. b. Documentation. Namely studying and examining documents or records contained in the cooperative that are related to this research, for example financial reports, vision and mission, and so on.

Data analysis is the process of arranging the sequence of data, organizing it into a pattern, category and a basic description so that themes can be found and work hypotheses can be formulated as suggested by the data (Patton, 2015: 81). Several stages of Miles and Huberman’s interactive analysis model, namely data collection, data reduction, data presentation and conclusion drawing. a) Data collection (data collection). The data obtained from interviews and documentation recorded in field notes consisted of two aspects, namely description and reflection. Descriptive notes are natural data that contains what the research sees, hears, feels and experiences without any opinions and interpretations from researchers about the phenomena encountered. The reflection note is a note containing impressions, comments from the researchers' interpretation of the findings found and is a material for the data collection plan for the next stage. Meanwhile, the data collection instrument is a tool used to collect data. The process for collecting data can be done by obtaining notes from researchers conducting interviews with informants. b) Data reduction (data reduction), the data that has been collected are selected and grouped based on similar data, the data is then organized to obtain data conclusions as material for presenting data. That way it will make it easier for researchers to draw a conclusion. The selected data and relevant data in accordance
with the problem formulation and research objectives will be prepared for the data presentation process.

Presentation of data is a collection of information structured so as to provide conclusions and taking action. After the data is organized, then the data will be presented in narrative descriptions (stories). So that the data does not deviate from the main problem, the data can be realized in the form of matrices, graphics, networks or charts as a guide for information about what happened. This research was conducted at Minak Koncar Cooperative, Transportation Agency, Lumajang Regency, which provides descriptive data so that readers can understand or understand it efficiently. Along with data, image documents or other documents in order to clarify the information obtained and the researcher can draw a conclusion.

Drawing conclusions is an attempt to understand the meaning, the regularity of explanatory patterns, the flow of cause and effect or proportion. Conclusions drawn and verified by looking at and questioning again while looking at field notes in order to gain a faster understanding. Researchers can find out the application of accounting standards carried out by the Minak Koncar Cooperative, Lumajang Regency Transportation Service, researchers can also find out the essence of each activity during research.

RESULTS AND DISCUSSION
In line with the problems that the researchers studied, namely the analysis of the application of Financial Accounting Standards without Public Accountability (SAK-ETAP), where this financial accounting standard is a new regulatory reference in the presentation of financial statements for an entity that does not have significant public accountability, namely cooperatives. So to provide an overview of the results of research regarding data related to these problems, it can be seen from the process of recording and accounting for financial accounting carried out in each cooperative, the application of SAK-ETAP in cooperatives, and obstacles in implementing SAK-ETAP and adjusting accounting bookkeeping that has been done with standards regulated in SAK-ETAP.

The going concern of a good business cannot be separated from the accounting bookkeeping process of the related entity. Basically, clarity in the delivery of accounting information for a business will affect decision-making attitudes in the context of developing business progress. Accounting bookkeeping is not limited to presenting financial statements, but starting from transaction evidence to preparing correct financial statements. Each accountant has his own ability to compile records of transactions, but in compiling these bookkeeping records they do not fully use the knowledge of accounting, some are still done simply. Even though the bookkeeping is relatively simple, cooperatives have used accountable proof of transactions. Using transaction evidence in the form of a receipt from the cooperative, it can be seen that in carrying out its business continuity, the cooperative always pays attention to accuracy and orderliness in transactions, especially with regard to the entry and exit of cooperative money.

The existence of special financial accounting standards for cooperative-like entities, namely SAK ETAP, requires changes that lead to easier understanding in reading or understanding the contents of the financial statements presented by the cooperative. To be able to implement or fully comply with the rules of SAK ETAP, an entity must present a financial report which states that it complies with all the requirements in SAK ETAP. The statement of financial statement compliance is stated explicitly and fully in the notes to the financial statements. The Minak Koncar Cooperative has carried out bookkeeping which contains the standards of SAK ETAP, although it is still not completely. Various reports made by the cooperative are balance reports, income statements, SHU reports, and budget realization.

In this case the researcher uses the comparative analysis method or comparative analysis by comparing the presentation of the Minak Koncar Employee Cooperative (Kopkar) of the Transportation Office of Lumajang Regency. The following is a comparison table of the presentation of financial statements according to SAK ETAP with the presentation of the financial
statements of the Minak Koncar Employee Cooperative (Kopkar) of the Transportation Office of Lumajang Regency.

Table 1. Comparison of the Presentation of Financial Statements according to SAK ETAP

<table>
<thead>
<tr>
<th>No</th>
<th>Items being compared</th>
<th>SAK ETAP</th>
<th>KOPKAR Minak Koncar</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance sheet</td>
<td>Basis of Listing</td>
<td>The basis for recording the balance sheet uses the accrual basis</td>
<td>The recording basis uses the accrual basis</td>
<td>Suitable</td>
</tr>
<tr>
<td>1</td>
<td>Asset</td>
<td>Minimal assets presents the following items:</td>
<td>Asset items presented by the cooperative:</td>
<td>Suitable</td>
</tr>
<tr>
<td></td>
<td></td>
<td>a. Cash and cash equivalents</td>
<td>a. Cash</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>b. Accounts receivable and other receivables</td>
<td>b. Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>c. Stock</td>
<td>c. Members’ loan receivables</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>d. Fixed assets</td>
<td>d. Inventory</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>e. Intangible assets</td>
<td>e. Tax</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Obligations</td>
<td>The minimum obligation to present items includes:</td>
<td>Obligation to present items:</td>
<td>Not Suitable</td>
</tr>
<tr>
<td></td>
<td></td>
<td>a. Accounts payable and other payables</td>
<td>a. Ymh tax paid</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>b. Tax assets and liabilities</td>
<td>b. Member services</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>c. Obligations to be estimated</td>
<td>c. Management funds</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Equity</td>
<td>The entity presents the heading, title, and other sub amounts</td>
<td>Suitable</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>a. Basic savings</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>b. Mandatory savings</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>c. Donation</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>d. Capital reserves</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>e. SHU that hasn’t been shared</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Classification of assets and liabilities</td>
<td>An entity shall present current assets non-current assets, short-term liabilities and long-term liabilities, as a separate classification in the balance sheet, unless presentation based on liquidity provides reliable and more relevant information.</td>
<td>An entity presents assets and liabilities as an inseparable classification on the balance sheet, but presentation based on liquidity can provide reliable and relevant information.</td>
<td>Suitable</td>
</tr>
<tr>
<td>5</td>
<td>Information presented in the balance sheet or notes to financial statements</td>
<td>Entities present in the balance sheet or notes to financial statements, sub-classification of the items presented:</td>
<td>a. Fixed assets</td>
<td>Not Suitable</td>
</tr>
<tr>
<td></td>
<td></td>
<td>a. Fixed asset group</td>
<td>b. Short term liabilities and long term liabilities</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>b. Employee benefit obligations and other estimated liabilities</td>
<td>c. The equity group includes paid-in capital, savings, capital reserves, SHU</td>
<td></td>
</tr>
</tbody>
</table>
Income statement

1 Information presented
The income statement, at a minimum, presents the following items:
   a. Income
   b. Financial burden
   c. Share of profit or loss on investments using the equity method
   d. Tax expense
   e. Net profit or loss

Not Suitable

Statement of Changes in Equity

1 Information presented
An entity shall present a statement of changes in equity that shows:
   a. Profit or loss for the period
   b. Income and expenses are presented directly in equity

Not Suitable

Cash Flow

1 Information yang disajikan
Entitas menyajikan laporan sesuai dengan keadaan yang sebenarnya mengenai informasi tentang pengaruh kas dari kegiatan operasi transaksi investasi serta transaksi pembiayaan atau pendanaan yang mengalami kenaikan atau penurunan bersih dalam kas suatu perusahaan selama periode tertentu.

Koperasi hanya menyajikan data laporan SHU tahunan untuk periode 2018 yang sesuai dengan jumlah anggota koperasi yang mendapatkan SHU, namun tidak adanya laporan cash flow

Tidak Sesuai
CONCLUSION
Based on the results of the analysis of the application of accounting standards in the financial statements of the Minak Koncar cooperative of the Transportation Office of Lumajang Regency, with a qualitative approach it can be concluded as follows: a. In accordance with the results of data collection and adjustments to financial accounting standards, the recording of financial statements at Minak Koncar cooperatives is still not fully in accordance with the Financial Accounting Standards without Public Entities (SAK ETAP) where cooperatives should refer to the rules and standards that apply in accordance with SAK ETAP. b. The Minak Koncar Cooperative provides balance reports, profit / loss reports, SHU reports, and budget realization reports, according to SAK ETAP, only two reports are able to be fulfilled by the Minak Koncar cooperative, namely the balance sheet and profit / loss statement, the preparation of these two reports is in accordance with SAK ETAP.

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