

RINGKASAN

Pengaruh Akuntabilitas, Kesulitan Teknis dan Kesulitan Pengukuran terhadap Implementasi Pernyataan Standar Akuntansi Keuangan Nomor 27 (Revisi 1998) tentang Akuntansi Perkoperasian.

Sutarto

Penelitian ini dilatarbelakangi oleh fakta yang ada, berdasarkan pengamatan, bahwa pengurus koperasi dan akuntan publik kurang merespon secara positif dalam menerapkan Pernyataan Standar Akuntansi Keuangan (PSAK) No. 27 (Revisi 1998) tentang Akuntansi Perkoperasian, dimana hal ini didasarkan pada laporan keuangan koperasi auditan sebagai bahan pertanggungjawaban pengurus koperasi pada forum rapat anggota. Berdasarkan laporan audit tersebut, maka dapat dilihat bahwa pengurus koperasi tidak menerapkan PSAK No. 27 (Revisi 1998). Adapun laporan yang tidak disusun dan disajikan sesuai dengan PSAK dimaksud, yaitu ; (a) laporan perhitungan hasil usaha yang tidak memisahkan pendapatan dan beban atas partisipasi anggota dan non anggota, (b) laporan promosi ekonomi anggota, sehingga akuntabilitas koperasi belum mencerminkan tujuan dan prinsip-prinsip koperasi sebagai diamanatkan dalam Undang-undang No. 25 Tahun 1992 tentang Perkoperasian pada pasal 3 dan 5. Pasal 3 berbunyi tujuan Koperasi adalah memajukan kesejahteraan anggota pada khususnya dan masyarakat pada umumnya. Pasal 5 prinsip-prinsip koperasi, yaitu (a) keanggotaan sukarela dan terbuka, (b) pengelolaan dilakukan secara demokratis, (c) pembagian sisa hasil usaha dilakukan secara adil sebanding dengan besarnya jasa usaha masing-masing anggota, (d) pemberian balas jasa terbatas pada modal, (e) kemandirian, (f) pendidikan perkoperasian dan (g) kerjasama antar koperasi”

Dalam teori agen menjelaskan bahwa terdapat keterpisahan antara pemilik (*principal*) dengan manajemen (*agent*), sehingga manajemen atau dalam badan usaha koperasi, pengurus wajib mempertanggungjawabkan mandat yang diberikan kepada anggota. Mandat tersebut dipertanggungjawabkan dalam forum rapat anggota atas pengelolaan koperasi. Pertanggungjawaban pengelolaan usaha koperasi diwujudkan dalam bentuk laporan keuangan koperasi.

Atas dasar survey pendahuluan, diskusi dengan manajer akuntansi koperasi, akuntan publik yang melakukan audit laporan keuangan koperasi untuk pertanggungjawaban pengurus koperasi serta widyaiswara di UPTD Balai Diklat Koperasi, Pengusaha Kecil dan Menengah Propinsi Jawa Timur yang memberikan materi pendidikan dan pelatihan tentang Akuntansi Perkoperasian, bahwa untuk mengimplementasikan PASK dimaksud menghadapi kendala, yaitu kesulitan teknis dan kesulitan pengukuran. Sehingga dalam penelitian ini variabelnya, yaitu akuntabilitas, kesulitan teknis dan kesulitan pengukuran sebagai variabel independen.

Akuntabilitas didefinisikan sebagai pertanggungjawaban pengurus/ manajemen kepada anggota melalui forum rapat anggota. Pertanggungjawaban pengurus yang akuntabel, bilamana laporan keuangan tersebut disusun dan disajikan sesuai dengan PSAK yang mengaturnya, sehingga berlaku sesuai dengan prinsip akuntansi berlaku umum. Kesulitan teknis, didefinisikan sebagai laporan perhitungan hasil usaha yang tidak memisahkan pendapatan dan beban atas partisipasi anggota dan non anggota, yaitu tidak adanya rekaman/catatan khususnya transaksi anggota yang seharusnya transaksi penjualan/pembelian kepada anggota wajib dipisahkan untuk memberikan informasi partisipasi anggota dan untuk memberikan informasi manfaat ekonomi anggota. Kesulitan pengukuran adalah hambatan untuk menentukan jumlah rupiah harga suatu produk/jasa/bunga yang membandingkan harga/bunga koperasi dengan harga/bunga diluar koperasi.

Penelitian ini menguji apakah akuntabilitas, kesulitan teknis, dan kesulitan pengukuran berpengaruh secara simultan dan parsial terhadap implementasi PSAK No. 27 (Revisi 1998). Unit analisis dalam penelitian ini adalah manajer akuntansi dan keuangan pada koperasi yang melakukan rapat anggota tahunan tahun buku 2004 dan 2005 serta laporan keuangannya diaudit oleh akuntan publik pada koperasi primer dan sekunder lintas kabupaten/kota Propinsi Jawa Timur. Untuk menguji hipotesis penelitian adanya pengaruh variabel bebas terhadap variabel terikat digunakan analisis multi regresi. Untuk memudahkan dalam menganalisa menggunakan program SPSS versi 10.

Hasil penelitian diperoleh informasi bahwa akuntabilitas dan kesulitan teknis secara simultan berpengaruh signifikan terhadap implementasi PSAK No. 27. Selanjutnya akuntabilitas dan kesulitan teknis secara parsial berpengaruh secara signifikan terhadap PSAK No. 27. Untuk kesulitan pengukuran tidak mempengaruhi secara signifikan terhadap implementasi PSAK No. 27. Model akhir dari penelitian ini hanya dapat menjelaskan sebesar 31,1 % terhadap implementasi PSAK No. 27 (Revisi 1998), artinya 68,9 % masih dipengaruhi oleh variabel-variabel lain.

Akuntabilitas pelaporan keuangan berpengaruh terhadap implementasi PSAK No. 27, dimana ini menunjukkan bahwa pengelolaan usaha koperasi belum dilakukan sesuai dengan tujuan dan prinsip-prinsip koperasi yang berlaku bagi badan usaha koperasi yang diamanatkan dalam Undang-undang No. 25 Tahun 1992 tentang Perkoperasian, dimana laporan promosi ekonomi anggota merupakan bentuk laporan yang dibuat untuk mengakomodasi tujuan dan prinsip-prinsip koperasi.

Kesulitan teknis berpengaruh signifikan terhadap implementasi PSAK No. 27. Tidak dipisahkannya pendapatan dan beban atas dasar partisipasi anggota dan non anggota, akan menyulitkan dalam menyusun dan menyajikan laporan promosi ekonomi anggota, sehingga hambatan teknis menjadi penyebab implementasi PSAK No. 27 dimaksud.

Dalam melakukan implementasi PSAK No. 27 terdapat persepsi yang berbeda baik diantara manajer akuntansi koperasi dan akuntan publik, dimana hal ini dapat ditunjukkan dari ragam opini audit, ada yang memandang bahwa informasi laporan promosi ekonomi anggota cukup material, sehingga auditor perlu mengungkapkan dalam opini auditnya, yaitu pendapat wajar dengan pengecualian (*qualified*). Disamping itu ada yang memandang tidak cukup material, sehingga tidak perlu diungkapkan dalam opini audit, dengan pendapat wajar tanpa catatan (*unqualified*)



Summary

Accountability Influence, Technical Difficulty and Measurement Difficulty Towards the Standard Statement of Financial Accounting Announcement Standard No. 27 (revised 1998) on Cooperation Accounting.

Sutarto

This research is formed by the background of the actual fact, based on the observation, as the cooperation board and public accountant less respond positively in implementing the financial accounting announcement standards (PSAK) number 27 (revised 1998) on accounting cooperation, which it is according to the financial cooperation audit report as the justification sources of cooperation board in board member annually meeting forum. Based on these audit report, it is clear that the cooperation board didn't applied PSAK No.27 (revised 1998). As for the report which is not compile and serve as PSAK intend to, are; (a) exertion income calculation report which doesn't separated output and burden as for the member and non member participations. Member's economic promotion report, so that the cooperation accountability not reveals the aim yet and the cooperation principals as ordered in the act number 25 1992 about co-operation on section number 3 and 5. Rule 3 stated that the co-operation purpose is to propose the wealthy of the members in particular and the society in general. Rule number 5 cooperation principals, there are (a) open voluntarily membership, (b) applying management democratically, (c) exertion income residue is fairly done as proportional as the amount of service efforts of each member, (d) services of extension is limited on the capital, (e) independencies, (f) cooperation education and (g) cooperated between cooperation's".

In the agent theory explains that there are separations between the owner (*principal*) and the management (*agent*), therefore the management or in the cooperation committee, the board account for responsible to the meeting forum member's as the cooperation management. Management justification of cooperation trade is applied in the form of cooperation financial report.

On the basis of the preface survey, discussion with the accountant cooperation manager, public accountant who do the audit on cooperation account report for the cooperation board justifications and also widyaiswara in UPTD training and education house, small and middle sector entrepreneur of East Java province which provide the educational material and training on the subject of cooperation accounting, thus, to implement the PSAK intention are dealing with obstacles, there are accountability, technical difficulty and measurement difficulty as independent variable. Accountability is definite as board or management justification to its member by the members meeting forum. Board justification are accountable, as if that financial report compiled and served with the PSAK as the arranger, therefore, it is apply as the accounting principal which make it applies generally. Technical difficulty definite as the calculation exertion output report which doesn't separated the income and burden to the member and non member participation, there is the non recorded or non noted especially for member

transaction which should be purchase or sale transaction to mandatory member is separated to provide the information about member participation and to provide it's member economic benefit. Measurement difficulty is an obstacle to define the quantity of prices in rupiah of a product/service/rate which compared cooperation with the price/rate outside cooperation.

This research is examining whether the accountability, technical difficulty, and measurement difficulty influenced simultaneously and partially toward the implementation of PSAK No.27 (revised 1998). The analysis unit in this research is accounting and financial manager in the cooperation which perform the annually member meeting book year 2004 and 2005 and also its financial report is audited by public accountant on primary and secondary cooperation pass by regency/city of East Java province. On the purpose of examining hypothesis research the existence of influence free variable toward bounded variable the analysis use is multi regression. In order to make simple analysis using the SPSS program version 10.

The research resulted information's that accountability, technical difficulty, and measurement difficulty influenced simultaneously and partially toward the implementation of PSAK No.27. Next, accountability and technical difficulty is partially influence significantly toward the implementation of PSAK No.27. For the measurement difficulty doesn't significantly influenced toward the implementation of PSAK No.27. This research model can only explain equal to 31, 1% toward the implementation of PSAK No.27 (revised 1998), it means that 69,8 is still influenced by other variables.

The accountability financial reports is influenced toward the implementation of PSAK No.27, it revealed that cooperation exertion hasn't do as the cooperation aim and principal that applies for the cooperation committee as ordered in the act No. 25 1992 on cooperation, which is economic promotion report member's is the report form that made in order to accommodate the aim and cooperation principal.

Technical difficulty significantly influenced toward the implementation of PSAK No.27. Non- separation of output and burden based to member and non member participation will complicate in compiling and served members economic promotion report, thus, the technical obstacle becomes the basis implementation of PSAK No.27 intention..

In doing the implementation PSAK No.27 there are different perceptions whether between the cooperation accounting manager and public accountant, which this perception can be revealed from the various audit opinion, there are some consider that information of members economic promotion report quite material, so that the auditor needs to reveal it in his audit opinion, there is proper assumption with the exception (*qualified*). Otherwise there are some consider that material only is not enough, so that there is no need to revealed in audit opinion, with proper assumption without any note (*unqualified*).

Abstract

Accountability Influence, Technical Difficulty and Measurement Difficulty Towards the Standard Statement of Financial Accounting Announcement Standard No. 27 (revised 1998) on Cooperation Accounting.

Sutarto

This research is formed by the background of the fact, based on the observation that the cooperation board and public accountant less responding in implementing the financial accounting announcement standards (PSAK) No. 27 (revised 1998) on accounting cooperation. It is based on the cooperation financial audit report as the justification sources of cooperation board in board member annually meeting forum. The reports which are not served as the PSAK are; (a) exertion income calculation report which doesn't separated the output and burden as for the member and non member participation, and (b) Members economic promotion report. On the basis of those report, consequently the cooperation accountability hasn't revealed the aim and cooperation principal as ordered in the act No. 25 1992 about cooperation on section number 3 and 5. Accountability is needed as account for the mandatory order, in the form of financial report.

This research is examining the influence of the accountability, technical difficulty and measurement difficulty toward the implementation of PSAK No.27 whether simultaneously nor partially. The analysis unit is manager (member) organization in accounting and financial division in the amount of 93 manager or personal in the cooperation that its financial report audited by the public accountant.

From the research result shows that simultaneously and partially accountability and technical difficulty is partially influencing significantly toward the implementation of PSAK No.27. The model of this research can only explain equal to 31, 1% toward the implementation of PSAK No.27 (revised 1998), it means that 69, 8 is still influenced by other variables.

The accountability of cooperation financial reporting isn't reveals cooperation arranges management according to the aim and cooperation principal as ordered in the act No. 25 1992 on cooperation. Member's economic promotion report is a report form that made to accommodate the aim and cooperation principal. Technical difficulty by separating output and burden on the basis of member and non member participation, make it more complicate in compiling and served member's economic promotion report.

Key word : Accountability, Technical Difficulty, Measurement Difficulty, Standard Statement of Financial Accounting Announcement Standard No. 27 (revised 1998) on Cooperation Accounting, Member's economic promotion report.