

PRESENTATION OF FINANCIAL STATEMENTS BASED ON ENTITY FINANCIAL ACCOUNTING STANDARDS WITHOUT PUBLIC ACCOUNTABILITY (CASE STUDY AT KPRI SEHAT RSUD DR. ISKAK TULUNGAGUNG)

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Abstract

KPRI Sehat RSUD dr. Iskak Tulungagung is one of the entities in the form of a cooperative. The cooperative's financial statements have a standard as a reference, namely the Financial Accounting Standards for Entities without Public Accountability (SAK ETAP). This SAK ETAP has been effective since January 1, 2011. In its activities and financial reporting, transparency is required according to the standards of SAK ETAP set by IAI. Demands for transparency in reporting on their activities, including financial reporting, are expected to refer to the SAK ETAP standards set by the Indonesian Accounting Association (IAI). Complete financial statements include: (a). Balance Sheet (b). Profit/loss statement (c). Statement of changes in equity (d). Statement of cash flows. The research objectives are (1) to find out the rules of SAK ETAP on the financial statements of cooperatives, (2) to find out the financial statements presented by KPRI Sehat RSUD dr. Iskak Tulungagung and (3) To find out how far the implementation of SAK ETAP in the financial statements presented by KPRI Sehat RSUD dr. Iskak Tulungagung. This research is qualitative. The approach is descriptive. The process of collecting secondary data in the form of KPRI financial reports and methods of documentation and interviews, and various scientific methods in the data analysis process includes three elements, namely (1) Data Reduction, (2) Data Presentation/Display, and (3) Conclusion Drawing. The result of this study concluded:

- The basis for cooperative financial statements is the rules in SAK ETAP. Financial statements must be made, including Balance Sheet, Income Statement, Statement of Changes in Equity, Statement of Cash Flows, and Notes to Financial Statements.
- KPRI Sehat Financial Report RSUD dr. Iskak Tulungagung has been fully made, according to what is stipulated in SAK ETAP.
- In general, the presentation of KPRI Sehat's financial statements at RSUD dr. Iskak Tulungagung is in accordance with the applicable SAK rules, namely PSAK No.1.

Keywords: Cooperatives, SAK ETAP, Presentation of Financial Statements.

I. INTRODUCTION

Cooperatives are institutions that carry out business activities and or services that are very helpful and needed by cooperative members and the community. The business activities referred to in this case can be serviced for financial needs, credit, marketing, or other activities. This can be seen in the role of several credit cooperatives in providing funds that are relatively easier for their members compared to the procedures that must be followed when they require funds from the bank.

In 2009 the Financial Accounting Standards Board (DSAK) ratified the Accounting Standards for Entities Without Public Accountability (SAK ETAP) which will be effective as of January 1, 2011, but application before the effective date is allowed, namely to prepare financial statements on or after January 1, 2010.

Since October 23, 2010, PSAK No. 27 concerning cooperative accounting has been revoked. Instead, the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) have been set, especially for entities without public accountability. By Standard Accountancy Finance (SAK) Entities Without Public Accountability (ETAP) that the complete financial statements include: (a). Balance Sheet (b). Profit/loss statement (c). A statement of changes in equity showing (i) all changes in equity, or (ii) changes in equity other than changes arising from transactions with owners in their capacity as owners (d). Statement of cash flows, and (e). Notes to financial statements that contain a summary of significant accounting policies and other explanatory information.

By the circular of the Deputy for Institutional Cooperatives and SMEs Number: 200/SE/Dept.1/XII/2011 dated December 20, 2011, in connection with the implementation of IFRS, the Cooperative entity in the preparation and presentation of its financial statements refers to the Financial Accounting Standards (SAK) for Entities Without Public Accountability (ETAP) are:

- Intended for entities without significant public accountability,
- The setup is simpler, managing general transactions that are not complex,
- Differences with PSAK No. 27 of 1998, there is no obligation for Cooperatives to compile and present a Member's Economic Promotion Report (LPEA),

- Financial reports with ETAP, namely Balance Sheet, Calculation of Operating Results, Cash Flow Statements, Statements of Changes in Equity, and Notes to Financial Statements.

To implement the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) as a guide in preparing financial reports in cooperatives, the Head of the Office of Small and Medium Enterprises Cooperatives of Tulungagung Regency has followed up through letter No. 518/2531/115/2013 dated October 7, 2013, by requiring cooperative management to compile an annual report (RAT) with the provisions that it must contain a Balance Sheet, Calculation of Operating Results, Cash Flow Statements, Statements of Changes in Equity (Capital) and Notes to Financial Statements.

Cooperatives must be more transparent in reporting every activity result so far. As with other organizations, cooperatives must carry out transparency by compiling and publishing the organization's financial statements by referring to the standards set by the Indonesian Accounting Association (IAI).

Eni Minarni and Krisan Sisdiyantoro (2014), in a previous study, showed that human resource competence, commitment, and use of information technology affected the implementation of SAK ETAP in Tulungagung at a significance level of 0.5, with the results of the regression equation $Y = 4.950 + 0.406X_1 + 0.290 X_2 + 0.795X_3$

Ghozi Triananda (2013) showed that Nukita Food MSMEs do not have financial statements according to their standards, and MSME actors do not understand the accounting standards.

Novia Nurdwijayanti and Sulastiningsih (2018) results showed that most of the MSME owners did not know about SAK ETAP, so they did not apply SAK ETAP. At the time of this research, they had just socialized SAK ETAP and information technology on the implementation of SAK ETAP.

Based on this background, the researcher is interested in conducting research on the implementation of SAK ETAP in cooperatives by taking the title "Presentation of Financial Statements Based on Financial Accounting Standards for Entities Without Public Accountability (Case Study on KPRI Sehat RSUD dr. Iskak Tulungagung)."

II. RESEARCH METHOD

The object of this research is the financial report presented by KPRI Sehat RSUD dr. Iskak Tulungagung. Research subjects are individuals or groups targeted in a study, in this study as subjects, namely administrators and supervisors as well as employees of the finance department at KPRI Sehat RSUD dr. Iskak Tulungagung.

This research includes qualitative research with a descriptive approach, according to Singarimbun and Effendi (1989: 4-5) regarding descriptive study and Moleong (2002: 6) regarding qualitative research. As an instrument, the researcher is the researcher himself, so the researcher will try to explore the material on financial accounting standards for entities without public accountability and suitable material, which is the focus of research, and its implementation in cooperatives and other policies that have to do with the problem being researched.

The data on the presentation of financial statements as the primary source in the discussion is secondary data, which the previous cooperative has prepared. To obtain and explore data as a source of debate in solving problems, the authors use the methods of documentation, interviews, observation, and triangulation of the three previous methods.

The analysis technique refers to Sugiyono (2006: 292) that data analysis techniques in qualitative research are mainly carried out in conjunction with data collection. Furthermore, related to the technical process of analysis refers to Miles and Huberman (in Sugiyono, 2006: 294), which is carried out through the process of data reduction, data display, and verification.

To prove the validity/validity of the data in this study, triangulation theory was used in which the validity of the data was carried out by comparing the existing theories by checking the answers to the questions posed to the research subjects. Technique analysis research by comparing the presentation of the financial statements of cooperatives with the application of SAK ETAP after going through the documentation process as well as interviews and other research processes is designed as follows:

Table 1: Financial Statement Presentation Analysis Design

No	Aspect	Presentation of Cooperative LK	Application of SAK ETAP	Appropriate/Not suitable
1	Balance			
2	Income Statement			
3	Statement Of Changes In Equity			
4	Cash Flow Statement			
5	Notes To Financial Statements			

Source: Secondary Data, processed, 2020

III. FINDINGS AND DISCUSSION

On March 26, 1986, this cooperative obtained a legal entity; the beginning of the cooperative was named "KPRI Sehat Tulungagung General Hospital" with the chairman named Mr. Moedji Raharjo. Along with the change of the name of this hospital to dr. Iskak, then the name of the cooperative, also followed the change to KPRI "Sehat" RSUD dr. Iskak Tulungagung until now. The business units are savings and loan units, canteen units, and waserda units (convenience shops).

The financial report prepared by KPRI "Sehat" RSUD dr. Iskak Tulungagung consists of Calculation of Operating Results, Balance Sheet, Cash Flow Statement, Statement of Changes in Equity, and an explanation of the Financial Statements. The following is a report on the calculation of operating results and balance sheet presented by KPRI.

1. Calculation of Operating Results

To find out the financial condition of the cooperative, as well as a source of data for the analysis and discussion process, can be seen in the Calculation of Operating Results and comparative Balance Sheet for 2017 to 2019, which is presented in the following table:

Table 2: KPRI “Sehat” RSUD dr. Iskak Tulungagung
Calculation of Operating Results
The period ended December 31, 2017-2019 (in Rupiah)

Description		2017	2018	2019
1	Operating Income			
	USP income			
	Loan Interest Income	931,667,629.00	1,055,905,125.53	1,282,720,607.28
	Adm income. Loan waserda's income	47,766,000.00	49,720,000.00	65,096,000.00
	Sale	1,889,440,140.00	2,375,718,577.00	2,926,118,450.00
	HPP Waserda	(1,624,205,129.00)	(1,878,521,318.00)	(2,538,330,380.00)

	Leverage Sales	1,004,100,773.00	995,437,624.00	689,038,847.00
	HPP supplier	(841,985,053.00)	(791,747,683.00)	(548,774,712.00)
	photocopy income	55,382,229.00	52,071,763.00	5,861,236.00
	HPP Photocopy	(19,755,000.00)	(18,839,000.00)	(1,255,000.00)
	canteen income			
	canteen sales	769,133,550.00	821,042,701.00	880,289,900.00
	HPP canteen	(565,335,419.00)	(600,883,191.00)	(664,171,150.00)
	Dirty SHU	1,646,209,720.00	2,059,904,598.53	2,096,593,798.28
2	Cost			
	Organization fee	408,898,859.00	533,048,000.00	631,920,500.00
	Operating costs			
	Employee Salary Cost	211,202,500.00	278,230,000.00	297,423,000.00
	Direct Operational Cost			
	Waserda Sales Fee	17,428,300.00	15,508,100.00	9,684,500.00
	Canteen Sales Cost	15,201,480.00	16,669,600.00	14,862,600.00
	General and Administrative Fees			
	Stationery Fee	142,650.00	191,350.00	55,000.00
	Office Administration Fee	434,500.00	2,577,000.00	596,000.00
	Office Equipment Cost	1,443,000.00	338,000.00	321,000.00
	Building Rental Fee	26,262,000.00	26,172,000.00	48,000,000.00
	Telephone, Electricity, and Water Fees	3,332,500.00	2,275,000.00	3,693,000.00
	Inventory Maintenance cost	450,000.00	8,061,000.00	20,528,700.00
	Promotion Fee	-	-	
	Cost of depreciation	29,704,150.00	45,597,750.00	49,416,893.00
	Miscellaneous expenses-			
	Uniform	11,960,000.00	7,645,000.00	9,602,000.00
	Building Inventory Cost		115,795,000.00	
	Fee for Guest/Meetings/Events			3,882,000.00
	Total Operating Cost	726,459,939.00	1,052,107,800.00	1,089,985,193.00
	Operational SHU	919,749,781.00	1,007,796,798.53	1,006,608,605.28
3	non-operating income			
	Non-op income. USP	68,283,500.00	73,160,500.00	106766200
	non-op income. Waserda	34,985,200.00	16,815,700.00	39071574
	Non-op income. Canteen	41,047,273.00	166,248,242.00	282592802
	Non-op income. Other	22,514,703.00	30,531,868.58	26700606.14
	SHU before interest and taxes	1,186,580,457.00	1,294,553,109.11	1,461,739,787.42
	Bank Interest Fee		(22,093,435.00)	
	Bank insurance fee		(82,327,565.00)	
	SHU Before Tax	1,186,580,457.00	1,190,132,109.11	1,461,739,787.42
	Estimated Income Tax	(49,643,210.00)	(148,766,513.00)	(29,245,625.20)
	SHU, after the current year's tax	1,136,937,247.00	1,041,365,596.11	1,432,494,162.22
	Previous year's income tax			
	Clean SHU	1,136,937,247.00	1,041,365,596.11	1,432,494,162.22

Source: Secondary Data, processed, 2020.

2. Balance

To find out the financial condition of the cooperative, as well as a source of data for the analysis and discussion process, can be seen in the comparative balance sheet for 2017 to 2019, which is presented in the following table:

Table 3: KPRI "Sehat" RSUD dr. Iskak Tulungagung balance
The period ended December 31, 2017-2019 (in Rupiah)

	2017	2018	2019
Asset			
Current assets			
Cash and bank	599,416,351.00	1,332,077,315.00	1,034,392,577.00
Short term investment	-		
Receivables	5,365,555,500.00	6,307,181,000.00	7,386,117,000.00
Other receivables	291,033,376.00	360,547,983.00	412,697,233.00
Inventory	147,364,923.00	219,598,413.00	265,380,888.00
Prepaid expenses	134,421,000.00	4,300,500.00	17,770,666.00
Receivable Loss			
Amount	6,537,791,150.00	8,223,705,211.00	9,116,358,364.00
Investation			
Participation	55,256,200.00	55,256,200.00	55,256,200.00
Short term investment			
Investment Amount	55,256,200.00	55,256,200.00	55,256,200.00
Fixed assets			
Soil			
Building and Building			
Equipment and Machinery	487,033,6000.00	498,023,6000.00	534,299,100.00
I. Pen. Fixed assets	(241,240,707.00)	(286.838,457.00)	(336,255,350.00)
Total Fixed Assets	245,792,893.00	211,185,143.00	198.043.750.00
Total Assets	6,838,840,243.00	8,490,146,554.00	9,369,658,314.00
Liabilities and Equity			
Short term liabilities			
Accounts payable	410,732,937.00	290,477,942.00	150,253,284.00
Tax debt	41,169,144.00	148,766.513.00	29,245,625.00
Funds Payable	424,305,170.00	532,022,897.00	668,400,957.00
Accrued Expenses	155,437,263.00	229,385,863.00	213,938,738.00
Prepaid income	-	-	-
Total Short-term Liabilities	1,031,644,514.00	1,200,653,215.00	1,061,838,604.00
Long-term obligation			
Domestic Debt	274,340,000.00	1,116,800,934.00	867,195,260.00
Total Long-Term Liabilities	274,340,000.00	1,116,800,934.00	867,195,260.00
Total liabilities	1,305,984,514.00	2,317,454,149.00	1,929,033,864.00
Equity			

Member Savings	2,871,400,593.00	3,256,782,096.00	3,665,841,196.00
Other Savings	248,447,430.00	263,357,430.00	424,863,742.00
Participation Capital	-	-	-
Donation Capital	20,862,200.00	20,862,200.00	20,862,200.00
Reserve	1,255,208,259.00	1,590,325,083.00	1,896,563,151.00
SH			
SHU Not Shared	-	-	-
Current Year SHU	1,136,937,247.00	1,041,365,596.00	1,432,494,161.00
Total SHU	1,136,937,247.00	1,041,365,596.00	1,432,494,161.00
Total Equity	5,532,855,729.00	6,172,692,405.00	7,440,624,450.00
Total Liabilities and Equity	6,838,840,243.00	8,490,146,554.00	9,369,658,314.00

Source: Secondary Data, processed, 2020

For other financial statements, namely, the information of changes in equity and cash flow statements have been made by KPRI "Sehat" RSUD dr. Iskak Tulungagung but the author does not present in this article.

3. Data Analysis and Interpretation

a. Data analysis

Based on financial report data of KPRI "Sehat" RSUD dr. Iskak Tulungagung compiled based on applicable regulations. The authors compiled an analysis of the 2019 financial statements. The following are the study results that the author can present in this article.

Table 4: Analysis of "Sehat" KPRI Financial Statements RSUD dr. Iskak Tulungagung

No	Aspect	Presentation of Cooperative LK	Application of SAK	Appropriate/ Not suitable
1	balance	The balance sheet has been made to the standard.	The statement of financial position at least includes the presentation of the number of items, namely fixed assets, investment properties, intangible assets, financial assets, investments using the equity method, inventories, receivables, cash and cash equivalents, assets held for sale, accounts payable, liabilities estimates, financial liabilities, liabilities and assets for current tax, non-controlling interests, and share Capital	Appropriate, the post is 70.59%
2	Income statement	The Income Statement has been prepared according to the standard, and only the name is Calculation of Operating Results with the same intent as the income statement.	The statement of comprehensive income at least includes the presentation of items of income, finance costs, the share of profit or loss from associates and joint ventures, which are recorded using the equity method, tax expense, profit or loss, and total profit or loss.	100% fit.

3	Statement of Changes in Equity	The cooperative has made the statement of changes in equity.	Contains profit or loss for the period, income and expenses recognized in equity, components of the effect of policy changes, correction of identified errors, and reconciliation between amounts Recorded at the beginning and end of the period.	Perfect, 100% post
3	Cash flow statement	Cash flow has been presented but cooperative	Cash flow information provides a basis for users of financial statements to assess the entity's ability to generate cash and cash equivalents and the entity's needs to use those cash flows	In accordance
4	Notes to Financial Statements	The notes to the financial statements have been presented by cooperatives relevant to understanding the financial statements.	Presenting information about the basis for preparing financial statements and specific accounting policies used, disclosing information required by SAK that is not presented elsewhere in the financial statements, and providing information that is not presented elsewhere in the financial statements but the information is relevant to understanding the financial statements.	In accordance

Source: Secondary Data, processed, 2020

Based on the table above, the results of the study show the presentation of the financial statements of the "Sehat" KPRI RSUD dr. In general, Iskak Tulungagung has fully implemented PSAK No.1 starting from the presentation of the Balance Sheet, Income Statement, Statement of Changes in Equity, Statement of Cash Flows, and Notes to Financial Statements. The balance sheet and Income Statement, Statement of Changes in Equity, cash flow statement, and Notes to Financial Statements are generally by the requirements in PSAK No. 1. In presenting the Financial Statements of KPRI "Sehat" RSUD dr. Iskak Tulungagung there is a change of name where the Comprehensive Income Statement is called the Calculation of Operating Results because the organization belongs to the type of cooperative.

b. Interpretation

1) Balance Sheet

According to PSAK No.1, entities must present current assets separately from non-current assets and short-term liabilities from long-term liabilities except for specific industries regulated in special SAK. The balance sheet given at a minimum includes the following items: tangible assets, intangible assets, financial assets, investments, inventories, accounts receivable, cash and cash equivalents, trade payables, and others.

In the presentation of the "Sehat" KPRI Balance Sheet, dr. Iskak Tulungagung has presented the balance sheet in a comprehensive report showing the entity's assets, liabilities, and Capital. For recording, equity is divided into Capital and retained earnings. For retained earnings equity, the recognized surplus is last year's surplus, the current year's surplus, and equity in the

form of Capital. For the presentation of posts in the KPRI "Sehat" Balance Sheet, dr. Iskak Tulungagung has complied with PSAK No. 1.

According to PSAK No.1, The balance sheet must present 17 accounts, such as fixed assets, investment properties, intangible assets, financial assets, investments using the equity method, inventories, accounts receivable, cash and cash equivalents, total assets classified, accounts payable, provisions, financial liabilities, liabilities and assets for tax, deferred tax liabilities and assets, tax liabilities by PSAK No. 58, non-controlling interests, and share Capital. On the balance sheet presented in the Financial Statements of KPRI "Sehat" RSUD dr. Iskak Tulungagung In 2019, there were only nine accounts: fixed assets, investment properties, cash and cash equivalents, investments, inventories, trade receivables, total assets classified, accounts payable, provisions, financial liabilities, tax liabilities, and equity. So, the suitability of the "Sehat" KPRI Financial Statements RSUD dr.

2) Presentation of Income Statement

According to PSAK No. 1, the Income Statement should at least include the following items: income, operating profit and loss, borrowing expenses, tax expenses, and others. There are two ways companies present the Income Statement: the nature of the expense method and the functional expense method.

In the presentation of the KPRI "Sehat" Profit and Loss Report, dr. Iskak Tulungagung is changing the name of the Comprehensive Income Statement to Calculation of Operating Results. Presentation of the "Sehat" KPRI Profit and Loss Report RSUD dr. Iskak Tulungagung has been able to present information in the form of total income and costs and show the total surplus or deficit in one period. In the presentation of the Income Statement which is recognized as income. The types of costs identified include the cost of goods sold and other operational costs (employee salaries, telephone and electricity costs).

Profit and Loss Report presented by KPRI "Sehat" RSUD dr. Iskak Tulungagung has complied with 60% of PSAK No.1. According to PSAK No. 1, the Income Statement must present 5 accounts, such as income, finance costs, the share of profit, and loss from associates, tax expense, and the amount of surplus or deficit. In the "Sehat" KPRI Profit and Loss Report, dr. Iskak Tulungagung presented in the Financial Statements of KPRI "Sehat" RSUD dr. Iskak Tulungagung In 2019 there were 5 accounts: income, finance costs, profit and loss share from

associates, tax expense, and total surplus or deficit. So, the suitability of the "Sehat" KPRI Financial Statements RSUD dr. Iskak Tulungagung for the Income Statement is $5/5 \times 100\% = 100\%$.

3) Presentation of Statement of Changes in Equity

The Equity Change Report is not presented by KPRI "Sehat" RSUD dr. Iskak Tulungagung so that the conformity is 100% with SAK ETAP because according to SAK, this report contains profit and loss for the period, income and expenses recognized in equity, components of the effect of policy changes, correction of identified errors, reconciliation between the beginning and ending carrying amounts, has been made in writing.

4) Cash Flow Statement Presentation

The Cash Flow Statement is not presented by KPRI "Sehat" RSUD dr. Iskak Tulungagung so that the compliance is 100% with PSAK No.1 because according to PSAK No.1 the Cash Flow Statement must be able to provide a basis for users of Financial Statements to assess the entity's ability to generate cash and cash equivalents and the entity's needs in using the cash.

For details of the cash flow report at KPRI "Sehat" RSUD dr. Iskak from each activity, namely operations, funding, and investment, has been carried out by SAK applicable to each activity, namely operations, budget, and investment.

5) Presentation of Notes to Financial Statements

Notes on the Financial Statements presented by KPRI "Sehat" RSUD dr. Iskak Tulungagung is implicitly appropriate because it can provide information about the basis for preparing Financial Statements and accounting policies used by KPRI "Sehat" RSUD dr. Iskak Tulungagung can disclose information required by SAK that is not presented in the Financial Statements section and provides information that has not been presented in the Financial Statements but is relevant to understanding the Financial Statements and has been recorded in the RAT report every year. So, the suitability of the "Sehat" KPRI Financial Statements RSUD dr. Iskak Tulungagung for Notes to Financial Statements is 100% because it meets the requirements in PSAK No.1.

IV. CONCLUSIONS AND SUGGESTIONS

Based on the results of research and discussion on the presentation of SAK ETAP at KPRI Sehat RSUD dr. Iskak Tulungagung can be concluded:

- The basis for cooperative financial statements is the rules in SAK ETAP. Financial statements must include Balance Sheet, Income Statement, Statement of Changes in Equity, Statement of Cash Flows, and Notes to Financial Statements.
- KPRI Financial Report "Sehat" RSUD dr. Iskak Tulungagung has been completely made: Balance Sheet, Income Statement, Statement of Changes in Equity, Statement of Cash Flows, and Notes to Financial Statements.
- In general, the presentation of KPRI's financial statements "Sehat" RSUD dr. Iskak Tulungagung has complied with the applicable financial accounting standards, namely PSAK No.1.
- Report the result of financial results can be used as material for financial performance analysis and future financial predictions so that we can control finances, significantly liquid cash.

Based on the results of the analysis, the researcher's suggestions are as follows:

- KPRI "Sehat" RSUD dr. Iskak Tulungagung should maintain its financial reporting that meets the reporting standards that must be done in addition to the main task of prospering members and society in general.
- There is a need for training to increase the capacity and knowledge of human resources, especially in the financial sector if there is a new law or regulation so that it is easier to adjust.
- KPRI "Sehat" RSUD dr. Iskak Tulungagung should maintain a liquid cash condition so that The level of the company can meet maturing or short-term obligations is maintained.

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