



The Development of Education and Training Model in the Preparation of Cooperative Financial Reports Based on Sak-Etap in Pekalongan City

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Abstract

Finance Entity of Accounting Standardization without Public Accountability (SAK-ETAP) is one of finance accounting standardize which become a manual in reporting finance for entity that do not have public accountability for external users. The purpose of this research is to examine the validity and the effectiveness of education and training model in constructing of Cooperative finance report at Pekalongan. This research uses quantitative research methodology. The informants come from Industrial Affairs, Economic Enterprise/ Cooperatives and small business (UKM) Pekalongan, Cooperatives Management and public accountant. The data collection technique uses observation, interview, documentation and design guiding. This research uses T-test validity to examine the data. Before reporting finance design based on Finance Entity of Accounting Standardization without Public Accountability is used, it will be validated by the expert. The research finding show that education and training model is effective. Based on research finding in pilot study the knowledge and the skill of participants of the research increase tremendously. It is got from the gap between pretest and posttest in T-test validity. Therefore collaboration between Cooperative and related organization can help in reporting finance report according to applicable standards.

INTRODUCTION

Vocational The 1945 constitution put Cooperation as one of important pillar in Indonesian economic system (Rusdiarti, 2013). Constitution of Cooperation paragraph 37 article 1 and 2 said that Cooperation management have to make yearly accounting finance report related to applicable standard. The function of finance report has a function as a guiding in making decision and developing strategy from economic risks. According to Saraswati observation (Saraswati, 2003) finance report in economic enterprise can be benefit for internal and external side to know the development of Cooperation in every year.

The data from Industrial Department, Cooperation and Small business in Pekalongan, the amount of Cooperation in Pekalongan achieve 235. The interview result at 7 August 2017 with Cooperation Coordinator and Small Business Industrial Department are all Cooperation in Pekalongan can not full fill the criteria of entity's financial accounting standard without public accountability (SAK-ETAP). in fact, the accounting staff is not discipline in making credits report., it can be barrier in constructing financial report. In Pratiwi research (Patriwi, T.W & Putra, 2015) said that financial report is used to make a decision. If the information from yearly financial report is wider and have better quality it can be useful for users. Utami (Utami, E.P., & Khoiruddin, 2016), financial report can be used as tool for assessing manager in their company.

By looking at some of the obstacles faced by cooperatives in preparing their financial statements, it is deemed necessary to develop a training model in the form of assistance by accounting consultants to all management of cooperatives so that cooperatives can present their financial reports according to standards. According to Hidayat's research (Hidayat, 2017), education and training are efforts to develop human resources, especially for professional improvement related to administrative and management skills (leadership). According to research conducted by Hasanah (Hasanah, Fattah, & Concerned, 2010) shows a significant influence between leadership training and work climate on performance. The relevance of this research is that the training model in the form of assistance can improve the understanding of cooperative management in presenting financial reports by SAK-ETAP. The training that is held must be based on training management functions with ongoing guidance (Raharjo, 2017). One effort to minimize the number of workplace accidents is through education and training (Endroyo, 2015). The focus of this research is the effectiveness of education and training, evaluation of educational effectiveness as well as supporting and inhibiting factors in improving employee performance. Mutiarni's research results (Mutiarni, R., Utomo, L. P., & Zuhroh, 2017) show that training and financial recording assistance for trading companies is declared successful. From the whole series of assistance activities that have been carried out to Bunga Harapan cooperatives, it can run well using a manual recording system. Wahyudin's research results (Wahyudin, 2012) show that mentoring activities require instructors/tutors who have more knowledge from the participants and have high creativity in packaging the learning process so that the methods used are following the learning objectives. Moving on from the above problems, researchers are interested in researching the development of education and training in the preparation of cooperative financial statements based on SAK-ETAP in the City of Pekalongan

The objectives of this study are (1) to analyze the model of education and training in the preparation of cooperative financial statements in Pekalongan City; (2) to analyze education and training models for the preparation of cooperative financial statements based on SAK-ETAP; (3) to examine the validity and the effectiveness of education and training model for the preparation of cooperative financial statements based on SAK-ETAP developed in this study.

RESEARCH METHODOLOGY

This study uses a quantitative approach. According to Hamdi & Bahruddin (Bahruddin, Hamdi, 2015), quantitative research is research that emphasizes objective phenomena and is observed quantitatively by using numbers, statistical processing, structure, and controlled experiments. This research uses R&D approach, it is hoped the results of this research can produce education and training models that can be used effectively. The sources of data in this study consisted of two sources, namely Disperindagkop & UMKM and cooperatives in Pekalongan City. In this research, there are 5 Cooperative that is pointed by the Industrial Department, Cooperative, and small business (UMKM) in Pekalongan. The researcher interviewed Head of Cooperatives, Head of Cooperatives and to the management of cooperatives. Interviews with the management of cooperatives, especially treasurers/accounting personnel, to find out the extent of understanding of the preparation of financial statements based on SAK-ETAP which is described in 5 (five) aspects of knowledge, namely: (1) Financial statements; (2) Entity Financial Accounting Standards Without Public Accountability; (3) Preparation of financial statements based on applicable accounting standards; (4) Types of financial statements that must be presented by cooperatives; (5) Benefits of preparing financial statements based on accounting standards. Observations made by researchers are structured observations because they have been systematically designed, about what will be observed, when, and where. Quantitative research analysis in this study is used to determine the effectiveness of education and training in the form of assistance in preparing financial reports for cooperatives.

RESULT AND DISCUSSION

Needs Analysis Results

The analysis phase in this research includes literature studies and observations in the field to obtain data on the preparation of cooperative financial statements, forms of training received by cooperative management, presentation of cooperative financial statements prepared/presented by cooperatives in annual reports through RATs, and several obstacles faced by the management cooperatives in preparing financial statements under applicable regulations. Based on observations on cooperatives that became models and interviews with Head of Cooperatives & SMEs in the Department of Trade, Cooperatives and SMEs in Pekalongan City in 2017, information was obtained that all cooperatives that were guided by the Department of Trade, Cooperatives, and SMEs were 235 cooperatives no one has prepared their financial statements under applicable accounting standards and does not have an SOP on accounting flow. Cooperative Law No.17 of 2012 states that the accounting standards that become the reference/guidelines for the preparation of cooperative financial statements are the Financial Accounting Standards for Entities Without Public Accountability / SAK-ETAP (Perkoperasi, 2012). Also, cooperatives must be guided by the Regulation of the Minister of Cooperatives and Small and Medium Enterprises No. 12, 13, and 14 of 2015 (IAI, 2009).

From the results of observations in the field to several cooperatives, the financial statements prepared are only balance sheet and L / R reports or residual results of operations. The Financial Accounting Standards for Public Service without Public Accountability (SAK-ETAP) stipulates that there are 5 types of financial statements that must be presented, namely the Balance Sheet, Profit / Loss Statement, Statement of Changes in Equity, Cash Flow Statement, and Report on Financial Records. Of the 5 cooperatives designated as models by the Pekalongan City Trade, Cooperative and SME Office, Makaryo Mino Village Cooperative, Bhakti Praja Cooperative, Al Mar'atus Sholihah KSU, Urban Village Cooperative, and Rizqi Barokah Regional Cooperative turned out to have only prepared financial reports in the form of Balance Sheet and L Report / R.

Development Model

Based on the preliminary study and the results of interviews with the Head department and Head sub-department of Pekalongan City Cooperative and cooperative management have produced a factual model of making financial reports. The reporting of the cooperative's financial reports is not suitable related to accounting standards so far. The training held by the Department of Trade, Cooperatives and small business of Pekalongan City is only as socialization by using lecture methods and the result is the participants tend to be passive. The hypothetical model of education and training in the preparation of cooperative financial statements is divided into two activities. The first activity took the form of education and training carried out for three days. The second activity is in the form of assistance to cooperative management, especially accounting staff or cooperative treasurers by public accountants. Models of education and training in the preparation of cooperative financial statements through mentoring activities that are tested in the field can be seen in the following figure:

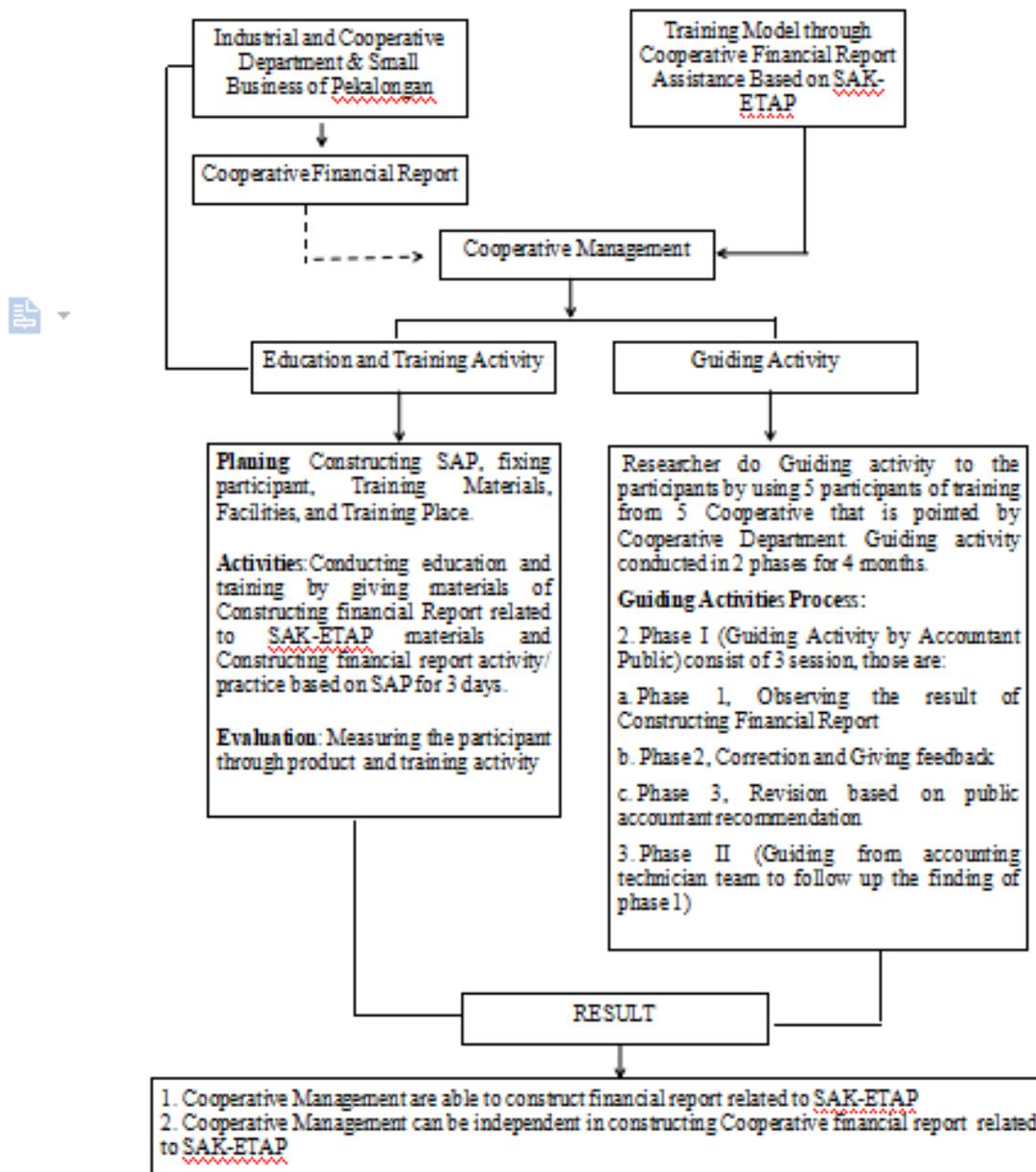


Figure 1. Hypothetical Model of Education and Training on the Compilation of Cooperative Financial Reports based on SAK-ETAP

Validity Test of Education Model and Financial Report Training

The education and training model in the form of assistance was developed before being trialed in the field-tested. It is to examine the validity of the model for its feasibility or not. This test is done by asking for assessment and gathering opinions from experts and practitioners. The results of the model validity assessment showed the highest score 93 and the lowest score 22. Based on quantitative analysis results obtained an average value of 91.50, so that the education and training model of preparing cooperative financial statements based on SAK-ETAP was categorized as "very valid". This shows that the design of the conceptual model of education and training for the preparation of cooperative financial statements based on SAK-ETAP as contained in the guidebook can be used or is very feasible to be implemented in the field.

Data of Normality Test

Based on the normality test by using Shapiro-Wilk, the researcher got Sig. Score for pretest and posttest. The results of the analysis show Pretest data achieve a Sig. 0.777 and posttest data is a Sig. 0.833. Both data analysis have Sig. ≥ 0.05 so it can be stated that both data are normally distributed.

Table 1. The result of Normality Test (Pretest Data)

Knowledge Evaluation Test			
	Statistic	Df	Sig.
Pretest	0.956	5	0.777
Posttest	0.964	5	0.833

Data of Homogeneity test

Based on the analysis result, Sig. *Based on Mean from Test of Homogeneity of Variances* achieve 0,274. The score of Sig. is $> 0,05$ so that it can be stated in Pretest and Posttest data there is no difference in variance or is homogeneous.

Comparing Test (t-test)

The results of the comparative test showed that there were differences in the mean of the pretest and posttest data. The results of the mean analysis show that the average of the sample posttest data using the Technical Knowledge evaluation instrument for the preparation of Cooperative Financial Statements based on SAK-ETAP is higher than the average of the sample pretest data. Correlation value of 0.985 with Sig. 0.002 which means significantly related. Sig value (2-tailed) of 0.00 <from 0.05, so it can be stated the difference in the pretest and posttest values. The t value on the comparative test was 34,643. The value of $t > t$ table is $34,643 > 2,776$ so that there is a significant change from the results of the pretest to the posttest results after evaluating the knowledge of Cooperative Financial Statement Preparation Techniques Based on SAK-ETAP.

Table 2. Data Comparison Test Analysis Results

Knowledge Evaluation					
	Mean	Correlation	T	df	Sig.(2tailed)
Post test	30.00	0.985	34.645	4	0.00

Table 3. The result of Normality Test in Pretest Data

Knowledge Evaluation Posttest			
	Statistic	Df	Sig.
Pretest	0.956	5	0.814
Posttest	0.964	5	0.777

Based on the normality test using Shapiro-Wilk, the Sig. for pretest and posttest data are got. The results of the analysis show the pretest data has Sig. 0.814 and posttest data has a Sig. .777. The two results of the Sig. > 0.05 so that it can be stated both data are normally distributed.

Table 4. The result of Data Comparison Analysis Test

Skills Evaluations					
	Mean	Correlation	t	Df	Sig. (2tailed)
Post test	39.40	0.946	25.342	4	0.00
Pre test	17.60				

The comparative data analysis test shows the difference between the average of the pretest and posttest data. The correlation score achieves 0.946 with the value of Sig. 0.015 which is significantly correlated. Sig value (2-tailed) of 0.00 <from 0.05, so it can be considered as a difference in the pretest and posttest values. The t value on the comparative test was 25,342. The value of $t > t_{table}$ is $25,342 > 2,776$ so that there is a significant change from the results of the pretest to the posttest results after the Technical Skills Evaluation of the Preparation of Cooperative Financial Reports Based on SAK-ETAP

Evaluation

Evaluation training activities of cooperative financial report based on SAK-ETAP consist of reaction evaluation, knowledge evaluation, evaluation of technical skills, and product evaluation. Participants of reaction evaluation measure satisfaction in training activities. Training activities are considered effective if, during the training process, participants feel happy, useful, and satisfy to the participants so that the training participants are interested in learning. The instrument used to determine the participants' reactions was a closed questionnaire consisting of 10 questions concerning material, media, facilitators, motivation, and facilities during the training activities. After the training was completed, participants were asked to fill out questionnaire sheets. The results of the questionnaire show that the average score achieve 47.6 with the calculation of the highest score get 50, the lowest score is 10, with an interval of 5. The value indicates that the education and training of preparing financial statements of cooperatives based on SAK-ETAP has been very well implemented. Evaluation of the facilitator on the education and training model of preparing cooperative financial reports based on SAK-ETAP through mentoring activities showed very good results with the highest score of 80. The technical knowledge of participants in constructing cooperative financial report based on SAK-ETAP was measured through oral interview techniques. The answers from the participants are qualitative, it will be matched with the knowledge assessment rubric and will be processed quantitatively in the form of scoring 1 to 5. The recapitulation of the pretest and posttest scores of the training participants can be seen in the following table

Table 5. Recapitulation of *pretest* and *Posttes score*

Participants	Pretest	Posttest	Difference	Gain Score	Category
R1	9	34	25	0.96	High
R2	10	33	23	0.92	High
R3	10	30	20	0.80	High
R4	12	30	18	0.78	High
R5	8	28	20	0.74	High

Based on the results of the pretest and posttest, it can be said that education and training program in constructing cooperative financial report based on SAK-ETAP through guiding activities is effective. It is because the posttest results are bigger than the pretest score.

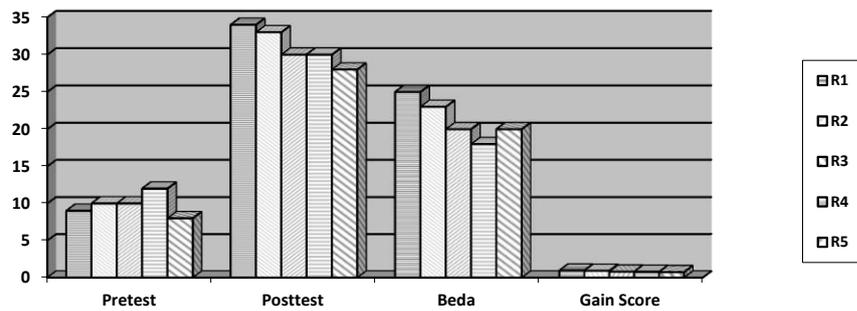


Figure 2. Recapitulation pretest and posttest score

The evaluation results of participants' skills in presenting cooperative financial reports based on SAK-ETAP increase significantly. The participants' average score before attending the training and assistance in constructing the cooperative financial report based on SAK-ETAP is 17.60. After participating in training activities and mentoring, the average score achieve 39.60. Based on the calculation, the results of the pretest and posttest on the evaluation of the participant's skills can be seen in the following table:

Tabel 6. The result of *Pretest* and *Posttest* of Technical Skills Aspect in Preparing Cooperative Financial Statements based on SAK-ETAP

Participants	Pretest	Posttest	Difference	Gain Score	Category
R1	19	44	25	0.96	High
R2	18	39	21	0.78	High
R3	18	40	22	0.81	High
R4	17	38	21	0.75	High
R5	16	36	20	0.69	Medium
Lowest Score	16	36			
Highest Score	19	44			
Average	17.60	39.60			
Ideal Max Score	45	45			

The results of the evaluation of the participants' attitudes during the education and training activities of the preparation of cooperative financial report based on SAK-ETAP which included activeness, attention, perseverance, and discipline received a score of 23.60 or declared very good, with the highest score of 25 and the lowest score of 5. While the results the product assessment conducted by the facilitator showed very good results with an average score of 15,40 while the highest score was 16 and the lowest score was 4.

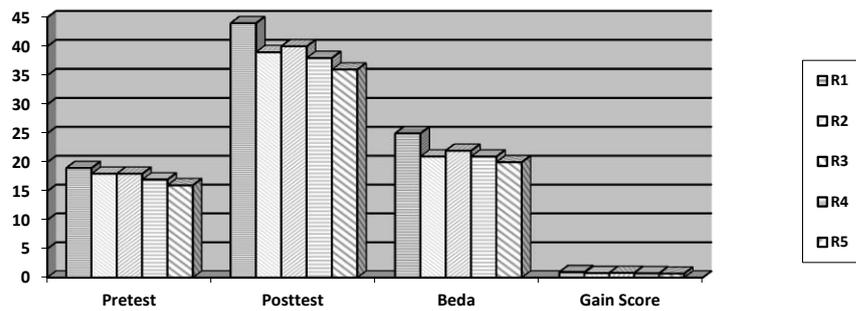


Figure 3. Pretest and Posttest result of Constructing Cooperative Financial Report Skills related to SAK-ETAP

The strengths of the education and training model through mentoring activities in the preparation of cooperative financial reports based on SAK-ETAP are as follows: (1) There is cooperation between Disperindagkop (Industrial and Cooperative Department) and UKM of Pekalongan City and public accountants; (2) There is good cooperation between cooperatives, Disperindagkop and Small business in Pekalongan City; (3) Disperindagkop and UKM (small-middle business) have ability to read the training needs for cooperatives; (4) Education and training activities with assistance can improve competence and motivate participants to present financial reports according to standards; (5) Lessons is given focus on knowledge of accounting standards and ways of presenting cooperative financial report under SAK-ETAP so that participants know and understand the preparation of financial report that should be presented annually; (6) Models of education and training through mentoring activities provide technical skills and knowledge in the constructing of cooperative financial statements based on SAK-ETAP; (7) The concept of the model is developed based on Cooperatives Law and Government Regulations; (8) Models of education and training through mentoring activities increase the motivation of participants to produce independently product.

According to Astuti's research (Astuti, 2015) states, there are changes or improvements in the ability of participants after being given training. Assistance for the preparation of cooperative financial reports by SAK-ETAP for cooperative management is needed to be carried out because it can improve the knowledge, skills, and behavior of cooperative management. The goal of education and training model through this assistance is to empower cooperative management especially accounting staff or cooperative treasurers. Improving their technical knowledge and skills in the preparation of financial statements based on SAK-ETAP is realized in the form of technical manuals book.

CONCLUSION

Based on the results of the research and discussion, it can be concluded as follows: (1) In this study found that the training model is not supported by training guidelines, the material presented is only limited to theory without practice, training instructors are not from technical experts, and after the activities no overall evaluation was carried out. In this study, a finding was found, namely the education and training model for the preparation of cooperative financial statements based on SAK-ETAP. This model consists of: guidelines for implementing education and training and textbooks on education and training for the preparation of cooperative financial statements based on SAK-ETAP. Training Guidelines and material books are compiled separately to obtain copyright; (2) In this research before the preparation of the model, observation and evaluation studies were carried out on five cooperatives in Pekalongan City.

Based on an analysis of education and training needs there are some aspect which is needed; suitable material for the training program unit and adequate facility and professional facilitators or

instructors. The validity of the model is done by using validity test which is conducted by learning experts and technical experts. The validity level of the education and training model through the preparation of financial reports assistance SAK-ETAP-based cooperative financial statements are proven valid; (3) The education and training model which is developed in the preparation of cooperative financial report has proven to be effective, this is based on the results of small-scale research on the knowledge and skills of participants showing a significant increase. The effectiveness of the model is achieved from the results of the Significant Difference of t-Test between pretest and posttest.

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