

IMPLEMENTATION SAK-ETAP, MANAGEMENT CONSULTATION, BUSINESS GOING CONCERN AND EASINESS OF CAPITAL ACQUISITION ON SMALL AND MEDIUM ENTERPRISES (SME's) IN BANDUNG

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ABSTRACT

Existence SAK - ETAP is to meet the special needs of financial accounting for SMEs. This is because the majority of businesses in Indonesia is still in the small and medium scale enterprises not great scale. Besides the SME sector in general has not been utilizing the services of management consultants as providers of external advice in support of the passage of their efforts , in addition there is the problem of capital, all of which have an impact on business continuity (going concern) SMEs . The intent of this study is to collect data, analyze and explain the effect of the application of SAK ETAP and management consulting on business going concern and its relationship with the easiness capital acquisition to SMEs in Bandung. Respondents in this study are SMEs in Bandung, which amounted to 50 people. The survey results revealed that the application of SAK ETAP and management consulting have a significant influence on going concern SMEs in Bandung with the effect of 19.6 % , while capital acquisition easiness not strengthen the relationship between the application of SAK ETAP with going concern SMEs in Bandung, with the effect of 2.5 % , and capital acquisition easiness not strengthen the relationship between the management consulting with going concern SMEs in Bandung, with the effect of 0.3 % .

Keywords : Application of SAK ETAP , Management Consulting, Going Concern, Easiness of Capital Acquisition, Small and Medium Enterprises (SMEs)

1. INTRODUCTION

Existence of Small and Medium Enterprises (SMEs) as one of performer the economic activity in Indonesian has an important and strategic role for the country's economic growth, so that should be encouraged in order to continue to exist and its ability to expand business opportunities and jobs.

Economic activity in the SME sector is very high. For example, in Jakarta has reached more than 70 % of the overall economic activity in the capital city of the State of Indonesia. It is being targeted and used as a promising land for the Public Accountant. (Source: Center of Accounting and Appraisal Services with the Indonesian Institute of Certified Public Accountants, 2011) .

According to the statistical data recorded Gross Domestic Product (GDP) of Indonesia, in 2011 GDP is formed by more than 52 % comes from the SME sector. Thus the SME sector has great potential if managed and developed.

Presence of Financial Accounting Standards Entities without Public Accountability (here in

after referred to SAK ETAP) is expected to be the company's solutions to internal problems, especially for those who only see the management earnings results obtained without seeing the actual financial condition. Entities without Public Accountability question is the entity that does not have a significant public accountability and publish general purpose financial statements for external users. (Hariadi, 2010)

Business management is very important in order to cultivate the operation of SMEs, in order to obtain the desired profit, can compete with other similar businesses, and these businesses can be long-lasting and sustainable.

Public Accounting Firm (KAP) and Management Consultant offer attestation services and also non-attest services such as internal audit, management audit, special audit, limited review, preparation of accounting systems, tax consulting, management consulting, in-house training and others.

Audit and management consulting services provided by the Public Accounting Firm or

Management Consultant, will greatly assist the SME sector in developing their respective business areas.

There are so many factors that support the passage of a business entity, the entity both micro and large entities. Main factors that are focused to capital that is the start of a business. Capital is not first and foremost to support the passage of an effort, but without sufficient capital for business starters, an entity would be very difficult to develop.

The role of creditors is necessary for SMEs to support the capital for his business. Criteria varied creditors, can of fellow business associates, family or financial institutions such as banks or cooperatives may be more formal. The role of banks in the economic development of Indonesia is required in order to more actively and effectively encourage investment and encourage entrepreneurship passion in various commodity businesses.

Application of accounting in the financial statements be one essential component that must be owned by SMEs if they want to develop their business. SAK ETAP as the governing standard report generation for SMEs, its existence must be known and applied in the financial statements of SMEs. Due to the presence of SAK ETAP standards, SMEs can prepare financial statements in accordance with guidelines adopted. The impact to present financial statements that comply with these standards will allow SMEs to obtain funding from creditors.

The main problems are the focus in the development of small and medium enterprises are in business management and finance. SMEs in Bandung generally have the same problem, namely in terms of the entity's financial management efforts. Raharjo (1993) argues that the low capacity of the financial statements due to the lack of regulations requiring the preparation of financial statements for SMEs.

Besides the SME sector is not all utilize the role of management consultants as providers of external advice in running their businesses. In addition, they face problems that are often difficult to access capital. All of these problems come down to the continuity of business (going concern).

On the basis of the above description, the authors are keen to discuss more about the: "Implementation SAK-ETAP, Management Consultation, Business Going Concern and Easiness of Capital Acquisition on Small and Medium Enterprises (SME's) in Bandung".

2. THEORETICAL BACKGROUND

2.1 Application of SAK ETAP

SAK ETAP is the Financial Accounting Standards for Entities without Public Accountability. SAK ETAP issued by the Indonesian Institute of Accountants in 2009 which took effect on January 1, 2011.

ETAP is the definition of an entity that:

1. Not have a significant public accountability, and 2. Publish general purpose financial statements for external users (owners who are not involved directly in the management of the business, creditors and credit rating agencies. (Source: SAK ETAP Chapter 1 Scope paragraph 1.1)

For example, a small entity is the Small and Medium Enterprises (SMEs), cooperatives, rural banks (BPR).

The background is the use of SAK-ETAP Special accounting standards for SMEs needs, it is because the majority of businesses in Indonesia is still in the small and micro scale is not large-scale effort. In addition, there are often constraints on SMEs to obtain bank loans. IFRS feels difficult to implement for SMEs, because the standard serving of complexity in the preparation of the financial statements.

SAK ETAP simpler than the GAAP - IFRS so much easier in implementation but still provide reliable information in the financial statements. SAK ETAP also prepared by adopting the IFRS for SMEs with modifications according to the conditions in Indonesia and made more concise, SAK ETAP still require professional judgment but not as much for the GAAP - IFRS .

When SAK ETAP applied by SMEs, the banks would respond positively, because it will allow banks to assess the business feasibility of SMEs when applying for credit help business development. In addition, SMEs will certainly have the financial data accurately very useful for SMEs in an effort to further increase productivity, effectiveness and efficiency of the business.

The direct impact of the application of SAK ETAP provide positive performance for SMEs in terms of preparation of financial statements, management activities and capital acquisition. Financial information that is accurate and relevant, will help a more independent entity in its business activities. Accounting information has an important role to achieve the success of the business, including for small businesses. Accounting information can be a reliable basis for economic decision-making in small business management, among others, market development decisions, pricing and others. The provision of accounting information for small businesses in particular are also required to gain access government subsidies and access to additional capital for small business bank loans . (Magginson et al, 2000).

2.2 Management Consultation

Management consulting is a series of events with the analytic approach in the provision of management consultancy services. In detail, this process is a combination of the following activities: formulation of objectives specified by the client, the discovery of the facts, the formulation of the problem or opportunity, assessment of alternatives, determination of the proposed action, the findings of the delivery , implementation, and follow up on company management. (Source: Public Accountants Professional Standards, 2011). Management consulting services instead of products that offer services to increase the price of production of a business, but services that can solve problems that occur in the company's management, providing advice and solutions in the process of management consulting. (M.Kubr, 1976). Small and Medium Enterprises also has a relationship with the management consultants, as described by Bennett and Robson (2002) in his research that external advice to SMEs has become a rapidly growing and becoming a phenomenon in the 1980s and 1990s, 95 % of SMEs in the UK (United Kingdom) have used the services of management consultants. A business unit was established in the hope of retaining its survival. In order to maintain the continuity of their business support needs of internal and external a pretty good management in managing the business.

Every company must show a profit to stay in business. For SMEs one of the biggest expenses are employee salaries and wages. If SMEs can find a way to cut costs, the business would be more profitable. This is one reason why companies benefit from the use of consulting, because the consultant will share the facts and figures of how the management of information technology outsourcing IT services providers to be able to save the company money. (Clark , 1995)

2.3 Business Going Concern

Business continuity concepts provide a statement that an economic entity will continue operating activities in the implementation of project work, commitment, and activities that are running. In other words, a corporate entity will continue to conduct activities at an unspecified time and continuing. (Hany et al., 2003).

In section 341 SPAP SA explained that the business continuity indicators, is a company that does not undergo or avoid the things below :

1. **Negative trends**, is operating losses occurring repeatedly, working capital deficiencies, negative cash flow from operations, the key financial ratios are ugly.
2. **Another indication of the possibility of financial**, namely a failure to meet its debt obligations or similar agreements , delinquent payment of dividends, the refusal by vendors a request to purchase ordinary credit, debt restructuring, the need to seek new sources or methods of financing, or the sale of some asset .
3. **Internal problems**, is strikes or other labor relations difficulties, a large dependence on the success of a particular project, long-term commitment not be economical, the need to improve the operation significantly.
4. **External problems** that have occurred, the complaint claims court, issuance of laws, other problems that allow jeopardize the ability to operate , loss of franchise , license or patent importantly , loss of major customers or suppliers, large catastrophic losses with inadequate insurance coverage.

Lenard et al (1998) stated that the financial condition of a company in the auditor's annual audit must provide an audit report to be combined with the company's financial

statements in which there is a report on the financial condition of the company. One of the important things that must be decided in the audit report is whether the company can maintain its survival. That is, the financial statements is a factor that plays an important role in business Going Concern a business entity.

Analysis of business going concern is very important for business people so that they can be wise in managing its business and execute its business operations work with a good business strategy .

In general, the operational management of SMEs is still done in conventional and not making business continuity considerations as an important point in the effort to support the continuity of business operations. Going Concern analysis performer of SMEs in Bandung can better manage their business more professional in the field of production and finance, and able to realize business continuity they lived.

2.4 Easiness of Capital Acquisition

There are many proposed capital understanding of financial experts. According to Alam. S (2011): "Capital is any resource that yield long-lasting, which can be used as a productive input in the next production process."

Meanwhile, according to Hadiano Soetanto (2011): "Capital is money that comes from the owner, the bank, or shareholders plus share premium and results of operations are derived from the business of banks."

Easiness of capital acquisition is a situation in which employers receive compensation in the form of capital obtained easily, it is not difficult to obtain capital.

Sources of capital for Small and Medium Enterprises sector was minimal, since they are difficult of access to apply for credit at banks. In fact the capital required as an initial investment to start a business. Efforts to obtain appropriate financing sources for SMEs, can't be separated from experience ever.

Some of the sources of financing of SMEs can be described, below:

1. **Micro-finance system**, is independent and deeply entrenched in the society, of which the first concrete shaped by the patterns of social gathering or mutual

assistance, and second, its growth was initiated through government programs.

2. **Credit Programs**, a financing bank credit system aimed at supporting the development interests. The essence of credit financing support program actually similar to financing system of the grass root.

3. **Banking Commercial Credit**, a major source of finance for SMEs based on feasibility aspects of business (commercial) and very low non-commercial aspects of the intervention. Systems and procedures and requirements for bank credit is relatively standard and chances are very dependent eligibility by SMEs (bankable).

4. **Securities / Capital Markets**, which requires more stringent requirements as a consequence of the nature of the transparency and professionalism of the company, but the financing system is still prospective for SMEs .

5. **Multi finances**, in some form such as venture capital, factoring accounts receivable, leasing, mortgage, insurance, use of state corporation's profits for SME development and investment communities. Each has its own financial system and a source of financing for SMEs. (Muhammad Taufik, 2003).

Access to capital is an obvious factor that can be used to benefit from the resources, to control and maintain their access. Capital is used to control access resources through the purchase of ownerships. (Peluso and Ribot, 2003).

It can be interpreted that if there is a good relationship between the lender and receiver of capital then access will be easy and smooth, making it easy to obtain access to capital.

Set of research hypotheses are:

There are the influence between implementation of SAK ETAP and consulting management on business going concern on SMEs in Bandung and there is a relationship with the easiness of capital acquisition.

3. RESEARCH METHOD

This study uses the associative descriptive study through a survey approach and aim to present a structured overview, factual and

accurate information on the facts and the relationship between the variables studied. The population in this study were the performers of Small and Medium Enterprises (SMEs) in Bandung, which is listed as a member of the Chamber of Commerce (*Kamar Dagang dan Industri / KADIN*) Bandung, from the catering sector, artisans, cafes and restaurants, and factory outlet as many as 335 units. Sampling using non-probability sampling with the type of purposive sampling.

Table 1: Criteria for the study population

Type's of business	amount
1. Catering Service	52
2. Craftsman / artisans	86
3. Cafes and Restaurants	85
4. Distro / Factory Outlet	112
Total Population	335

Source: SME Database registered Bandung City Chamber of Commerce (KADIN) 2009-2010

The study population are SMEs which are already quite advanced and developing the business, have such legal legality certificate companies, AIS and Business License, TIN, and the balance sheet of which was approved by the Public Accountants. The number of samples taken at 15% of the total population are 50 units SMEs as respondents.

4. RESULT AND DISCUSSION

4.1 Analysis of the Implementation of SAK ETAP

From the results of a study of 50 respondents associated with the application of SAK ETAP in SMEs in Bandung, the question covers aspects of quantitative and qualitative Financial Statements. The first dimension is **the quantitative aspect of the financial statements (the elements of financial statements)**, which consists of a balance sheet (cash, accounts receivable and other receivables, inventory, fixed assets (equipment, buildings, etc.), accounts payable and other debt, equity / capital), the income statement (revenues, operating expenses, profit / gross income, income tax expense, net income / net operating loss), statement of changes in equity (initial capital, operating income, drawing and

ending capital), statement of cash flows (operating cash flow, cash flow financing, investment cash flows), notes to the financial statements (information about the basis of preparation of financial statements, certain accounting policies used, additional information that is not presented in the financial statements). The second dimension is **the qualitative aspect of the financial statements (the quality of the financial statements)** which consists of can understand financial statements, relevance of financial statements, the reliability of the financial statements, complete, comparable and timely in its presentation.

Based on data tabulation of respondents on the application of SAK ETAP can be calculated the average (mean), as follows:

$$Me = \frac{\sum x_1}{n} = \frac{2002}{50} = 40,04$$

When compared with previously established criteria the average rate is between 37.5 to 46.2 which can be included in the criteria "Applying SAK ETAP". This means that SMEs in Bandung have applied SAK ETAP. Of the total respondents score on the implementation of SAK ETAP on SME's in Bandung, if calculated:

Table 2: Summary of Respondents Answer Score on Implementation of SAK ETAP on SME's in Bandung

Dimen-Sions	Resu It	Ideal Scor e	Mea n	% Pro gress	Cate gory/ achieve ment
Quantit ative aspect	887	1250	17,7 4	70,9 6	Comple t e/maxim um
Qualitat itive aspect	1115	1500	22,3	74,3 3	Qualifie d/maxim um
Total Score	2002	2750	40,0 4	70,3 5	Implem ented/ Maximu m

Source: Results of questionnaire, processed.

The average score of answers according to each of these dimensions when compared to predetermined criteria, then each dimension is on criteria of "financial statement are completely" and, "financial statement are qualified"

In addition, if the respondent's answer scores compared with the ideal score on each dimension of the outcome achievements expressed "SAK ETAP implemented" and "maximum".

Based on these results, the majority of SMEs in Bandung have applied SAK ETAP well and implement accounting practices in their business activities. This is supported by several factors :

- a. The level of education entrepreneurs are quite high, most of the entrepreneurs are graduates S1 and S2 the various fields of science, even some of the entrepreneurs Bachelor of Economics degree.
- b. Most SMEs have received training on the accounting of government and higher education institutions, so that they gain knowledge about accounting.
- c. Awareness of SMEs on the importance of accounting for the progress of its business, both in terms of financial administration, safeguard of assets from fraudulent practices, as well as business continuity in the future (going concern).
- d. Most of the SMEs already have an organizational structure and a clear job description and have established standard operating procedures (SOP) and the employees of the accounting staff has the duty and function to record all transactions relating to its business operations. In addition the average person in the finance department of the company they have a good accounting background High School graduate, D3 or Bachelor (S1).
- e. SMEs who have registered at the Chamber of Commerce and Industry (Kadin) of Bandung expected to abide by the requirements the company has a balance sheet that has been endorsed by a public accountant, so they have implemented adequate accounting practices in their business activities.

However, from interviews with respondents note that there are SMEs who lack knowledge of accounting is caused by several factors, including:

- a. Level of education and the diverse businesses that are generally not graduate accounting courses, so lay about accounting practices. This is in line with the opinion of Benjamin (1990),

that "the weakness of SMEs in the preparation of financial statements, are due to lack of education and lack of understanding of Financial Accounting Standards (GAAP)" .

- b. More business performer entrust financial record keeping and reporting to external parties, and are not willing to deal with on a regular basis accounting. This is in line with the opinion (Wichman, 1983; Holmes and Nicholls, 1988) that "knowledge managers or owners of low causing many small and medium-sized companies use the services of consultants or Public Accountant in the provision of accounting information".
- c. There are some entrepreneurs who never get a good accounting training of government and higher education institutions, however, assume the delivery of content is very difficult to understand, so they can not be adequate accounting practice in his business .

4.2 Analysis of Management Consulting

From the results of a study of 50 performer businessmen associated with the implementation of management consulting in SMEs in Bandung, covering dimension **1) general management consulting** which consists of consulting business plan, suggestions goods production , marketing , finance and other other, dimension **2) ask for professional advice** which includes system analysis suggestions , advice on standard operating procedures, marketing ,production, finance and others, dimensions **3) using implementation services** consisting of financial report preparation services, services of manufacture of standard operating procedures and others, dimension **4) using transaction services** include the provision of information services , services to obtain sources of funding, or the handling of bankruptcy and others.

Based on data tabulation of respondents on average can be calculated with the following results:

$$Me = \frac{\sum x_2}{n} = \frac{553}{50} = 11,06$$

When compared with previously established criteria the average rate is between 10.3 to 13.6 which belong to the category of "sometimes". This means that business people sometimes doing management consulting company to external parties.

Of the total respondents score on Management Consultancy of SME's in Bandung, if calculated:

Table 3: Summary of Respondents Answer Score on Management Consultancy of SME's in Bandung,

Dimen-sions	Result	Ideal Score	Mean	% Prog Ress	Cate-gory/achieve-ment
Genera-l manag-ement Consult-ancy	180	250	3,6	72	Often/ max.
Advisor-y Advice	153	250	3,06	61,2	Occasion-ally/ moderate
Implem-entatio-n service-s	113	250	2,26	45,20	rarely/ decrease
Transa-ction service-s	107	250	2,14	42,80	rarely/ decrease
Total Score	553	1000	11,06	55,3	rarely/ decrease

Source: Results of questionnaire, processed.

The average score of answers according to each of these dimensions when compared to predetermined criteria, then each dimension is on criteria of "often to consulting about general management consultancy", "occasionally to consulting about advisory advice", "rarely to consulting about implementation service" and , "rarely to consulting about transaction service" In addition, if the respondent's answer scores compared with the ideal score on each dimension of the outcome achievements expressed "decrease".

Based on these results, businesses "sometimes" make the management

consulting business activities. This is supported by the following factors:

a). The businesses that were the subject of research is a member of the Chamber of Commerce and Industry (Kadin) Bandung entering into a business incubator so that they continue to be fostered, mentored and counseled to be able to run the business properly. In Kadin Bandung, there are several consultants in various fields such as the fields every effort network, the fields of business management, product development field, the field of access to capital and others.

b). Some SMEs have already been consulted by the Public Accountants , both in terms of consulting services, transaction services and implementation services. This means that they get guidance from external parties to support its business activities.

c). There is awareness among businesses about the need for a mentor because they basically can not stand alone in their business activities. The role of the Chamber of Commerce as an association that houses them in a business incubator, providing guidance and direction to the businesses to be better in running the business .

Nevertheless, some SMEs rarely consults on business activities caused by several factors, including :

a). Most entrepreneurs do not consider it important to consult with external parties about their business, because they believe themselves to run his own business and sometimes they just consultation with other fellow business associates.

b). Consideration of cost incurred and benefits are obtained. Some of the business argues it is too expensive to use the services of public accountants and management consultants, so that they are entrusting their business to the internal management of the company.

4.3 Analysis of the Business Going Concern

From the results of 50 studies of entrepreneurship related to business going concern SMEs in Bandung, about the dimensions of 1) avoid the negative trend that includes avoid operating losses and negative cash flow, 2) spared from the financial difficulties that include non-compliance , refusal by suppliers, sales of

assets and the inability to get funding for business development, 3) avoid the internal problems that include employee strikes , shortages of raw materials, loss of key management , dimension 4) avoid external issues that include court lawsuit, new regulations difficulties, loss of major customers and supplier, the existence of a very successful competitor, 5) avoid other problems that include damage to property due to natural disasters.

Based on data tabulation of respondents regarding business continuity can be calculated on average (mean) , with the following results :

$$Me = \frac{\sum y}{n} = \frac{2752}{50} = 55,04$$

When compared with previously established criteria, to be between 47.7 to 58.8 is included in the category "Business is going well". This means that business going concern on Small and Medium Enterprises (SMEs) in Bandung is a good or sustainable.

Of The total respondents score on Business going concern SME's in, if calculated:

Table 4:Summary of Respondents Answer Score on Business going concern SME's in Bandung

Dimen-Sions	Resu It	Ideal Scor e	Mea n	% Prog Ress	Cate gory/ achieve ment
Avoid negative trend	346	500	6,92	69,2	avoided/ max.
Avoid financial difficulties	785	1000	15,7	78,5	avoided/ max.
Avoid the problem of internal	638	750	12,76	85,06	Very Avoided / max.
Avoid the problem of external	752	1000	15,04	75,2	Avoided / max
Avoid the other problem	230	250	4,6	92	Very Avoided / max.

Total Score	2751	3500	55,02	78,6	Good/ Maximum
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Source: Results of questionnaire, processed.

The average score of answers according to each of these dimensions when compared to predetermined criteria, then each dimension is on criteria of "avoid from negative trends", "avoid from financial difficulties", "very avoided from internal problems", "avoid from external problem" and "very avoided from the other problems".

In addition, if the respondent's answer scores compared with the ideal score on each dimension of the outcome achievements expressed "good" and "maximum".

Based on these results, there are some businesses that level of business sustainability or sustainable long enough. This is supported by several factors, including :

a). Based on demographic data obtained by researchers on the duration of survival of SME business in Bandung, 60% were in the interval 0-5 years, and 34 % were in the 6-10 year intervals, and the remaining 6 % are above 10 years. This suggests SMEs in Bandung is quite good sustainability efforts.

b). Some SMEs in Bandung already have branches scattered efforts, both within the city and outside the city of Bandung. That is the SMEs serious in his efforts and willingness to evolve.

Despite this, most respondents its survival has not been too long, is between 1-5 years with variations existing business units that already have good management, some are still centralized management. If the management of the business is not repaired, it is feared SMEs in Bandung are not able to develop their business on an ongoing basis.

4.4 Easiness of Capital Acquisition Analysis

From the results of a study of 50 entrepreneurs with regard to the easiness of acquisition capital on SMEs in Bandung, which is questions include 1) the dimensions of the access to capital that includes

experience gained lenders / investors and personal relationship with the lender / investor in access capital , 2) dimensions of the capital types that is ever accessed. Based on data tabulation of respondents regarding the easiness of capital acquisition can be calculated the average (mean) , with the following results :

$$Me = \frac{\sum z}{n} = \frac{441}{50} = 8,82$$

When compared with the predetermined criteria, the average was between 7.9 to 10.2 are included in the category of "quite easy". This means that SMEs in Bandung is quite easy to obtain venture capital to run and expand its business.

Of the total respondents score on Easiness of Capital Acquisition at SME's in Bandung, if calculated:

Table 5:
Summary of Respondents Answer Score on Easiness of Capital Acquisition at SME's in Bandung

Dimen-Sions	Res ult	Ideal Scor e	Mea n	% Prog Res s	Cate gory/ achieve ment
Capital access from ekstern	311	500	6,22	62,2	Moderat e context
Kind of capital access	130	250	2,6	54	Some kind accesed
Total Score	441	500	8,82	88,2	Quite easy/modera te
Total Score	441	500	8,82	88,2	Quite easy/modera te

Source: Results of questionnaire, processed.

The average score of answers according to each of these dimensions when compared to predetermined criteria, then each dimension is on criteria of "Capital access from extern

is moderate context“, and “some kind capital accessed”.

In addition, if the respondent's answer scores compared with the ideal score on each dimension of the outcome achievements expressed "quite easy/moderate".

Based on these results, there are some businesses that fairly easily obtain capital from external sources to support its business activities. It is supported by a factor of several SMEs Bandung that is Chamber of Commerce members who are good enough in the normal course of business, have got the facilities given the ease of access to capital and the road to get lenders and investors. Some agencies and banking as partner SMEs member Chamber of Commerce include: PT. Bio Farma, PT. LEN, PT. Inti , PT. Telkom , Bank Jabar, Bank BRI, Bank Mandiri, Bank Danamon.

However, there are some that are not easy to SMEs in obtaining financing, it is influenced by several factors, most of SMEs owned by entrepreneurs who have their own sources of capital are quite abundant. So they rarely take advantage of access to capital from the outside, but they take advantage of the company's internal capital.

4.5 The Influence of Application of SAK ETAP and Management Consulting Management Consulting on the Business Going Concern on SMEs in Bandung

To see how the influent of implementation SAK ETAP and Management Consulting on business going concern on SMEs in Bandung, can be seen by using multiple linear regression analysis with the following equation :

$$Y = a + b_1X_1 + b_2X_2$$

- Y = the estimated value for the business going concern,
- a = constant
- b1, b2 = regression coefficient
- X1 = the application of SAK ETAP
- X2 = Management Consulting

By using SPSS Version 20, the result of multiple linear regression analysis as follows:

Table 6. Multiple Linear Regression Equation

		Coefficients ^a		Standardized Coefficients	t	Sig.
Model		Unstandardized Coefficients				
		B	Std. Error	Beta		
1	(Constant)	33,985	4,001		8,495	,000
	X1	,417	,124	,458	3,371	,002
	X2	-,377	,304	-,169	-1,243	,220

a. Dependent Variable: Y

To determine the contribution of the effect of the application of SAK ETAP and consulting on business continuity management, can be seen from the calculation SPSS Version 20 as follows:

Table 7. The results of the coefficient of determination between SAK ETAP Implementation and Management Consulting toward Business Continuity (Test F).

		Coefficients ^a		Standardized Coefficients	t	Sig.
Model		Unstandardized Coefficients				
		B	Std. Error	Beta		
1	(Constant)	,244	,995		,246	,807
	Y	,026	,023	,157	1,098	,278

a. Dependent Variable: ABS

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,443 ^a	,196	,162	5,04091

a. Predictors: (Constant), X2, X1

Based on the table above, note that the coefficient of determination obtained for 0.196 or 19.6%. This suggests that the simultaneous application of SAK ETAP and management consulting contributing influence on business continuity by 19.6%, while the remaining 80.4% is the influence of other variables not studied, e.g. level of education, knowledge and understanding of accounting, and so forth.

4.6 Influence of the Implementation of SAK ETAP on Business Going Concern and Its Relationship with Easiness of Capital Acquisition

Table 8: Hypothesis Testing Influence of Application SAK ETAP on the Business Going Concern and its relationship with Easiness of Capital Acquisition.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,055 ^a	,003	-,018	1,57736017

a. Predictors: (Constant), Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,157 ^a	,025	,004	,89698673

a. Predictors: (Constant), Y

Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error			
1	(Constant)	-,168	1,750		-,096	,924
	Y	,016	,041	,055	,385	,702

a. Dependent Variable: Abs

Based on the table above, the value of the coefficient of determination or R² of 0.025 or 2.5%, it indicates that the application of SAK ETAP impact on business going concern and its relationship with the easiness of capital acquisition of 2.5%.

From the results of testing the hypothesis in mind that the value of the regression coefficient is positive (0.026) which indicates that the easiness of capital acquisition not strengthen the relationship between the application of SAK ETAP with business going concern SMEs in Bandung. This is reinforced by the acquisition of a significance value of 0.278 > 0.05.

4.7 Analysis of Influence Management Consulting on Business Going Concern and its relationship with Easiness of Capital Acquisition of SMEs in Bandung

Table 9: Hypothesis Testing Influence Management Consulting on the Business Going Concern and its relationship with Easiness of Capital Acquisition

Base on the table above, the value of the coefficient of determination or R² of 0.003 or 0.3 %, this suggests that the influence of the

management consulting on business going concern are moderated by the easiness of capital acquisition only by 0.3 %

From the results of testing the hypothesis in mind that the value of the regression coefficient is positive (0.016) which indicates that the easiness capital acquisition not moderate the relationship between the management consulting on business going concern SMEs in Bandung. This is reinforced by the acquisition of a significance value of $0.702 > 0.05$

5. CONCLUSION

Based on the analysis of data and discussion that has been done, the authors draw the following conclusions:

1. Application of SAK ETAP on SMEs in Bandung has been implemented.
2. Implementation Management Consulting on SMEs in Bandung is sometimes done .
3. Business Going Concern on SMEs in Bandung is going well or sustainable.
4. Easiness of Capital Acquisition on SMEs in Bandung is quite easy to obtain.
5. Simultaneously, the application of SAK ETAP and management consulting have a significant influence on business going concern SMEs in Bandung with the influence exerted by 19.6 %, while the remaining 80.4 % is the influence of other variables not examined.
6. Easiness of capital acquisition not moderate the relationship between SAK ETAP implementation with business going concern SMEs in Bandung, indicated by the acquisition of the regression coefficients of 0.026 with the influence exerted only by 2.5 %.
7. Easiness of capital acquisition not moderate the relationship between the management consulting business going concern SMEs in Bandung, indicated by the acquisition of the regression coefficient of 0.016 with the influence exerted only by 0.3 % .

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