

## Improving Accounting Competencies Based on SAK ETAP for Inkopad Cooperative Employees through Training

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### Abstract

**Purpose:** The purpose of this community service program (PKM) is to enhance the accounting competency of employees at the Inkopad cooperative. This is achieved by addressing the gap in their understanding and application of financial accounting standards, specifically the Entity Without Public Accountability (ETAP).

**Method:** This PKM activity employs a training approach to improve the accounting competency of Inkopad cooperative employees. The training spans over three days and utilizes counseling and case resolution methods to provide a comprehensive understanding of ETAP-based accounting.

**Practical Applications:** This PKM serves a dual purpose. Firstly, it assists cooperative employees in preparing financial reports in accordance with ETAP financial accounting standards. This enables stakeholders to make strategic decisions based on accurate financial information. Secondly, it serves as a practical application of Tridharma PT, an academic activity that allows lecturers and students to apply and share their theoretical knowledge with the community. The outcomes of this PKM will also be utilized in campus learning, thereby bridging the gap between theory and practice.

**Conclusion:** The results of this PKM indicate that through the three-day training using counseling and case resolution methods, participants were able to significantly improve their accounting competency based on SAK ETAP. This suggests that such training programs can be effective tools for enhancing accounting competency in cooperative employees.



## Introduction

A company is established with the aim of obtaining profit through its business activities. At the end of each year, the company is obliged to present the results of these activities through financial statements. These statements depict the financial performance produced by a company over a certain period. They are needed by all stakeholders, both internal and external, for decision-making. Well-prepared and accurate financial statements can assist in determining strategies and policies. Conversely, if the financial statements presented are not good and do not reflect the actual conditions, the strategies taken may be inappropriate. The preparation of good and correct financial statements is when the report presented is in accordance with the actual conditions and in line with the generally accepted standards set by the accounting association in a country. One form of business established in an effort to make a profit is cooperation. Cooperatives have special characteristics compared to other forms of business, including being established on democratic principles to prosper their members, built in harmony with the spirit and soul of mutual cooperation of the Indonesian nation. As quoted by Listianak et al. (2021), cooperatives serve as a means of improving economic progress for their members and the community. The definition of a cooperative is an organization consisting of a voluntary association of people, with economic goals to be achieved, and supervised and controlled democratically, with a fair contribution to the required capital, cooperative members bear risks and benefits in balance (ILO, 1966 cited from Edilius and Sudarsono, 2010).

As one type of business that has been established from the contributions of stakeholders, both members and creditors and investors, cooperatives are obliged to prepare financial statements. Cooperatives are formed to make a profit and certainly have stakeholders who need financial statements as a summary of their financial performance. The Accounting Standard used as the basis for preparing the financial statements of cooperative companies is the ETAP Accounting Standard - Entities Without Public Accountability. Furthermore, as conveyed by the Minister of Cooperatives and Small and Medium Enterprises (UKM) Teten Masduki, economic growth post covid 19 poses challenges to national economic growth, and has a major impact on small and medium scale businesses, including cooperatives that must strive hard to be able to maintain the continuity of their business (Rasti 2020, Mnews), so the need for financial statements on past performance for future performance predictions is increasingly needed.

In Indonesian statistical data information, the number of cooperatives in Indonesia continues to increase, in 2019 it was 123,048, in 2020 it was 127,124, and in 2021 it was 127,846. The growth in the number of cooperatives shows that entities in the form of cooperatives can provide profit and benefits for employees or capital providers. However, according to Thaft, et al. (2022), cooperatives in Indonesia still play a small role in the country's economy, unlike other countries, generic cooperatives are expected to change this condition. This generic cooperative is built with the spirit of togetherness of members to achieve common goals, distinguishing between leaders, managers, and members. The difference in principles in cooperatives that is different from other forms of business is what makes the difference in accounting standards between general companies that use SAK and cooperative businesses that use SAK ETAP.

Quality financial statements are needed that will be used as a basis for decision making. Quality financial statements are reports that are relevant, reliable, easy to understand, and presented in full. Financial statements that have been prepared based on applicable standards will be one of the benchmarks for the quality of cooperative development and the professionalism of cooperative managers. Conversely, if the cooperative's financial statements are not prepared based on standards and principles, it can be misleading (Yuliasuti et al., 2022). The presentation of quality financial statements is influenced by various indicators. Ayem et al. (2020) conducted a study on the effect of understanding SAK, competence, and internal control on the quality of financial statements. Employee understanding of SAK as the basis for preparing financial statements is very important to

produce quality financial statements, as proven by this study. Meanwhile, research conducted by Tengko et al. (2022) found different results, that understanding of SAK-ETAP does not affect the quality of financial statements and human resource competence affects the quality of cooperative financial statements. In SAK ETAP (IAI, 2013) it is stated that financial statements for cooperatives consist of a balance sheet, calculation of business results, cash flow statement, Report on changes in equity (capital) and notes to the financial statements. According to Wiegant, et al. (2019), financial statements are a main tool used by companies to communicate financial information to interested parties.

Inkopad Cooperative (parent cooperative of the army) is a cooperative that is within the scope of the Indonesian Army whose members are from the TNI AD. This cooperative has long been established and its operations are in the form of savings and loan cooperatives and there are also those in the form of trading cooperatives that sell merchandise, so it can be said to be a service company and a trading company. Based on the information obtained, although this cooperative has been established for a long time, not all employees who carry out accounting records have an accounting education background so their competence still needs to be developed. The Inkopad Head Office is located in Palmerah, West Jakarta, but the Inkopad cooperative has branches spread throughout Indonesia, so the cooperative managers who are the target participants of the training are the branch managers of the national Inkopad with offices spread throughout Indonesia. Based on this background, this service has the aim of finding out how the competence of preparing financial statements for cooperative employees before training and whether this training is able to improve the accounting competence of Inkopad cooperative employees.

## Method

The initial stage began with an observation process where the community service implementers conducted a survey to observe and study the financial statements that had been prepared. Once the existing problems were identified, the next step was to carry out community service activities using counseling and training methods. The counseling and training were conducted by lecturers from the Faculty of Economics and Business at Trisakti University, along with students, alumni, and educational staff. The methods used to determine the understanding and competence of participants before and after the training were as follows: a. Counseling method, which involved presenting concepts about SAK ETAP, especially those related to the process of preparing cooperative financial statements. b. Training method, which involved practicing case studies accompanied by instructors (lecturers and students). The PKM group prepared materials to be presented orally to participants and provided written notes in the form of PPT.

Figure 1. Community Service Method



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To enhance the participants' abilities, the counseling was followed by training activities, which involved providing practice questions according to the real conditions and situations of the participants. Direct question and answer sessions in the field could make the community understand and be capable of preparing cooperative financial statements. Furthermore, to maintain the participants' understanding of this material, partner mentoring and coaching were carried out. This method involved observing and evaluating the development of the preparation of simple financial position reports produced by partners, so the success of the community service activities could be measured.

## Result

The community service was carried out by several teams of lecturers and students over three days, with each lecturer providing material on understanding SAK ETAP and the financial report cycle. On the first day, lecturers, assisted by students, explained SAK ETAP, followed by the concept of financial statements in general, conducted through a counseling method. This was followed on the second and third days by exercises in preparing reports, starting from creating journals, posting to the ledger, adjusting journals, preparing financial statements, and concluding with closing journals. The activities on the second and third days involved training on several cases similar to cooperative accounting transactions. These two methods are expected to be effective in achieving the goal of this activity, which is to improve the competence of Inkopad cooperative employees in preparing financial statements based on SAK ETAP.

*Table 1. Before and After Community Service*

No.	Before	After	Alteration
1	18	65	2.61
2	60	77	0.28
3	55	75	0.36
4	15	71	3.73
5	70	90	0.29
6	43	77	0.79
7	73	77	0.05
8	69	90	0.30
9	55	77	0.40
10	35	75	1.14
11	36	80	1.22
12	61	82	0.34
13	25	69	1.76
14	37	65	0.76
15	60	86	0.43
16	37	60	0.62
17	43	70	0.63
18	49	87	0.78
19	49	65	0.33
20	61	84	0.38
21	36	87	1.42
22	40	76	0.90

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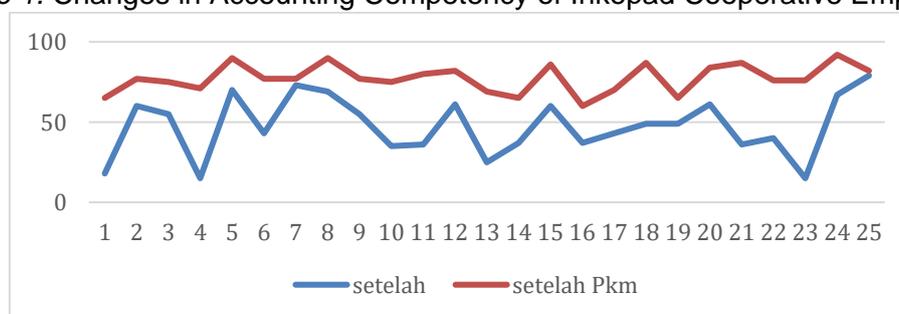
No.	Before	After	Alteration
23	15	76	4.07
24	67	92	0.37
25	79	82	0.04
Average	47.52	77.4	0.62

To determine the success of this training in improving the accounting competence of the participants, questionnaires were distributed before and after the activity. Several questions were asked to the participants to explain what they knew about the concept and content of SAK ETAP and its accounting treatment, explanations of basic accounting principles about assets, liabilities, and capital as well as the concept of debit and credit in preparing journals, followed by questions about the stages of posting to the ledger and explanations of deferral and accrual transactions in adjusting journals. The final question was about the type and content of financial statements specifically for entities in the form of cooperatives.

### Discussion

Based on the data in the table above, it can be seen that this study has successfully improved the accounting competence of Inkopad cooperative employees in preparing ETAP-based financial statements. The average increase is 0.62, where the average competence of participants before the training was around 47.52 and after the training it became 77.4. Before participating in this community service activity, participants had the lowest competence score of 15 and the highest of 79, while after participating in the community service activity, they had the lowest score of 65 and the highest of 92. The increase in competence even reached 4 times the previous competence. Through counseling and training methods, it has proven to effectively improve the abilities of the community service participants.

Figure 1. Changes in Accounting Competency of Inkopad Cooperative Employees



Source: Processed, 2023.

As per the research conducted by Hayanti and Yulianto (2021), education and training activities are one of the developmental processes to enhance employee competence for future company objectives. After the education and training are conducted, it is also expected that an evaluation will be carried out as a way to measure the effectiveness of the training, thus providing feedback on this activity. Similarly, the research conducted by Rusdin (2017) provides evidence that human resource competence enhancement is carried out through counseling and training. Hartomo et al. (2020) also conveyed that companies should strive to continually provide training to their employees, because based on their research, training can improve employee performance. Through training with the right material, and with the correct method of delivery, it can increase employees' insights and abilities in terms of work quantity, work quality, independence, initiative, adaptability, and teamwork ability.

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## Conclusion

A company, in its pursuit of profit, requires financial statements as a depiction of its financial performance. These are used by stakeholders in making strategic decisions. Good and correct financial statements are very important, including for entities in the form of cooperatives. Through education and training used in this community service activity for Inkopad cooperative employees, it has been shown that this activity has successfully improved the competence of the participants. Therefore, it can be concluded that there needs to be socialization to the community, especially those who do not have an accounting education background, so they can present good financial statements in accordance with generally accepted standards.

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