



The Acceptance Analysis of Financial Accounting Standards for Entities Without Public Accountability (Fas-Ewpa) in Cirebon Regency Cooperatives Using Technology Acceptance Model (Tam)

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Abstract

The Indonesian Government has ratified Financial Accounting Standards for Entities without Public Accountability (FAS-EWPA, in bahasa Indonesia known as *SAK-ETAP*) in 2009 as guidelines for financial reporting for entities without public accountability, one of which is cooperative (*koperasi*). The large number of cooperatives in Cirebon Regency that have carried out annual member meeting but lacking implementation of FAS-EWPA is still considered as a constraint. The purpose of this study is to analyze the acceptance of cooperative administrators towards FAS-EWPA using Technology Acceptance Model (TAM).

This research uses a quantitative method with path analysis using SPSS 20.0 for windows and Sobel Test Calculator to determine the significance of intervening variables. The number of population in this study is 193 cooperatives in Cirebon Regency with a total sample of 65 cooperatives.

The results of this study indicates positive correlations on : education towards perceived usefulness, perceived ease, and intention to use; subjective norms toward perceived usefulness and perceived ease; organizational factors toward perceived usefulness, perceived ease, and intention to use; perceived usefulness towards intention to use; and perceived ease towards intention to use. There is no correlation between subjective norms and intention to use. The difference between this research and several previous studies is that the use of external variables such as education and organizational factors influencing TAM is rarely used in previous studies.

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INTRODUCTION

Financial report is an important instrument to obtain information about the financial position and the business results achieved by a company. One form of information which can be used to determine the condition and growth of a company is the financial report at the end of each period as an accountability report of the management of a company (Aulyah: 2012).

The requirement to inform accounting information by compiling financial reports is a form of accountability of the resource management which must be carried out by each business entity. However, not all business entities carry out public accountability. On July 12, 2009 the Indonesian Accountants Association (IAI) issued Financial Accounting Standards for Entities without Public Accountability (FAS-EWPA, in bahasa Indonesia known as SAK ETAP) effective on January 1, 2011.

FAS-EWPA is a substitute for PSAK No. 27 about financial reporting for cooperatives and MSMEs (Micro, Small and Medium Enterprises) that have been abolished by IAI. The establishment of this new guideline is supported by the Republic of Indonesia Minister of Cooperatives and MSMEs with Regulation Number: 04/Per/M.KUKM/VII/2012 and 12/Per/M.KUKM/IX/2015 concerning the General Guidelines of Cooperative Accounting.

Cooperative is one of the business entities without public accountability. The financial reports held by the cooperative have been presented and disclosed on a regular basis, but there are financial reports of several cooperatives that have never been examined for the equity of the balance and compliance with the applicable standards.

Cirebon Regency is chosen as the object in this study because there are quite a number of active cooperatives in Cirebon Regency with the total number of 300 cooperatives. The business volume and assets of cooperatives in Cirebon Regency reaching to trillions of rupiahs because several cooperatives have become the main funding source for people's business and daily living needs. Many people who don't get banking access will go to cooperative as a source for obtaining capital loans or for meeting daily needs

such as children's school fees (Source: www.cirebontrust.com). Therefore, the management of cooperative financial reports is very important. In addition, when compared with the West Java Province, cooperatives in Cirebon Regency have more achievements both in terms of performance and financial administration. Nevertheless, from the preliminary observations there are still several cooperatives whose financial reports are not in accordance with FAS-EWPA even though the Cirebon Regency Cooperatives and MSMEs Office has been socializing this regulation.

Up to this day, research that addresses the enforcement of FAS-EWPA in cooperatives is still limited. Some previous studies which discussed the application of FAS-EWPA include Suryanti (2014), Yati (2014), and Siagian (2016) concludes that the application of FAS-EWPA by several entities without public accountability has not been maximized. Those studies are different from several other studies namely Tanugraha (2012) and Ariantini (2014) which concluded that the enforcement of FAS-EWPA in financial reporting by several entities without other public accountability has been done accordingly. The compliance and discrepancies raise the question of into what extent was FAS-EWPA accepted by entities without public accountability, especially cooperatives.

In financial reporting, behavior is one of the many things that underlie an organization. Human behavior influences accounting data and business decisions, also how to influence business decisions and human behavior is a concept of behavioral accounting (Beinberg and Shield, 1989). Behavioral accounting is a branch of accounting that studies the relationship between human behavior and the accounting system (Siegel, G. et al. 1989). The behaviour of accepting and using are fundamental in a process of financial accounting.

TAM explains the causal relationship between beliefs (about the benefits of an information system and the usability of its users) and the behavior, goals/needs, and actual use of the users of an information system (Nugroho, 2008). TAM can answer the essential question of

FAS-EWPA for cooperatives. This study adopts the TAM model as the acceptance theory in the use of a system that is applied to users, namely cooperatives to receive and use FAS-EWPA in the process of financial reporting.

Several previous studies that measured the level of acceptance of accounting standards using the TAM model were done by Yanto (2015) and Permatasari (2016). The previous studies that measured the level of acceptance using the TAM model with various external variables including Supriyati and Wulanditya (2012) found that education of business practitioners could influence the adoption of FAS-EWPA. Park (2009), subjective norms are important constructs because they provide an explanation of the causal processes in the TAM model. Lin and Wu (2004) based on the research model Igbaria et al (1997) which is a replication study in Taiwan concluded that organizational support has a positive influence on intention to use. Therefore researchers use three external variables namely education, subjective norms, and organizational factors to develop the TAM construct in testing the acceptance behavior of FAS-EWPA in cooperatives.

Based on the research design that has been determined, the purpose of this study are: (1) To find out how education influences intention to use. (2) To find out how subjective norms influences intention to use. (3) To find out how organizational factors influences intention to use. (4) To find out how perceived usefulness influences intention to use. (5) To find out how perceived ease influences intention to use. (6) To find out how education influences perceived usefulness. (7) To find out how education influences perceived ease. (8) To find out how subjective norms influences perceived usefulness. (9) To find out how subjective norms influences perceived ease. (10) To determine into what extent organizational factors influence perceived usefulness. (11) To determine into what extent organizational factors influence perceived ease.

RESEARCH METHODS

This research is a quantitative research to analyze the acceptance of FAS-EWPA. The sampling technique used is proportionate random

sampling. The sample in this study is 65 Cooperatives (*Koperasi*) in Cirebon Regency. The data collection technique in this study is using questionnaires that must be answered by each respondent in cooperative which became sample in Cirebon Regency.

The analytical tool used in this research is path analysis using the SPSS 20.0 for Windows. In this research, the dependent variable is Intention to Use, while the independent variables were Education, Subjective Norms, and Organizational Factors. On the other hand, the intervening variables were Perceived Ease and Perceived Usefulness. The results of this research described the analysis of the research variables, the classic assumption test and the hypothesis test. The classic assumption test consisted of tests of normality, linearity, multicollinearity, and heteroscedasticity. Hypothesis testing consists of t-test, F-test, coefficient determination test, and sobel test.

RESULTS AND DISCUSSION

The output of hypothesis test substructure 1 in this study tested hypotheses 6, 8, and 10. The results of SPSS calculations can be seen in table 1.

Based on table 1, model summary produces an Adjusted R Square value of 0.707. This means that 70.7% of the perceived usefulness variable is influenced by education, subjective norms, and organizational factors variables. While the remaining 29.3% is influenced by other factors outside the model.

Based on table 1, the coefficients part describes that education variable, subjective norms, and organizational factors can have a positive and significant influence on perceived usefulness. In the Sig column, it is obtained the significant t value of education variable is 0.026, subjective norm variable is 0.006, and organizational factor variable is 0.000. From the results of the significant t value, each variable is below 0.05 so it can be concluded that educational variables, subjective norms, and organizational factors can significantly influence perceived usefulness. This is in accordance with hypotheses 6, 8 and 10 which state that educational variables, subjective norms, and organizational factors can significantly influence perceived usefulness, so

hypotheses 6, 8, and 10 are accepted. The results of this research are in line with the research of Yuadi (2008) explaining that education affects the perceived usefulness, Park (2009) explains that subjective norms have a positive influence on perceived usefulness, and Nugroho (2008) states that organizational factors influence perceived usefulness.

In the standardized coefficients beta column in table 1 the coefficients also obtained the educational path coefficient value of 0.192, subjective norms of 0.286, and organizational factors of 0.486. This shows that education, subjective norms and organizational factors have a positive influence on perceived usefulness.

Table 1. The Output of SPSS Hypothesis Test Substructure 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.841 ^a	0.707	0.692	2.466

a. Predictors: (Constant), Organizational Factors, Education Variable, Subjective Norms

b. Dependent Variable: Perceived Usefulness

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4.793	1.658		2.892	0.005
Education Variable	0.863	0.378	0.192	2.284	0.026
Subjective Norms	0.232	0.082	0.286	2.840	0.006
Organizational Factors	0.235	0.049	0.486	4.776	0.000

a. Dependent Variable: Perceived Usefulness

The output of hypothesis test substructure 2 in this study tested hypotheses 7, 9, and 11. The results of SPSS calculations can be seen in table 2.

Based on table 2 model summary produces an Adjusted R Square value of 0.673. This means that 67.3% of perceived ease variable is influenced by educational variables, subjective norms, and organizational factors. While the remaining 32.7% is influenced by other factors outside the model.

Based on table 2 the coefficients part describes that educational variables, subjective norms, and organizational factors can have a positive and significant influence on perceived ease. In the Sig column, it is obtained that significant t value of education variable is 0,000, subjective norm variable is 0,037, and organizational factor variable is 0,017. From the results of the significant t value, each variable is below 0.05 so it can be concluded that educational

variables, subjective norms, and organizational factors can significantly influence perceived ease. This is in accordance with hypotheses 7, 9, and 11 which state that educational variables, subjective norms, and organizational factors can significantly influence perceived ease, so hypotheses 7, 9, and 11 are accepted. The results of this study are in line with Yanto (2016) which states that education and subjective norms influence the perceived ease of FAS-EWPA, Kim, et.al (2009) that organizational factors influence the perceived ease.

In the standardized coefficients beta column in table 2 the coefficients section also obtained the educational path coefficient of 0.474, subjective norms of 0.227, and organizational factors of 0.264. This shows that education, subjective norms and organizational factors have a positive influence on perceived ease.

Table 2. The Output of SPSS Hypothesis Test Substructure 2

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.820 ^a	0.673	0.657	3.406

a. Predictors: (Constant), Organizational Factors, Education, Subjective Norms

b. Dependent Variable: Perceived Ease

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	11.916	2.289		5.205	0.000
Education	2.784	0.522	0.474	5.339	0.000
Subjective Norms	0.241	0.113	0.227	2.134	0.037
Organizational Factors	0.167	0.068	0.264	2.458	0.017

a. Dependent Variable: Perceived Ease

The output of hypothesis test substructure 3 in this study tested hypotheses 1, 2, 3, 4, and 5. The results of SPSS calculations can be seen in table 3.

Based on table 3 the model summary produces an Adjusted R Square value of 0.851. This means that 85.1% of the intention to use FAS-EWPA is influenced by educational variables, subjective norms, organizational factors, perceived usefulness, and perceived ease. While the remaining 14.9% is influenced by other factors outside the model.

Based on the table 3, the coefficients part describes that educational variables, subjective norms, organizational factors, perceived usefulness, and perceived ease can have a positive and significant influence on intention to use. In the Sig column, it is obtained the significant t value of education variable is 0,000, subjective norm variable is 0,439, organizational factor variable is 0,049, perceived usefulness variable is 0,037, and perceived ease variable is 0,038. From the results of the significant t value, it can be drawn that the education variables, organizational factors, perceived usefulness, and perceived convenience are below 0.05 so it can be concluded that the education variables, organizational factors, perceived usefulness, and perceived ease can influence perceived ease. This is in line with hypotheses 1, 3, 4, and 5 which state that education variables, organizational factors,

perceived usefulness and perceived ease can have a significant influence on perceived usefulness, so hypotheses 1, 3, 4, and 5 are accepted. The results of this study are in line with Yanto's research (2016) which states that education, and perceived usefulness influence the intention to use FAS-EWPA; Igbaria, et. Al (1996) which states that organizational factors influence the intention to use; Lucyanda (2010) which states that perceived ease has a positive influence on intention to use. While the subjective norm variable has a significant t value above 0.05 so that subjective norms do not have a significant influence on intention to use. This is not in accordance with hypothesis 2 which states that subjective norm variables can significantly influence intention to use, so hypothesis 2 is rejected. The results of this study are in line with the research of Teo, Zhou and Noyes (2016) which states that subjective norms have a negative influence on intention.

In the standardized coefficients beta column in table 3 the coefficients section, it can be seen that educational path coefficient value is 0.592, subjective norm is -0.061, organizational factor is 0.162, perceived usefulness is 0.176, and perceived ease is 0.166. This shows that education, organizational factors, perceived usefulness and perceived ease have a positive influence on intention to use. While subjective norms do not affect the intention to use.

Table 3. The Output of SPSS Hypothesis Test Substructure 3 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1834,979	5	366,996	67,566	,000 ^b
	Residual	320,468	59	5,432		
	Total	2155,446	64			

a. Dependent Variable: Intention to Use

b. Predictors: (Constant), Perceived Ease, Subjective Norms, Education, Organizational Factors, Perceived Usefulness

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	12.110	1.923		6.299	0.000		
Education	3.473	.436	0.592	7.958	0.000	0.456	2.195
Subjective Norms	-0.065	0.084	-0.061	-0.778	0.439	0.404	2.477
Organizational Factors	0.102	0.055	0.162	2.849	0.049	0.327	3.055
Perceived Usefulness	0.230	0.123	0.176	2.865	0.037	0.283	3.537
Perceived Ease	0.166	0.089	0.166	2.859	0.038	0.315	3.172

a. Dependent Variable: Intention to Use

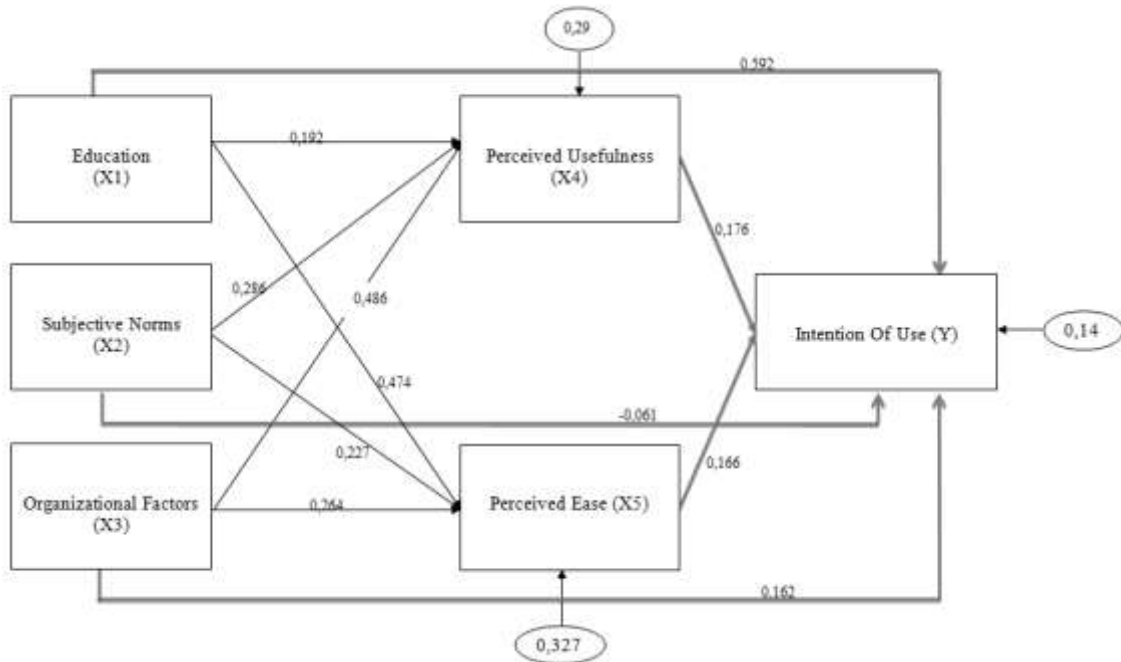


Figure 1. Path of Causal Relationship: Education (X1), Subjective Norms (X2), Organizational Factors (X3), Perceived Usefulness (X4), and Perceived Ease (X5) with Intention of Use (Y)

Table 4. Direct and Indirect Influence Determination

Substructure	Variable	Path	Magnitude of Influence		Influence
			Direct	Indirect	
1	X1 to X4	-	0.192	-	D
	X2 to X4	-	0.286	-	D
	X3 to X4	-	0.486	-	D
2	X1 to X5	-	0.474	-	D
	X2 to X5	-	0.227	-	D
	X3 to X5	-	0.264	-	D
3	X1 to Y	X1 – X4 - Y	0.592	$0.192 \times 0.176 = 0.034$	D > I
		X1 – X5 - Y		$0.474 \times 0.166 = 0.079$	D > I
	X2 to Y	X2 – X4 - Y	-0.061	$0.286 \times 0.176 = 0.050$	I > D
		X2 – X5 - Y		$0.227 \times 0.166 = 0.038$	I > D
	X3 to Y	X3 – X4 - Y	0.162	$0.486 \times 0.176 = 0.086$	D > I
		X3 – X5 - Y		$0.264 \times 0.166 = 0.044$	D > I
X4 to Y	-	0.176	-	D	
X5 to Y	-	0.166	-	D	

Symbol : D = Direct

I = Indirect

Path analysis is able to explain the magnitude of direct and indirect influences by comparing the path coefficients of direct and indirect influences. The amount of indirect influence is calculated by multiplying the value of the intervening variable. If the path coefficient of direct influence is greater than indirect influence, it can be concluded that the actual influence is a direct influence. Conversely, if the path coefficient of indirect influence is greater than the direct influence, it can be concluded that the actual influence is an indirect influence.

Based on the results of the analysis in Table 4 substructure 1, it can be seen that X1, X2, and X3, namely education, subjective norms, and organizational factors directly influence X4, namely the perceived usefulness of 0.192; 0.286; 0.486. In substructure 2, it can be seen that X1, X2, and X3, namely education, subjective norms, and organizational factors have a direct influence on X5, namely the perceived ease of 0.474; 0.227; 0.264.

Based on the results of the analysis in Table 4 on substructure 3, it can be seen that X1, X3, X4 and X5, namely education, organizational factors, perceived usefulness and perceived ease directly affect Y, namely intention to use at 0.592; 0.162; 0.176; 0.166. Whereas X2, which is subjective norms, indirectly influences the intention to use through intervening variables, perceived usefulness and perceived ease because the indirect path coefficient value is 0.050 and 0.038, which is greater than the direct path coefficient value of -0.061. So that the perceived usefulness and perceived ease variables are proven as intervening variables of subjective norms toward intention to use.

To determine the significance of both One-tailed probability and Two-tailed probability of intervening variables, the researchers use Sobel Test. Using this test we can find out whether there is an influence of mediation between independent and dependent variables. This test is conducted online at <http://www.danielsoper.com>.

Table 5. Summary of Sobel Test Calculator Results

Path	Significance	
	<i>One-tailed probability</i>	<i>Two-tailed probability</i>
X1 – X4 - Y	0.31608586	0.63217171
X1 – X5 - Y	0.20712656	0.41425312
X2 – X4 - Y	0.09278166	0.18556333
X2 – X5 - Y	0.08583641	0.17167282
X3 – X4 - Y	0.07835377	0.15670754
X3 – X5 - Y	0.04636054	0.09272108

Based on the results of the analysis in Table 5 it can be concluded that the intervening variables of perceived usefulness and perceived ease do not significantly influence the education variable and subjective norms toward intention to use due to the value of One-tailed probability and Two-tailed probability are above 0.05. Thus, it can be said that there is no mediation influence of perceived usefulness and perceived ease between education and intention to use, also subjective norms and intention to use. Whereas in the organizational factor, perceived usefulness and perceived ease variable indirectly influence education variable and subjective norms toward intention to use because the value of One-tailed probability is below 0.05. So it can be said that there is a mediation influence of perceived usefulness and perceived ease between organizational factors and intention to use.

CONCLUSION

There is a positive and significant influence between education, subjective norms, and organizational factors toward perceived usefulness. There is a positive and significant influence between education, subjective norms, and organizational factors toward perceived ease. The existence of a positive and significant direct influence between education, organizational factors, perceived usefulness, and perceived ease toward the intention to use FAS-EWPA. There is no influence between subjective norms toward the intention to use both directly and indirectly. This is because the subjective norm indicators in this study adopt foreign research and due to the differences in demographics, human resources,

and so on the results of the research can produce different results in different places.

To improve the perceived usefulness, perceived ease and intention to use FAS-EWPA, the suggestions that can be given are: (1) employees must increase their level of education by providing free school fees for employees who are only senior high/vocational school graduates, and diplomas to finish undergraduate level; (2) regularly conducting socialization and training on financial reporting based on applicable accounting standard; (3) regularly remind employees about the importance and usefulness of preparing financial reports according to accounting standards so that it increases the urge and awareness in employees to implement FAS-EWPA.

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