

**ACCOUNTABILITY INFLUENCE, TECHNICAL DIFFICULTY AND  
MEASUREMENT DIFFICULTY TOWARDS THE IMPLEMENTATION OF  
INDONESIAN STANDARD STATEMENT OF FINANCIAL ACCOUNTING  
(PSAK) NO. 27 (REVISED 1998) ABOUT COOPERATIVES ACCOUNTING  
IN EAST JAVA**

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**ABSTRACT**

*Financial report is a tool for business entity to deliver information to stakeholders. The difference of user's interests causes that the financial report needs to be audited by the independent auditor, to make sure fairness and conform with accounting standard. The cooperatives managers must conduct the rule stated in accounting standard. Thus, that the Accountability, Technical Difficulty, Measurement Difficulty are the basic to realize the implementation of cooperative accounting standard. The objective of the research is to analyze the quality of implementation accounting standard and the adherence to existing rule and regulation. The samples of the research are accounting and finance manager cooperative offices in East Java, Indonesia. The hypothesis tested by ordinary least square with the degree of significant at 0.05. The research found that the Accountability Influence and Technical Difficulty affect significantly to implementation of cooperative accounting standard. However, measurement difficulty doesn't affect significantly to implementation of cooperative accounting standard.*

*Keywords: Accountability, Technical Difficulty, Measurement Difficulty, Indonesia Statement of Financial Accounting Standard No. 27 (revised 1998) about Cooperative Accounting, Member's economic benefit report*

**1. INTRODUCTION<sup>1</sup>**

Cooperative is a business body expressed by the state founders as basic state economics. As a basic state economic means cooperative expected to raise Indonesia economic welfare. The big expectation to cooperative role must be supported by good system. The system is accounting reporting standard. By reporting standard, all the activities of cooperative management would be known and comparable with others.

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The users of financial report are investors, managers, creditors and others who interest to the financial report. The differences of the user's interests causing the financial report need to be audited by the independent auditor, to make sure fairness and conforming of the financial report which is formulated by management with the rules and in accordance to the fact. The role of cooperative accountant is very important to implement cooperative accounting according to financial accounting standard (SAK).

The role and position of accounting manager at cooperative sometimes to be critical focus of the business society. He must deliver financial report minimally once a year. This report will be used for cooperative member annual meeting to make decision making.

Dinas Cooperative , Pengusaha Kecil dan Menengah Propinsi Jawa Timur (cooperative state board office (CSBO) of East Java) has responsibility to supervise all cooperatives in East Java. CSBO could supervise all cooperatives through cooperative financial reporting. The financial reports must be submitted by manager of cooperative at annual meeting of members. The official member responsible to report the present's financial statements. They are compiling and presenting according to accounting standard (SAK no 27 (revised 1998 about cooperative).

According to the standard the cooperatives must have member transaction record. This kind of record could be basic to compile the Member's economic benefit report. This report is one part of the important thing in cooperatives accounting standard No27(revised 1998). Data from on duty cooperatives expressed that there's only 1 cooperative making Member's economic benefit report among 31 cooperatives which is audited by external auditor. It meant that only 3,25% implemented such report which has been specified in financial accounting standard.

## **2. Financial Report And Credibility**

The function of financial statement can explain from both, agency theory. According the agency theory, possibility conflict happen between investor and management interest, therefore need fairness financial report (Jensen and Meckling, 1976). The credibility of financial report will improve if audited.

The implementation of accounting standard can be seen through objective and integrity action. Several factors can influence realization of its implementation. The factors such as: (a) competency accounting manager, (b) the experience, (c) the professional ability, and (d) hold tight ethical value. (Arif, 2001)

The objective of the research is to analyze the effect of Accountability, Technical Difficulty, and Measurement Difficulty to the accounting standard implementation. The object of research are accounting manager and the adherence to existing rule and regulation. The integrity and objectivity are the pile to realize the independency.

The geographic area of the research is East Java, Indonesia. The samples of the research are accounting manager of cooperative. The research results were hoped could support to the effort of developing the cooperative science and internal accountant in the future, as the feedback to evaluate the implementation of accounting standard. In order to reporting of cooperative would be more credible and transparent in the future.

## **2. Literature Review and Hypothesis**

### **2.1 The Cooperatives**

As explained in Indonesian law No. 25 The year 1992 about cooperative section 1 of article 1 “ Co-operatives is business body having individual member or cooperative legal body with its activity based on cooperative principle that is familiarity principle. According to Pernyataan Standar Akuntansi Keuangan ( PSAK) No. 27 ( Revised 1998) about cooperative accounting paragraph 1, mentioned that : “ cooperative is business body organizing exploiting and utilization of economic resource to his member on the basis of cooperatives principles and method effort for economic, to increase life level, his members especially and public in general. Thereby cooperatives is movement of public economic and one of the national economy pillars”

Main differentiating characteristic of cooperatives with other business body is member of cooperatives has multiple identity (dual of the identity of the member), that is member as owner and at the same time cooperatives service user (user own oriented firm). Therefore, as expressed in PSAK No. 27 ( Revised 1998) paragraph 6 :

- 1) Cooperatives owned by his members who join for the same economic activity.
- 2) Cooperatives is built and developed by self confidence values base on helping and having responsibility to own self.
- 3) Cooperatives is built, capitalized, financed, arranged and observed also exploited by his members.
- 4) The fundamental duty for cooperatives is maintain economic his member for the agenda of promoting member prosperity (promotion of member’s welfare).
- 5) If there is ability excess of service of cooperatives to his member so cooperative could fulfill requirement of public which non member of cooperatives needs.

In increasing prosperity of his member, Cooperative is not only claimed to promotes effort for member economic, but also develops member resource through education and training done continuously. Continues education and training to member can increase professionalism and can keep abreast of its business. As public economic activator and national economy pillar, government hardly intended to the successful of cooperative. Therefore government gives construction, protection and opportunity effort for at Cooperative . In construction exercise, the protection and business opportunity is cooperative needs guidance at rules specified by government. The rules also influence to accounting treatment at cooperative.

Cooperatives take different forms and they operate in all sectors of the economy, but a cooperative is generally set up by a group of people who share a common need. By pooling their resources and working together, the members can satisfy that need through the cooperative. While they serve a wide variety of functions, according To PSAK No. 27 ( Revised 1998) about cooperative is classified by four types in paragraph 19, 20, 21 and 22, they are :

- (1) Consumer cooperative is cooperative which its members are the final consumers or goods consumers or services, and its main activities or services are purchasing together.
- (2) cooperative of Producer is cooperative which member' main activity provides, operates, or manages supporting facilities for producing together,
- (3) cooperative of loan is cooperative which main activity or service provides depository service and borrowing for its member; and
- (4) Cooperative of service is cooperative which member of its activity as service provider.

## **2.2 The Cooperatives Financial Report**

Cooperatives serve both economic and social purposes. While a cooperative exists to meet the common needs of its members, it also promotes the development of those members through their involvement in the democratic governance of the enterprise. At the same time, the co-operative is usually undertaking local social development or economic development activities, such as creating jobs or providing goods and services that would otherwise be unavailable to the community. One of business activity control of cooperative is from accounting report. Accounting reports of cooperative must be fairly present all the transaction happened and also the report must be comparable with other cooperative financial statement. For this aim, the financial report must be subject to accounting standard.

Statement of Financial accounting Standard ( PSAK) No. 27 ( Revised 1998) about Cooperative accounting, paragraph 74, stated that cooperative financial statements covers : “(a) balance sheet, (b) calculation result of business, (c) cash flow statement, (d) Member's economic benefit report , and (e) note to financial statements” added with statement of changes in equity as specified in PSAK No.1 about presentation of financial statements.

Calculation result report of effort for cooperative called as income statements, where this report shows performance report an entity. This report presents information about company performance consisted of earnings and Expenses, and income obtained. ( PSAK 1)

Accounting Principle Boards (APB) Statement No 4 paragraph 12 expressing: ( Dukat ; 1987; 8) “Balance sheet report a time line shows earnings, cost, income, loss and production of net what confessed during time line and along of giving an indication

about concordance with activity result is strike toward acquirement of income a company during time line with inveterate accounting principle is received”

Earnings of operation in business body happened in the case, that is earnings relating to member and non member, where as according to paragraph 67 expressing “ earnings of cooperative arising from transaction with member is confessed equal to participation of gross”. Participation of Gross as expressed in paragraph 29 is contribution of member to cooperative as delivery fee of goods and service to member included covers cost of good sold and participation of net”

In paragraph 69 express “earnings of cooperative coming from transaction with non member confessed as earnings ( sale) and reported separated from participation of member in report calculation result of effort for equal to transaction value. In calculation result of effort for cooperative of earnings is differentiated, earnings from member and earnings from non member. This information will be used for determined how much patronage dividend will pay to member.

Thereby earnings of operation of cooperative is differentiated become two, transaction arising with member is confessed equal to participation of gross, that is the price of service given to member, before lessened by member expenses. Transaction with non member confessed as sale/income, both types of transaction must be reported separately.

### **2.3 The Member’s Economic Benefit Report**

Statement of Financial Accounting Standard No. 27 (Revised 1998) about Cooperative accounting paragraph 80 expressing that “ Member’s economic benefit report is report showing economic benefit obtained member of cooperative during one years. This such report must be disclosed to the cooperative member as member shares of cooperative. Cooperative members must know for any portion of surplus generated by the cooperative as basic to distribute patronage dividend.

This report covers four element, that are : ( a) Economic benefit from purchasing of goods or levying together, (b) Economic benefit from service and processing together, (c) Economic benefit from saving and loan through/via cooperative and (d) Economic benefit in the form of distribution patronage dividen.

Member’s economic benefit report of this obliged according to PSAK, where this thing is as according to paragraph 74 expressing that cooperative financial statements covers for example Member’s economic benefit report. Medium for body effort for non-cooperative is not obliged compiles and presents Member’s economic benefit report, as expressed in paragraph 7 doesn’t mention report is intended. Promotion report of Economic member is aimed to know economic benefit enjoyed by member with existence become member of cooperative. In paragraph 34, express Member’s economic benefit

report of his improvement of service of cooperative to member in the form of economic benefit obtained as member of cooperative. Further in paragraph 81 expressing “ the economic benefit include; covers benefit obtained during the current year from transaction of service done by cooperative for his member and benefit obtained by the end of current year from distribution patronage dividends.

Member’s economic benefit report must be published by all cooperative as obliged according to PSAK. According to paragraph 74 expressing that cooperative financial statements covers all regulation as explained in Undang-Undang No. 25 The year 1992 about Cooperative. At section 16 mentions that cooperative type based on activity equality and importance of economic his member and in its(the explanation express basis for determines cooperative type is activity equality, importance and requirement of economic member of for example loan cooperative, Consumer cooperative, cooperative of Producer, cooperative of Service. While as according to PSAK No. 27 (Revised 1998) about Cooperative accounting, cooperative can be groups into Consumer cooperative, cooperative of Producer, cooperative of loan and Cooperative of service.

In Paragraph 19 express Consumer cooperative is cooperative which its member the final consumers or goods consumer or service. In Paragraph 20 express cooperative of producer is cooperative which his member cooperate together in place to produce goods or service, and main activity such as operates, or manages supporting facilities for their production. In Paragraph 21 expressing Loan Cooperative is cooperative which main activity or service provides depository service and borrowing for his member. Cooperative of Service is cooperative which its member the producers or owner of main goods or service feeder and activity or service does service together.

Economic benefit member is difference is more price received by member when its product is marketed through Cooperative compared to the other party. For example when member product is sold to other party, esteemed Rp. 5000,- per unit, while through Cooperative Rp. 5100,- per unit, hence difference Rp. 100 the is economic benefit received by member from service of goods through cooperative (Ministry of cooperative and Small and medium industry ; 2002; 26)

#### **2.4 The Accountability Technical and Measurement Difficulty**

The Implementation of accounting standard must be done by all business entity. Not only is the implementation of such standard for obligation the accounting standard board or government but also it is as part of accountability of business entity management. The compliance to run the standard will make management of entity report entrusted by all the society included the member itself.

Cooperative is formed in accordance with Indonesian Cooperative regulations. It mean that all the cooperative must be implement the regulation included accounting standard

for cooperative (PSAK No.27). Unfortunately, according to Chalimi (1998) and Mude (2002) not all cooperative implement the accounting standard for cooperative. They realized that most of the cooperative member as object research are farmer. Most member didn't know how the cooperative must be done dan delivered the report.

For the accountability to their members, the management of cooperative distribute the same portion of patronage dividend. All the members usually happy to get some patronage dividend even though cooperative manager didn't report according to the accounting standard. They realized that when they didn't implement the standard, it showed poor accountability. The lack of accounting standard implementation is caused by technical difficulty and measurement difficulty to record all the member transaction.

For technical difficulty, it happened for recording the transaction of member. Most of the cooperative in this object research recorded the transaction manually. Mude (2002) observed that this problem happened because of lack of strong supervision from cooperative management. This statement was relevant with Chalimi (1998) said this matter happened because the cooperative still didn't have good accounting system.

For the measurement difficulty, Faharani (2004) observed the cooperative which had published Member's economic benefit report, didn't used of the report as determining decision. The published the report was only for fulfilling the regulation.

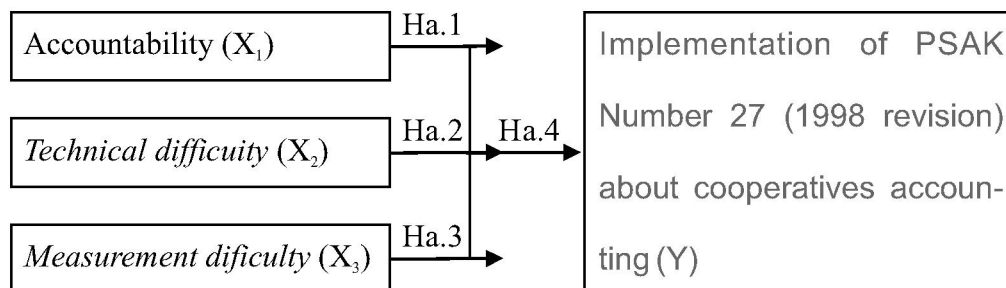
Based on the literature review and the current study about the factors that affect the implementation accounting standard, the following hypotheses are then formed.

Ha1 : The accountability affect implementation PSAK No. 27 (1998 Revised) about cooperative accounting

Ha2 : The technical difficulty affect the implementation PSAK No. 27 (1998 Revised) about cooperative accounting

Ha3 : The measurement difficulty affect the implementation PSAK No. 27 (1998 Revised) about cooperative accounting

Ha4 : The accountability, technical difficulty and measurement difficulty to implementation PSAK No. 27 (1998 Revised) about cooperative accounting



**Figure 1.**  
Research Framework

### **3. Research Methodology**

#### **3.1 Research Framework**

According to the description at the literature review that technical difficulty affect to implementation accounting standard (Chalimi, 1998 and Mude, 2001). Faharani (2004) stated that the lack of measurement arouse difficulty to implement accounting standard. This research tries to extend and to combine the accountability and technical difficulty factor, and measurement difficulty that affect to the implementation of accounting standard. This research will run under quantitative perspective while the previous researcher done in qualitative perspective.

#### **3.2. The Variables and Operational Definition**

The research analyzes the relationship between 3 independent variables and 1 dependent variable. The independent variables were the accountability ( $X_1$ ), the technical difficulty ( $X_2$ ), measurement difficulty ( $X_3$ ). The dependent variable was the implementation of PSAK number 27 (1998 Revised) about cooperative accounting (Y). The measures of these variables used the interval scale 1 - 5.

(1) The accountability ( $X_1$ )

That accountability is an obligation for responsibility about mandate entrusted. Responsibility in management of cooperative is done [by] accounting manager on behalf of top management to member through members meeting forum, where in the forum justifies management performance of co-operative through financial statements is compiled as according to Indonesian accounting standard.

(2) The technical difficulty ( $X_2$ )

Technical difficulty that is difficulty from accounting manager in dissociating transaction of member with non member, where in presentation of report calculation result of business is obliged to present participation of member and earnings from non member. In paragraph 33 expressing : “ net income is pool from result of participation of net and income or gross loss with non member, added or lessened with other earnings and load and cooperative load and body income tax effort for cooperative.

(3) The measurement difficulty ( $X_3$ )

Measurement difficulty, be ( Suwarjono, 2005, 192) “ determination of level of meter unit (number of Rupiahs) which will be attached at one particular object (element or post) is involving in a transaction, case, or situation of representation of meaning to the object attribute or”. Member’s economic benefit report must can determine comparison of the price of cooperative with outside party ( non cooperative) around it, where to compare price is external the always fluctuate complicating official member, and the transaction not happened in cooperative entity. Paragraph 80 expressing : “ member economic benefit can include; cover :



economic benefit from purchasing of goods or levying of service together, economic benefit from service and processing together, economic benefit from saving and loan through/via cooperative and economic benefit in the form of distribution patronage dividend.

- (4) The dependent variable was the implementation of PSAK number 27 (1998 Revised) about cooperative accounting ( $Y_1$ )  
Implementation is existence of applying or exercise from a regulation/law published by authorized body in charge to be used in operational activity as according to PSAK No. 27 (Revised 1998).

### 3.2 Research Design

The subjects of this research are the managers of the cooperatives who make the financial report. They work at the cooperative office in East Java, Indonesia. There are 31 cooperative offices with 93 accountings and financial managers (The Cooperative office directory, 2006). All the subjects or respondents were given the questionnaire. We also contacted by phone and direct interviewed. The direct interviewed used to pick the result of questionnaire up. The sampling period was October to November 2006. We received 93 questionnaires. After we check, all the 93 questionnaires were effective.

This research used regression analysis model. The relationships among variables were:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e_1$$

Where:

$X_1$  = The accountability

$X_2$  = The technical difficulty

$X_3$  = The measurement difficulty

$Y$  = The dependent variable was the implementation of PSAK number 27 (1998 Revised) about cooperatives accounting

The model estimation was executed by SPSS for windows 11.05 version. Before preparation the analysis model, data reliability and validity were tested. The hypotheses testing were conducted after the classic assumptions (normality, multicollinearity, and heteroscedasticity) of the regression model were tested. The result was significant at the  $p < 0.05$  level.

## 4. Research Results, Findings and Discussion

### 4.1. The Reliabilities and Validities Test

Cronbach's alpha was used to test the reliability and validity of data. The results show that all *alpha* scores more than 0.05. Its mean, that all the data were reliable. The reliability result shows below:

**Table 1.**  
**Reliability Result**

No.		Cronbach Alpha
1.	The dependent variable was the implementation of PSAK number 27 (1998 Revised) about cooperative accounting ( $Y_1$ )	0,8709
2.	The accountability( $X_1$ )	0,8186
3.	The technical difficulty ( $X_2$ )	0,8693
4.	The measurement difficulty ( $X_3$ )	0,8612

Source: primary data 2006

The validity testing used the *rank spearman's rho correlation*. The results show that all variables have the significant less than 0.05. Its mean, that all the data were valid. The results of normality, multicollinearity, and heteroscedasticity test show that model preparations comply with the classic assumption (the data didn't included in the article).

#### 4.2 Analyses and Hypotheses Test

The results of data preparation can be seen at Table Table 2, and Table 3,. At the level of significant 0.05, Table 2 show that the Accountability partially affects to the implementation of PSAK number 27 (1998 Revised) about cooperative accounting ( $Y_1$ ) while technical difficulty and measurement difficulty have no significant effect. At the level of significant 0.05, Table 2 show that the technical difficulty and measurement difficulty do not take affect to the implementation of standard

While Table 3 show Accountability and technical difficulty partially affects to the implementation of PSAK number 27 (1998 Revised) about cooperative accounting ( $Y_1$ ) while measurement difficulty dismissed.

**Table 2.**  
**Regression Coefficient and Level of Significant for implementation of standard as Dependent Variable**

Model		Dependent Variable the implementation of PSAK number 27 (1998 Revised) about cooperative accounting ( $Y_1$ )			
		Unstandardized Coeff. B	Standardized Coeff.B	t	Sig.
1	(Constant)	1,155		3,775	,000
$X_1$	Accountability	,329	,345	3,919	,000
$X_2$	Technical difficulty	,123	,222	1,884	,063
$X_3$	Measurement difficulty	,139	,221	1,879	,064

R =.593,  $R^2$  =.352, E =.50163

Source: Regression result

At the level of significant 0.05, Table 2 show that the technical difficulty and measurement difficulty do not take affect to the implementation of standard. After examined the correlation result test, measurement difficulty could eliminated from the model. The elimination one variable results accountability and technical difficulty have significant effect to the implementation of PSAK number 27 (1998 Revised) about cooperative accounting ( $Y_1$ ).

**Table 3.**  
**Regression Coefficient and Level of Significant for implementation**  
**of standard as Dependent Variable**

Model		Dependent Variable the implementation of PSAK number 27 (1998 Revised) about cooperative accounting ( $Y_1$ )			
		Unstandardized Coeff. B	Standardized Coeff. B	t	Sig.
1	(Constant)	1,193		3,853	,000
$X_1$	Accountability	,344	,360	4,058	,000
$X_2$	Technical difficulty	,206	,371	4,176	,000
R = .571, R <sup>2</sup> = .326, E = .50863					

Source: Regression result

Based on the estimation from regression model, The un-standardized  $\beta$  coefficients were:

$$Y_1 = 1.193 + 0.344X_1 + 0.206X_2$$

#### 4.3. Discussion

The research result support the practice that specifically relation with the rules and guidance, and objectivity which were regulated in the “accounting standard” by Ikatan Akuntan Indonesia (IAI) and supported by Ministry of cooperative and Small and medium industry.

### 5. Conclusion and Recommendation

#### 5.1. Conclusion

Based on the analysis, it is concluded that the accounting manager or financial manager of cooperative needs to increase or improve their understanding about PSAK 27, and increase their adherence to existing rule and regulation, in order their integrity and objectivity increase too. As the profession organization, IAI need to control effectively to the adherence to existing rules and regulations which are related to the auditing.

1. Result of this research indicates that technical accountability and difficulty has influence 0,311 ( 31,1 %) and measurement difficulty variable of its (the influence significant doesn't and happened multicolenierity with technical difficulty. So model from this research can only explain equal to 31,1% to implementation PSAK No. 27 ( Revised 1998) mean 68,9% still be influenced by other variables.
2. Financial reporting accountability of influential to implementation PSAK 27, where this indicates that management of effort for cooperative has not been done as according to cooperative principles applied for body effort for cooperative commended in inviting No. 25 the year 1992 about Cooperative. In paragraph 02 PSAK NO. 27 has been commended about cooperative principle which must become basis cooperative in implementing its (the activity. MEBR is report form made to accommodate purpose and these cooperative principles. The Member's economic benefit report (MEBR) must be presented as purpose of cooperative to increase member prosperity ( promotion of the member's welfare), where purpose of qualitative which have been formulated must be translatable in quantitative criteria and can assess with set of money ( Ministry of cooperative and UKM RI:2003;5). Purpose of MEBR can be realized, for example in effort for saving and loan, through form of interest differential, administration expenses compared to other finance institutes.
3. Technical difficulty had an effect on significant to implementation PSAK No. 27. Doesn't dissociate of earnings and expenses on the basis of participation of member and non member, will complicate in compiling and presents promotion report of member economics, so that technical resistance become implementation cause PSAK No. 27 intended. On the basis of audit report out of 31 cooperatives laying open that official member doesn't compile and presents in calculation result of business is dissociating earnings and expenses on the basis of participation of member and non member counted 1 cooperative and 30 cooperatives is not laid open the intended in the audit report. Thereby board of cooperative management of compilation response doesn't presentation and report calculation result of business stems from earnings and expenses to participation of member and non member, causing shows management accountability of effort for cooperative has not is optimal as according to body characteristic effort for cooperative
4. In doing the implementation PSAK No. 27 there is different perception between cooperative manager and public accountant, where this can be shown from audit opinion, something field that information of promotion report of member economics enough materials, so that auditor need to lay open in its(the audit opinion, be qualified opinion ( qualified). Side that also there are public accountant is field that information of promotion report of member economics insufficient material,

so that it's (the audit report passing an opinion proper without exception (unqualified). From audit report 31 cooperatives, what lays open promotion report of member economics is not compiled and presented by management counted 1 (one) cooperative in its audit report and which is not lays open in its(the audit report 30 cooperatives. Thereby that public accountant and board of cooperative management of response doesn't positively presence of PSAK 27.

## **5.2. Recommendation**

Result of this research indicates that still wide chance to broaden this research by entering other variables. Some suggestions for the next researches are:

1. How far member's cooperative get benefit from Member's economic benefit report (MEBR). Result of this research indicates that most of cooperative doesn't make the report, though PSAK No. 27 has commended cooperative to make it.
2. Difficulty in reporting of Member's economic benefit report (MEBR) is opening opportunity to check about information system to support cooperative. Information system is important because till now it is hard for cooperative to differentiate member and non member transaction, though this compulsion in cooperative. Differentiation of member and non member will influence level of net income which ought to be given to member. If this information system was not improve or repaired, hence between active members and inactive member will get the same result. If (when this happened hence existence Cooperative will break its principle because assumed like ordinary company, though cooperative wish to making welfare of his member.
3. For really applies PSAK No. 27 carefully, hence socialization and also training of either to cooperative's member or staff and also accountant who is investigating cooperative need to be done. These activities will support the forming of better cooperative management.
4. Technical difficulty in applying MEBR hardly related to management information system in cooperative. Inexistence of information technology support from results creation of transaction database per member felt to be very difficult. Because hardly not possibly to do record-keeping of big transaction in the way of manual

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