

# Analysis of Readiness to Implement Private Entity Financial Accounting Standards at CV Al-Barokah Jaya Wonodadi Village, Wonodadi District, Blitar Regency

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## Abstract

The purpose of this study was to determine the readiness of CV Al-Barokah Jaya, Wonodadi Village, Wonodadi District, Blitar Regency to implement Private Entity Financial Accounting Standards (SAK EP) and explain the obstacles encountered in the process. This research is qualitative research with a descriptive approach and uses primary data. Data were obtained using interviews and documentation and analyzed using the Miles and Huberman models. The results showed that the preparation of financial reports at CV Al-Barokah Jaya did not refer to Financial Accounting Standards. The financial statements consist of an income statement. The readiness of Human Resources, Finance, and Infrastructure shows that CV Al-Barokah Jaya is not ready to implement Private Entity Financial Accounting Standards. CV Al-Barokah Jaya experiences several obstacles in applying the Private Entity Financial Accounting Standards. Constraints from the readiness of human resources, namely a lack of understanding of accounting based on SAK EP, lack of experience in preparing financial reports based on SAK EP, have never attended training either on preparing financial statements or SAK and there is no socialization regarding SAK EP. Constraints from the readiness of the financial aspect, namely the financial statements that are made are only income statements and the preparation has not implemented SAK.

*Keywords:* Readiness, Financial Statements, Private Entity, Financial Accounting Standards.

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## 1. Introduction

CV Al-Barokah Jaya, Wonodadi Village, Wonodadi District, Blitar Regency is a medium-sized company that was founded in 2019. CV Al-Barokah Jaya is engaged in the agricultural sector, especially corn. There are two sales systems in CV Al-Barokah Jaya, namely the buying and selling system and the partner system. In processing corn products for nurseries, CV Al-Barokah Jaya partners with factories. In addition, CV Al-Barokah Jaya also partners with farmers to expand the land area and to meet the target of goods that must be sent to factories. At this time CV Al-Barokah Jaya has 20 employees. In running its business, CV Al-Barokah Jaya requires financial accounting to evaluate the company's performance. According to Donald E. Case et al, financial accounting itself is a process whose ultimate goal is the preparation of financial reports that are used by all parties, both internal and external (Keiso, Weygandt, Warfield, Wiley, & Sons, 2008).

The progress and development of CV Al-Barokah Jaya do not guarantee that its business activities will run without problems. CV Al-Barokah Jaya faces several problems. First, problems related to the preparation of financial reports, because business actors are still experiencing difficulties caused by a lack of knowledge about accounting books in accordance with applicable financial accounting standards. Second, is the problem of capital, because CV Al-Barokah Jaya has difficulty getting loans from financial institutions due to the non-fulfillment of existing requirements, one of which is regarding complete financial reports and in accordance with Financial Accounting Standards. The consequence is a lack of trust from bank financial institutions and non-banks in credit returns based on financial information that is considered unreliable, thereby hindering access to credit.

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For the continuity of a company's business, a very important access is access to financial institutions. Because through this access the company can obtain financial assistance so that it can continue to develop its business. Financial statements can be used as capital borrowing requirements and analytical material to assess a company's ability to repay the credit in order to minimize the risk of default. Financial statements are reports that show the financial position of a company at this time or in the next period (Kasmir, 2019). Financial reports as a medium of information that can help stakeholders explain the state of a company. According to PSAK No. 1 Paragraph 7 (revised 2009), financial reports can also be used as information and evaluation of company performance. Financial reports can also help companies measure the success of their business, at least to find out whether the business activities carried out are experiencing profits or losses. Thus companies can use financial reports to determine the financial position, profit, and loss and can improve cost efficiency.

Every business is expected to have financial reports. Financial reports are beneficial for analyzing financial performance. Financial reports provide information related to the financial condition, cash flow, and business performance that provide benefits to users of financial statements, such as making economic decisions and presenting the form of management responsibility for the resources entrusted. Interviews with the owner of CV Al-Barokah Jaya show that the owner already has one financial report, namely a profit and loss statement. However, in reality in the preparation of financial reports CV Al-Barokah Jaya has not referred to good and correct Financial Accounting Standards. According to the Financial Accounting Standards for Private Entities, the financial statements prepared include 5 reports, namely statements of financial position, statements of comprehensive income or profit and loss, reports of changes in equity, reports of cash flows, notes to financial statements (Ikatan Akuntan Indonesia, 2020).

SAK EP is prepared to meet the financial reporting needs of private entities, namely entities that do not have public accountability and issue general-purpose financial reports (financial statements) for external users, as well as micro, small, and medium entities that previously chose to implement SAK ETAP (Gustani, 2021). External users are parties outside the company's management, such as creditors, investors, government, and others. SAK EP is used as an internal business control. Internal control includes control environment (operational management, organizational structure, and others), assessment risk, business monitoring, information, and communication. The risks that may arise when CV Al-Barokah Jaya does not apply Financial Accounting Standards are financial embezzlement, betrayal of work partners, difficulties in obtaining capital loans from banks for business development, distrust of venture capital providers, and so on.

Based on the background above, the author will analyze the readiness of CV Al-Barokah Jaya, Wonodadi Village, Wonodadi District, Blitar Regency to implement Private Entity Financial Accounting Standards (SAK EP). The purpose of this study was to determine the readiness of CV Al-Barokah Jaya, Wonodadi Village, Wonodadi District, Blitar Regency to implement Private Entity Financial Accounting Standards (WHILE EP) because good and quality financial reports are financial reports that comply with applicable standards and regulations. So that with this research it is hoped that the company will be able to apply the actual rules to improve the quality of financial reports.

## **2. Literature Review**

### *2.1. Financial Accounting*

There are several definitions of financial accounting. Financial accounting is defined as a branch of accounting science whose main objective is to produce financial reports that will be used for the benefit of external parties. External parties are parties outside the company's management, such as creditors, investors, the government, and others (Jusup, 2011). Financial accounting is also defined as a process whose ultimate goal is the preparation of financial reports that are used by all parties, both internal and external (Keiso et al., 2008).

From the several definitions above, it can be concluded that accounting is an economic activity that produces financial reports and is used in the decision-making process. For initial activities, namely identifying, measuring, and recording existing financial transactions and then processing them to become reports and financial information. This financial information is used by internal and external parties of the company. Internal users are the entities themselves that use financial statements as a reference for making decisions regarding investment, funding, and operational activities company other. Meanwhile, for external parties, financial reports are used by creditors, investors, and the government.

The main function of financial accounting is to provide information about the finances of individuals, organizations, or companies. Financial information provides an overview of the financial situation and what has happened in it. For management, this financial information is useful in the decision-making process (Keiso et al., 2008).

In financial accounting, there are Financial Accounting Standards that contain Statements of Financial Accounting Standards (PSAK) as well as interpretations of Financial Accounting Standards, or known as ISAK. SAK itself is prepared by the Financial Accounting Standards Board (DSAK) which is under the auspices of the Indonesian Institute of Accountants (Bahri, 2016).

## *2.2. Standard of Financial Accounting for Private Entities (SAK-EP)*

Financial Accounting Standards (SAK) are Statements of Financial Accounting Standards (PSAK) and Interpretation of Financial Accounting Standards (ISAK) issued by the Standards Board of the Indonesian Association of Accountants (DSAK IAI) and the Sharia Standards Board of the Indonesian Institute of Accountants (DSAS IAI) as well as capital market regulatory regulations for entities under its control. Financial Accounting Standards are a method and format that are used uniformly to present financial reporting information for a business activity. Generally, this system has the form of a statement or document, so it is often abbreviated as PSAK or Statement of Financial Accounting Standards.

Private Entity Financial Accounting Standards are Financial Accounting Standards for entities that do not have public accountability that make financial reports for general purposes and owners are not involved in managing the business. SAK EP is prepared to meet the needs of financial reporting for private entities, namely entities that do not have public accountability and issue general-purpose financial statements for external users. Entities that have public accountability can implement SAK EP if permitted by regulatory authorities (Ikatan Akuntan Indonesia, 2020).

## *2.3. Readiness to Implement Private Entity Financial Accounting Standards at CV Al-Barokah Jaya Wonodadi Village, Wonodadi District, Blitar Regency*

The success of implementing new technology in an organization is highly dependent on the readiness factor of the brainwave or its users (Qadrya Ayu, 2017). Readiness is a state of a person that will make him able to face the changes that occur. Readiness is also interpreted as the overall condition of an individual who makes himself ready to respond or provide answers in a certain way to certain situations (Slameto, 2010). According to Sanusi, readiness is also interpreted as a person's willingness to do something (Musa, Alwi, & Ali, 2022).

From some of these theories, it can be concluded that readiness is a condition that is owned by an individual or an agency to deal with a situation that is happening. Readiness in this study is the condition of a company that makes it ready or not to implement Private Entity Financial Accounting Standards.

The readiness for implementation in this study refers to previous research related to the readiness to apply accrual-based government accounting standards. CV's readiness to implement Private Entity Financial Accounting Standards means how CV's ability to respond and adjust financial reporting practices according to Private Entity Financial Accounting Standards to achieve capability in certain conditions that require ability and a change in a new mindset to carry out more advanced and better activities again in the future. The assessment indicators used are aspects of human resources, financial aspects, and infrastructure aspects.

The objective of preparing the Financial Accounting Standards is for the uniformity of financial reports reliable and relevant, to simplify the process of preparing financial statements because there are standard guidelines so that errors and bass can be minimized, provide convenience during the audit process by the auditor, and make it easier for readers of financial statements to understand and interpreting financial statements and comparing the financial statements of different companies (Bahri, 2016).

### *2.3.1. Human Resources Aspect*

Human resource capacity is the ability of a person or individual, organization (institutional), or a system to carry out their duties and responsibilities effectively and efficiently to achieve their goals. According to Aritonang and Syarif, the quality of human resources is measured by ability is knowledge which is reflected in its performance as seen from competent, fast, and innovative work behavior as well as a strong learning drive (Aritonang & Syarif, 2009). Indicators for measuring the quality of human resources are educational background, description of roles and functions, roles and responsibilities, accounting functions, operational support resources, job skills training, and quality human resources.

### 2.3.2. Financial Aspect

In terms of finance, entrepreneurs must be able to manage finances to the fullest. Financial management can be done by recording every transaction and separating between personal assets and business assets. The financial aspect is needed to assess the readiness of a company to implement Private Entity Financial Accounting Standards. These financial aspects can be seen in the financial statements prepared by the company. There are 5 types of financial statements based on the Financial Accounting Standards for Private Entities, namely statements of financial position, statements of comprehensive income or profit and loss, reports of changes in equity, reports of cash flows, and notes to financial statements.

### 2.3.3. Aspects of Infrastructure

According to Sartika, facilities, and infrastructure are indicators to measure the level of service provided by an agency (Sartika, Zulbahridar, & Anggraini, 2015). According to Normalizes, a support tool is a set of additional tools that help individuals, groups, or organizations to achieve their goals (Norfaliza, 2015). Supporting facilities are a set of tools, such as hardware, software, and others that support the implementation of an activity or work (Azhar, 2008). the agency must pay attention to the needs of office equipment used to ensure the quality of financial reports made. Infrastructure is a tool to support the success of efforts to achieve the vision and mission. The availability of adequate facilities and infrastructure will be able to support the effective operational implementation of Private Entity Financial Accounting Standards.

## 3. Research Method and Materials

The type of research used is qualitative using a descriptive approach. Qualitative research is a complex depiction of researching words, detailed reports of respondents' views, and conducting studies in natural situations. Qualitative research is research that is descriptive in nature and tends to use analysis using an inductive approach. Process and meaning are highlighted in this qualitative research. In qualitative research, the researcher starts from the data, utilizes existing theories as explanations, and ends up becoming a theory (Sugiono, 2019). This study uses a descriptive approach with the aim of describing the research object or research results (Arikunto, 2010).

**Table 1.** Indicator for Assessment of Readiness for Private Entity SAK Implementation

Indicator	Definition	Sub-Indicator
Aspects of Human Resources	The ability of individual human resources to achieve the goal of implementing Private Entity SAK.	<ol style="list-style-type: none"> <li>1. Education</li> <li>2. Understanding of accounting and SAK EP</li> <li>3. Experience</li> <li>4. Training</li> </ol>
Financial aspect	Ownership of assets and income from year to year continues to increase to meet the requirements of business entities implementing SAK Private Entities.	<ol style="list-style-type: none"> <li>1. Income</li> <li>2. Financial statements</li> </ol>
Infrastructure Aspects	Availability and completeness of supporting facilities to support success in implementing Private Entity SAK.	<ol style="list-style-type: none"> <li>1. <i>Hardware</i></li> <li>2. <i>Software</i></li> <li>3. Network</li> </ol>

The research was conducted at CV Al-Barokah Jaya, Wonodadi Village, Wonodadi District, Blitar Regency. Data based on the source consists of primary data. Primary data is data sourced from first parties obtained through direct interviews with selected informants from CV Al-Barokah Jaya and documents obtained by CV Al-Barokah Jaya. In this study, the data source came from documentary interviews with 3 informants with the positions of director, manager, and admin of the finance section. The data analysis technique used in this study is the Miles and Huberman method, namely the data collection stage, data reduction stage, data presentation stage, and conclusion drawing stage (Miles et al., 2014). Checking the validity of the findings is carried out with a Credibility Test. The credibility test is proof that the data collected is in accordance with reality or is credible. Test the credibility of the data will be carried

out using technique triangulation. Data triangulation is defined as checking data from various sources in various ways and at different times. There are 3 types of triangulation, namely source triangulation, technical triangulation, and time triangulation.

#### 4. Results and Discussion

##### 4.1. Readiness of CV Al-Barokah Jaya Wonodadi Village, Wonodadi District, Blitar Regency to Implement Private Entity Financial Accounting Standards

According to Sanusi, readiness is defined as a person's willingness to do something (Musa et al., 2022). Readiness in this study is the condition of a company that makes it ready or not to implement Private Entity Financial Accounting Standards. Then there are 3 (three) indicators for evaluating the readiness of implementing SAK EP at CV Al-Barokah Jaya, Wonodadi Village, Wonodadi District, Blitar Regency. The three indicators are aspects of human resources, financial aspects, and infrastructure aspects. Each of the three indicators has sub-indicators which will be explained in detail in this section.

##### 4.1.1. Aspects of Human Resources

Human resources are one of the important factors for the success of business activities. Quality human resources can be seen from several factors such as level of education, understanding of something, experience, and training. This also applies to CV Al-Barokah Jaya which is the object of this research. The quality of human resources in this study is related to their readiness to implement SAK EP. In this study, the quality of human resources is assessed from several factors. These factors are education, understanding of accounting, experience in making financial reports and work experience, and training in finance.

##### 4.1.1.1. Education

Employee education level is one of the factors that influence the company's business development. In Wicaksono's opinion, the last educational background of business actors influences the perception of the importance of financial reporting based on Financial Accounting Standards (Wicaksono, 2016). In addition, the level of education also affects employee responses to the existence of financial accounting standards, especially SAK EP for financial reporting purposes. Not only that, the researchers also focused on the educational level of CV Al-Barokah Jaya employees who were the subject of this study. The following is a summary of the educational level of employees of CV Al-Barokah Jaya:

**Table 2.** Employee Education CV Al-Barokah Jaya

No.	Position	Education Level	Total
1.	Director	Senior High School	1
2.	Manager	Senior High School	1
3.	Finance Admin	Bachelor of biology	1

Based on the table it can be concluded that the educational level of the owner as well as the director and manager of CV Al-Barokah Jaya who became the informant was the high school level. However, there were also highly educated informants, namely the financial administration department who graduated from Biology S1. The level of education of the informants, namely the high school and tertiary levels, was considered sufficient to be one of the driving factors for the informants in responding to the existence of SAK EP to prepare their business financial reports.

Furthermore, the level of education is also important in running a business within the company. Based on the results of interviews that have been conducted there are three informants. The first informant for the position of director with the initials LL said that:

“In my opinion, the level of education is very important, because it can help in carrying out the work in this company. This company is in the medium category, so I don't demand that people who work in this company have a Bachelor's

degree. The average employee at CV Al-Barokah Jaya must have a minimum education level of junior high school, but for employees in the finance section and above, at least senior high school “(interview result 27 March 2023)

This was also responded to by a second informant with the initials AM saying that:

“On average, those who work here have junior high school education, why do we take at least junior high school so that we can provide wider employment opportunities. If we provide minimal opportunities for bachelor degrees, fewer people will have the opportunity to work” (results of interview, 27 March 2023).

From the results of these interviews it can be interpreted that the level of education is important to help carry out existing jobs in the company. The education level for ordinary employees is a minimum of SMP-SMA, while for the finance department the minimum is SMA. The level of education for employees of CV Al-Barokah Jaya is not too much of a problem because what is prioritized is their responsibility in carrying out a job.

It can be concluded that the level of education of employees at CV Al-Barokah Jaya is sufficient to represent the quality of human resources. In this study, the assessment of SAK EP implementation readiness will be focused on the education level of directors, managers, and the financial administration section, because those three informants handle financial issues and decisions on business continuity. However, the educational level of the three informants was not yet available from accounting or economics graduates.

The results of this study are supported by the research of Evi Widiastuti and Novi Khoiriawati that the level of education will increase the knowledge of human resources to determine economic developments, especially Financial Accounting Standards that are appropriate for the progress of the BUMDes Makmur Sejahtera business and that the average level of education for BUMDes Makmur Sejahtera managers is that most graduates are Bachelor of Education graduates. and Bachelor of Economics. (Widiastuti & Khoiriawati, 2022). Peggy Indianty in her research also revealed that the higher the education level of the owner, the more open-minded he will be about many things directly related to his business. In addition, the level of education also has an influence on the owner's response to the existence of financial accounting standards, especially regarding SAK for the purpose of preparing financial reports (Indianty, 2018). Rahmawati and Puspasari's research also revealed that education level had an effect on MSME actors when implementing SAK ETAP in preparing financial reports (Rahmawati & Puspasari, 2016)

#### *4.1.1.2. Understanding of Accounting and SAK EP*

A good understanding of accounting is one of the factors considered important by the finance department. Understanding plays a very important role in helping actors analyze what is needed in a business. Because doing business certainly requires management, especially financial aspects that require accounting knowledge (Nabila & Khoiriawati, 2023). Following are the results of the first informant interview, namely the director of CV Al-Barokah Jaya stated that:

“In understanding accounting I don't really understand, therefore I hire people who understand accounting better. So that financial reporting is also safe. I know and understand, but for the more savvy it's the financial part. The financial statements themselves aim to determine the company's financial position. However, regarding the SAK EP problem, they do not understand” (result of interview 27 March 2023)

The manager of CV Al-Barokah Jaya also responded that:

“Understanding of accounting is very influential in making financial records, the purpose of accounting to help financial reporting will be clearer. This financial report can analyze the decisions that the company will make in the future. So I understand the process of making it because I do participate in the recording, bookkeeping, and preparation of financial reports, but I don't know about financial standards like SAK EP yet” (result of interview, 27 March 2023)

The financial administration section of CV Al-Barokah Jaya also provides responses regarding this understanding of accounting that:

“The company has made a financial report in the form of a profit and loss report. However, they have not yet implemented SAK and made it as best they can. So far, there has never been any socialization regarding SAK EP. For the purpose of the financial statements themselves, it is indeed important to make decisions going forward, whether the company will experience profit or loss” (result of interview, 27 March 2023).

Lestari and Priyadi stated that the accounting learning process would increase business actors' accounting knowledge (Lestari & Wahyu Sri, 2017). Increased accounting knowledge will enable business actors to understand how to apply accounting information in the business they are running. If the finance department has a good understanding of finance, accounting and related knowledge when running their business, of course they will understand the financial accounting standards that apply to their business.

Based on the interview results, the researcher concluded that the informants had an understanding of accounting. This is evidenced by the recording, bookkeeping and preparation of financial reports at CV Al-Barokah Jaya. However, this understanding of accounting is limited to how the process of recording, bookkeeping up to the end makes financial reports for internal purposes. The informants did not understand and apply SAK in carrying out the accounting process. None of the three informants knew about SAK, especially SAK EP. So it is necessary to increase the understanding of informants about SAK EP by involving more structured socialization activities. A good understanding of the implementation of SAK EP will improve their attitude towards the implementation of SAK EP and will be more supportive of using it.

The results of this study are supported by Evi Widiastuti's research that an understanding of finance in BUMDes is needed to prepare financial reports later. At BUMDes Prosperous and Prosperous, Jabalsari Village already has an understanding of accounting, as evidenced by being able to make financial reports keuangan (Widiastuti & Khoirawati, 2022). Peggy Indianty in her research revealed that a good understanding of accounting is one of the factors that is considered important to be owned by business owners and in terms of understanding accounting and all MSME owners it seems still nil, only 1 (one) MSME owner has a good understanding of accounting. (Indianty, 2018). In Sri Dewi Wahyundaru's research, she also revealed that MSME's understanding of accounting is very important for sustainability in preparing financial reports, especially understanding of SAK ETAP and it is necessary to increase the understanding of business owners about SAK-ETAP by involving more structured outreach activities (Wahyundaru, 2020)

#### *4.1.1.3. Experience*

In this study, work experience and experience in compiling standardized financial reports is one of the factors that influence the readiness of companies to apply SAK EP. This is because if a business actor pays close attention to the financial statements of his business, of course he will also be aware of developments in the applicable financial accounting standards.

This was responded by the director of CV Al-Barokah Jaya that:

“My previous experience had nothing to do with finance, I only knew how to build a company or run a business. From my previous experience running a business, in terms of financial records, I was just simple and didn't know about SAK” (result of interview, 27 March 2023).

The manager of CV Al-Barokah Jaya also responded that:

“For my experience in the field of finance, I only study through the internet and YouTube, in other words, I am self-taught, so I don't or don't know how to do good financial accounting standards. If it is needed in the company, then in the future reporting must be adjusted to SAK “(result of interview 27 March 2023).

This was also responded to by DH as the financial administration of CV Al-Barokah Jaya that:

“I've worked in the marketing section of a bank. In preparing this finance, I am still confused because based on the experience I have, I did not make a financial report first, but yes, I know a little. So far, the preparation of financial reports is in accordance with what I know and have made financial reports consisting of profit and loss statements. The obstacle I faced in making it was that I still couldn't apply SAK due to a lack of knowledge about it and my knowledge of accounting was also lacking” (result of interview 27 March 2023).

Based on the results of the interviews, the researchers concluded that one of the financial departments of CV Al-Barokah Jaya had experience working in a bank in the marketing department. Meanwhile, other informants still do not have work experience in the financial sector. The informants in this study all kept records, bookkeeping and financial reports for their business activities. The financial statements that have been made by CV Al-Barokah Jaya consist of a profit and loss report. However, all of these processes were carried out without applying the applicable Financial Accounting Standards. Therefore, researchers realize that the experience of informants in compiling financial reports based on SAK is of course still minimal.

The results of this study are supported by Evi Widiastuti's research that BUMDes Makmur Sejahtera has experience in making financial reports in the form of cash flow and profit and loss statements to support its business, but these preparations have not implemented SAK so that a deeper understanding is needed in preparing financial reports (Widiastuti & Khoiriawati, 2022). Peggy Indianty in his research revealed that experience in compiling financial reports based on standards was one of the factors that influenced the readiness of MSMEs in implementing SAK and the informants in this study all only made ordinary records for their business activities (Indianty, 2018). In Sri Dewi Wahyundaru's research, she also revealed that experience in the financial sector is needed to understand SAK ETAP which will later be used by UMKM (Wahyundaru, 2020).

#### 4.1.1.4. Training

Human resource training is one of the factors to be able to know knowledge of financial reporting preparation and applicable financial reporting standards such as SAK EP. The quality of financial training has a positive and significant effect on the quality of financial reporting. The higher the quality of the training, the higher the quality of the financial reports produced. This is because quality training will improve the competence, knowledge and skills of employees. The importance of quality training also applies to the CV Al-Barokah Jaya business.

The Director of CV Al-Barokah Jaya provided the following statement:

“For financial training, I have never participated, because I am focused not only on finance, so I have not had the chance to attend. If financial training can be a point value in this company, then in the future employees whose work is related to finance, please be able to take part in financial training” (result of interview, 27 March 2023)

Then the Manager of CV Al-Barokah Jaya gave the following answer:

“Because previously I was only self-taught, so I had never attended any training. Because there are not many who can provide financial training by applying financial accounting standards. If there is an opportunity, I also want to study” (result of interview, 27 March 2023)

Financial Administration of CV Al-Barokah Jaya also provided answers regarding financial training as follows:

“Currently in the preparation of financial reports according to what I know and understand. As for training for preparing financial reports according to SAK EP, I have never attended. To take part in such training, I actually want to add to my knowledge, but it's still not because it's a hassle to share time with work issues too” (result of interview, 27 March 2023).

Based on the results of the interviews, the researchers concluded that the informants had never attended training or socialization related to SAK EP, finance or accounting before. The informants actually have a desire to be able to take part in the training. However, there is no free time and it is difficult to divide time with work problems.

This research is supported by the research of Evi Widiastuti and Novi Khoiriawati that Human Resources training at BUMDes Makmur Sejahtera Jabalsari Village is currently carried out to improve its financial reports by Technical Guidance on the BUMDes SIA application (Widiastuti & Khoiriawati, 2022). Peggy Indianty in her research revealed that training related to accounting is needed because not all human resources understand the components of financial reports well (Indianty, 2018). In Sri Dewi Wahyundaru's research, she also revealed that financial training for UMKM is needed to deepen UMKM understanding of making financial reports and also an understanding of the implementation of SAK ETAP (Wahyundaru, 2020).

**Table 3.** Readiness aspect of HR

No.	Indicator	Readiness
1.	Education	Not ready
2.	Accounting Understanding	Not ready
3.	Experience	Not ready
4.	Training	Not ready

Source: Processed by Researchers (2023)

Based on the several factors above, it can be concluded that the human resources in implementing SAK EP at CV Al-Barokah Jaya are not ready to apply SAK EP. This can be seen from the level of education where there are no graduates from accounting, lack of understanding of accounting, experience in preparing financial reports that are not

in accordance with SAK, and have never attended training related to finance. CV Al-Barokah Jaya can be said to be in the early stages of learning how to prepare financial reports in accordance with Financial Accounting Standards.

#### *4.1.2. Financial aspect*

The financial aspect is an aspect that is used by the company to assess finances as a whole. This aspect is as important as other aspects, some entrepreneurs even consider this aspect to be the most important for analysis because all of these aspects are clearly illustrated on matters related to company profits. Therefore, researchers will present findings related to the financial aspect to assess the company's readiness to implement SAK EP which consists of 2, namely revenue and financial statements.

##### *4.1.2.1. Income*

Ownership of income from year to year has increased, making a company must apply SAK in preparing financial reports to avoid risks that will occur later. This also applies to CV Al-Barokah Jaya, as LL as the director stated that:

“For income from year to year it always increases because every year we try to find new partners to develop this business” (result of interview 27 March 2023).

The manager of CV Al-Barokah Jaya also gave the following response:

“Revenue will definitely increase even if only slightly, at least the company always tries to continue to develop this business. For last year, the income was around 3 billion, but that's still gross, it hasn't been deducted from other costs too” (result of interview, 27 March 2023)

The financial administration section of CV Al-Barokah Jaya also provides comments regarding the increase in company revenue as follows:

“The company's revenue has always increased every year. In 2022 yesterday there was an increase from the previous year, which was around 3 billion more. Even though it has increased gradually, the important thing is to consistently experience an increase” (result of interview, 27 March 2023).

CV Al-Barokah Jaya has developed in the last year. At the end of 2022 CV Al-Barokah Jaya is able to earn revenue of more than 3 billion from its business results. Thus a growing business will definitely have business risks faced by CV Al-Barokah Jaya. Therefore, it is necessary to apply appropriate Financial Accounting Standards for CV Al-Barokah Jaya, so as to avoid unwanted business risks.

This research is supported by the research of Evi Widiastuti and Novi Khoiriawati that there is a need for income progress from year to year so that it meets the requirements for implementing SAK Private Entities, in BUMDes Makmur Sejahtera itself every year its income has increased (Widiastuti & Khoiriawati, 2022). Peggy Indianty in his research also revealed that an increase in economic benefits in the form of cash inflows or an increase in assets needs to apply SAK to avoid unwanted risks later. (Indianty, 2018).

##### *4.1.2.2. Financial Report*

For financial reports, CV Al-Barokah Jaya has recorded, recorded and prepared financial reports. The financial statements consist of a profit and loss statement. There are 5 types of financial reports based on SAK EP, namely statements of financial position, statements of comprehensive income or profit and loss, reports of changes in equity, reports of cash flows, and notes to financial statements. However, in the process CV Al-Barokah Jaya has not implemented Financial Accounting Standards. Companies making financial reports are still limited to internal interests or the interests of the company only. Meanwhile, one of the conditions that forms the basis for the application of SAK EP is that the company publishes general purpose financial statements for external users. These external users include investors, creditors and financial institutions. (Ikatan Akuntan Indonesia, 2020).

Laporan Laba Rugi CV Al-Barokah Jaya Periode 31 Desember 2022		
Penjualan		
Penjualan	Rp	3.616.106.707
Biaya Angkut Penjualan	Rp	28.500.000
Penjualan Bersih		Rp 3.587.606.707
Pembelian		
Pembelian Jagung	Rp	1.679.500.000
Beban Angkut Pembelian	Rp	1.148.100
Pembelian Bersih		Rp 1.680.648.100
<b>Lab Kotor</b>		<b>Rp 1.906.958.607</b>
Beban Usaha		
Biaya Fee Penjualan benih	Rp	46.095.100
Biaya Utiliti	Rp	3.773.600
Biaya Sumbangan dan Sedekah	Rp	10.220.000
Biaya Perlengkapan dan ATK	Rp	2.207.700
Biaya pemeliharaan peralatan	Rp	1.873.300
Biaya Pemeliharaan Kendaraan	Rp	48.244.861
Biaya Pemeliharaan Gedung	Rp	533.500
Biaya pembelian Obat dan Pupuk Tanaman	Rp	23.956.500
Biaya Konsumsi karyawan	Rp	44.370.500
Biaya Fee penanaman jagung	Rp	58.567.000
Biaya BBM	Rp	34.342.274
Beban sewa lahan	Rp	295.378.800
Beban Perjalanan dinas	Rp	2.000.000
Beban Pajak Penghasilan	Rp	10.000.000
Beban Pajak Bumi dan Bangunan	Rp	179.200
Beban operasional sawah	Rp	4.283.500
Beban Gaji Pegawai	Rp	186.940.800
Biaya Lain	Rp	323.460.393
		<b>Rp 1.096.427.028,00</b>
<b>Lab</b>		<b>Rp 810.531.579,42</b>
Pendapatan lain-lain		<b>Rp 8.736.107</b>
<b>Lab Bersih</b>		<b>Rp 819.267.686,84</b>

**Figure 1.** CV Al-Barokah Jaya data

The income statement above is a financial report prepared by CV Al-Barokah Jaya. In recording and making it has not been done according to the applicable SAK due to lack of understanding about SAK and its preparation according to the understanding of the informants. To assess the readiness of implementing SAK EP, CV Al-Barokah Jaya's financial reports have not met the requirements because there are still two financial reports and they are not in accordance with SAK, while to apply SAK EP, you must have 5 financial reports.

The results of this study are supported by the research of Evi Widiastuti and Novi Khoiriawati that there are 5 financial reports for SAK Private Entities, but BUMDes Makmur Sejahtera still prepares cash flow and profit and loss reports which themselves do not meet the correct and good SAK (Widiastuti & Khoiriawati, 2022). Peggy Indianty in her research revealed that having financial reports would make it easier to check business activities that are being carried out, however, UMKM of woven cloth themselves have not made financial reports and only recorded incoming and outgoing goods (Indianty, 2018).

**Table 4.** Financial readiness

No.	Indicator	Readiness
1.	Income	Ready
2.	Financial Report	Not ready

Based on the two sub-indicators above, it can be concluded that for the financial aspect in implementing SAK EP at CV Al-Barokah Jaya it is not ready to apply SAK EP. This can be seen from the financial statements which still consist of one report, namely the profit and loss report which has not been prepared using SAK. In this case, even

though income has increased from year to year, there is one sub-indicator of inadequate financial aspects which will greatly affect the implementation of SAK EP.

#### 4.1.3. *Infrastructure Aspects*

Infrastructure is a tool used to support the success of a process to achieve the goals and vision and mission of the company, because if the infrastructure is not available then all activities carried out will be hampered and will not achieve the results as planned. The availability of appropriate and adequate facilities and infrastructure can support the realization of quality financial reports. According to Norfaliza, supporting devices are a set of additional tools that function to help a person, group, or organization achieve a goal (Norfaliza, 2015). Supporting facilities are a set of tools to support the implementation of activities or work such as hardware, software, and others (Azhar, 2008).

Apart from requiring experience and understanding from human resources, the preparation of financial reports also requires support from adequate infrastructure. Information technology is a combination of computer technology and communication technology. The main components of information technology are hardware, software, and brainware (Jansen, Morasa, & Wang, 2018). In this case, the use of information technology has a good impact on the quality of accounting information. Therefore, researchers will present findings related to supporting facilities for implementing SAK EP which are divided into 3, namely hardware, software and network.

##### 4.1.3.1. *Hardware*

Hardware support facilities are one of the important devices that must be owned by business owners to support business activities. Likewise with the informants in this study, who must have hardware as a readiness to implement SAK EP.

This is like the statement of the director of CV Al-Barokah Jaya as follows:

“The company has clearly provided hardware facilities, this is because it is an important thing in supporting reporting, especially finance. As well as helping me review the results of company reports. For managers and financial admins, they also hold their own laptops, printers are also available here” (results of interview 27 March 2023)

While the manager of CV Al-Barokah Jaya also gave the following answer:

“For facilities in the form of hardware, we have prepared each employee to have their own laptop, the reports that are done must be reported every day so that it can help them. Sometimes if something is broken we are ready to fix it so it doesn't hinder their work” (result of interview 27 March 2023).

The financial administration of CV Al-Barokah Jaya also provided answers regarding the company's hardware as follows:

“The hardware facilities that have been prepared by the company in the form of a computer have helped me well, especially when it comes to financial reporting that must be done via a computer, the problem is that sometimes the computer cannot turn on or hangs” (result of interview, 27 March 2023).

From the results of these interviews it can be concluded that CV Al-Barokah Jaya already has adequate hardware as a form of readiness to implement SAK EP. The informants stated that they already had hardware, namely laptops, computers and printers in the office. Informants can also apply and make good use of hardware to support the recording of financial reports. Delays in doing work can be due to damage to existing hardware. However, the company will soon repair the damage.

This research is supported by Evi Widiastuti's research that the availability of the right hardware will be able to support the realization of quality financial reports. For BUMDes Prosperous and Prosperous Jabalsari Village, the hardware is very adequate, in the BUMDes office there are computers, printers and so on for transaction recording tools (Widiastuti & Khoirawati, 2022). Peggy Indianty in his research revealed that companies must have complete hardware as a readiness to implement SAK and woven UMKM already have hardware, namely laptops, but have not been able to use it properly (Indianty, 2018). In research, Sri Dewi Wahyundaru also revealed that good and complete facilities are needed in implementing SAK ETAP, namely having at least a computer or laptop, transaction bookkeeping and also a printer (Wahyundaru, 2020).

#### *4.1.3.2. Software*

In addition to hardware support facilities, accounting software is also an important tool to support all business activities. The availability of hardware will not be maximized if it is not supported by software. This also applies to CV Al-Barokah Jaya. All informants stated that they had used software to record and prepare financial reports.

This is like the statement of the director of CV Al-Barokah Jaya that:

“Regarding the software that is used, it is only limited, namely Microsoft. Even though it's only through Microsoft, it can help in making reports properly. What I can understand is that the software is limited” (result of interview 27 March 2023).

Then the manager of CV Al-Barokah Jaya also said that:

“Because we need reports that must be available every day, software that is commonly used through Microsoft, especially in the financial sector, only uses Microsoft Excel, to use software related to accounting is still not enough” (result of interview, 27 March 2023).

The financial administration section also provides answers regarding the software used by the company as follows:

“I usually work on financial reports using Microsoft Excel. If I use other software, I have never and don't understand how to use it. The obstacle is that the price of original software regarding accounting is definitely expensive” (result of interview, 27 March 2023).

From the results of these interviews it can be concluded that the informants have used software to support the preparation of financial reports. However, the software used by CV Al-Barokah Jaya is Microsoft Excel. The informants said that they had not used software specifically for accounting because they did not understand how to use accounting software and the high price of the software that had to be purchased. However, using Microsoft Excel can already support the preparation of financial reports.

The results of this study are supported by research by Evi Widiastuti and Novi Khoiriawati that accounting software is needed to support and support the preparation of financial reports. The BUMDes financial reports currently use the BUMDes SIA application to facilitate financial reports which are similar to Microsoft Excel, namely to facilitate the preparation of financial reports (Widiastuti & Khoiriawati, 2022). Peggy Indianty in her research revealed that the availability of hardware would not be maximized if it was not supported by accounting software and for SMEs, Microsoft Excel already exists but cannot operate it so they are still experiencing difficulties (Indianty, 2018). Rahmawati and Puspasari's research also revealed that accounting software is needed to support accounting books (Rahmawati & Puspasari, 2016).

#### *4.1.3.3. Network*

In addition to network hardware and software, it is certainly needed to expedite business activities in various aspects. Networks are certainly needed to carry out all aspects of business activities. Networks can be utilized in terms of collaboration between one business and another, whether related to products, marketing, or financial reporting. The network can be internet, wifi or other. This also happened to CV Al-Barokah Jaya which is the object of this research.

CV Al-Barokah Jaya utilizes the network for collaboration between one business and another. This is as stated by the director of CV Al-Barokah Jaya that:

“Internet network in this company is wifi. Wifi is very important and influential because nowadays everything has to use an internet network. This is also a facility that the company has provided for all employees. We take advantage of the network in terms of connecting one business to another, both related to products, marketing, rice fields, and financial reports” (result of interview, 27 March 2023).

The manager of CV Al-Barokah Jaya also stated that:

“Wifi here can work well, because we communicate with these partners online either through WhatsApp, telegram or other applications. Then the internet network is needed. And can help employees in work. However, to establish this collaboration not only through online, sometimes there are also direct meetings offline. Actually this wifi is used for doing business in the process of contacting consumers, factories, farmers, and also other partners” (interview result, 27 March 2023).

The financial administration section of CV Al-Barokah Jaya also responds to the use of the network for companies that:

“On my computer this internet network can run smoothly. So that makes it easier for me to relate to customers and partners, even in terms of making financial reports. For promotion, we do it offline” (result of interview, 27 March 2023).

From the results of these interviews it can be concluded that CV Al-Barokah Jaya already has an internet network. The company utilizes the network in terms of connecting one business to another, both related to products, marketing, rice fields, and financial reports. The network can be in the form of internet network, wifi and others. Networks are also used for business in the process of contacting consumers, factories, farmers, as well as other partners. Meanwhile, for the preparation of financial reports, the internet can also be used to dig up more in-depth information. Thus, apart from understanding matters related to financial reports, the finance department can also try to practice how to prepare financial reports based on knowledge obtained from the Internet. As is known, there are many websites that provide theories and examples related to the preparation of financial statements.

The results of this study are supported by the research of Evi Widiastuti and Novi Khoiriawati that information technology is currently very easy with social media, internet, Wi-Fi and others. Someone who doesn't know anything at all will get a lot of knowledge by learning to use technological media at this time and BUMDes Makmur Sejahtera utilizes the network to find out the latest information about accounting (Widiastuti & Khoiriawati, 2022). Peggy Indianty in his research revealed that a network is certainly needed to expedite business activities in various aspects, the network can be in the form of an internet network or other networks and for UMKM, woven ikat networks are used to market products, dig deeper information regarding the preparation of financial reports (Indianty, 2018). In Sri Dewi Wahyundaru's research, it was also revealed that the internet had an effect on business development by UMKM, both for marketing and other things (Wahyundaru, 2020).

**Table 5.** Readiness of Facilities and Infrastructure

No.	Indicator	Readiness
1.	Hardware	Ready
2.	Software	Ready
3.	Network	Ready

Based on the table above, it can be concluded that in the aspect of infrastructure in implementing SAK EP at CV Al-Barokah Jaya it is ready because the facilities owned are sufficient. This can be seen from the fairly complete hardware, namely laptops, computers, and printers. Then already use Microsoft Excel software and already have an internet network and use it as well as possible.

**Table 6.** Percentage of Readiness of CV Al-Barokah Jaya in Implementing SAK of Private Entities

No.	Indicator	Sub-Indicator	Readiness
1.	Human Resources	Education	Not Ready
		Accounting Understanding	Not Ready
		Experience	Not Ready
		Training	Not Ready
2.	Finance	Income	Ready
		Financial Report	Not Ready
3.	Facilities and Infrastructure	Hardware	Ready
		Software	Ready
		Network	Ready

$$\frac{4}{9} \times 100\% = 44\%$$

The readiness of CV Al-Barokah Jaya for now in implementing Private Entity SAK is 44%. This can be seen from the three assessment indicators which are further divided into 9 sub-indicators. There are 4 sub-indicators that are ready and there are 5 indicators that are not ready.

#### 4.2. Constraints CV Al-Barokah Jaya, Wonodadi Village, Wonodadi District, Blitar Regency to Implement Private Entity Financial Accounting Standards

The application of SAK EP by CV Al-Barokah Jaya which is the object of this research certainly has several obstacles. Researchers found constraints on each indicator when assessing the readiness of SAK EP implementation. Therefore, in this section will be outlined some of the obstacles that have been found by researchers.

Constraints from the readiness of human resources, namely a lack of understanding of accounting based on SAK EP, lack of experience in preparing financial reports based on SAK EP, have never attended training either on preparing financial statements or SAK and there is no socialization regarding SAK EP. Lack of understanding of accounting is an obstacle for informants. As is well known, the application of SAK EP is closely related to the preparation of financial reports. The preparation of financial reports is also closely related to the informants' understanding of accounting. If in this case understanding of accounting, especially with regard to financial reporting and applicable financial reporting standards, is still minimal, then this will automatically become a factor that will hinder the readiness of informants to implement SAK EP.

Constraints from the readiness of the financial aspect, namely the financial statements that are made are only profit and loss reports while the preparation has not implemented SAK. Because it is necessary to apply the right Financial Accounting Standards for CV Al-Barokah Jaya, so as to avoid unwanted business risks. The risks that may arise when CV Al-Barokah Jaya does not apply Financial Accounting Standards are financial embezzlement, betrayal of work partners, difficulties in obtaining capital loans from banks for business development, distrust of venture capital providers and so on.

The results of this study are supported by the research of Evi Widiastuti and Novi Khoiriawati which shows that the obstacle for BUMDes Makmur Sejahtera Jabalsari Village for the application of Private Entity Financial Accounting Standards is the assumption that the application of Private Entity Financial Accounting Standards does not affect the company's financial condition. The lack of socialization regarding the Financial Accounting Standards for Private Entities makes business actors still afraid to switch to using the Standards for Financial Accounting for Private Entities. There is a feeling of reluctance to make decisions to change the order of financial reports that have been in effect so far (Widiastuti & Khoiriawati, 2022). Research from Peggy Indianty also explains that the obstacles faced by UMKM in implementing SAK UMKM are problems that arise from each assessment indicator used. Constraints from the readiness of human resources are a modest understanding of accounting, zero experience, and no trace of training. Constraints from the readiness of supporting facilities, namely hardware that has not been utilized and accounting software that has not been owned (Indianty, 2018). Sri Dewi Wahyundaru in her research revealed that the obstacles experienced by UMKM management's understanding of the implementation of SAK-ETAP was not good, UMKM perceptions of the ease and usefulness of using SAK-ETAP were not good, inadequate human resource capabilities, poor communication and outreach and unsupportive attitude of the owner (Wahyundaru, 2020).

## **5. Conclusion**

The percentage of readiness for implementing SAK EP at CV Al-Barokah Jaya is 44% which is assessed based on 3 (three) indicators with several assessment sub-indicators. The three assessment indicators are interrelated and CV Al-Barokah Jaya must fulfill all of them to be said to be ready to implement SAK EP. Based on the results of existing research, it can be concluded that CV Al-Barokah Jaya is not ready to implement SAK EP. This is because CV Al-Barokah Jaya has not fulfilled the three assessment indicators, even though all three are needed so that it can be said to be ready to implement SAK EP.

The deterrents confronted by CV Al-Barokah Jaya in actualizing SAK EP are issues that emerge from each of the appraisal pointers utilized. Imperatives from the preparation of human assets, specifically a need of understanding of bookkeeping based on SAK EP, need of encounter in planning money related reports based on SAK EP, have never gone to preparing either on planning monetary explanations or SAK and there's no socialization with respect to SAK EP. Imperatives from the preparation of the money related viewpoint, specifically the money related articulations that are made are as it were salary explanations and the arrangement has not actualized SAK.

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