

## **PREPARATION OF ACCOUNTING INFORMATION SYSTEM FOR MSMEs BASED ON SAK EMKM (Case Study on Agung Jewelry Store)**

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### **ABSTRACT**

*This study aims to design a simple accounting information system that can help and facilitate business owners in making financial reports based on applicable standards. This study uses a qualitative method with a case study as the data collection method. The results of the research found that the financial statements of Toko Mas Agung which have been processed by the researchers based on SAK EMKM show total company assets of Rp. 552.471.000,00, total liabilities of Rp. 45.000.000,00, and equity of Rp. 507.471.000,00. Toko Mas Agung's performance in 2023 was Rp. 48.885.000,00.*

*Keywords: UMKM, Financial Statements, Standard Accounting for Micro, Small, and Medium Entities (SAK-EMKM)*

### **INTRODUCTION**

#### **a. Background**

MSMEs are an important pillar in Indonesia's economy. Given their crucial role, MSME actors and women must be equipped with financial literacy skills to overcome increasingly complex financial challenges (Ojk.go.id, 2023). Based on data from the Ministry of Cooperatives and SMEs, in 2021 there are 64.2 million MSMEs in Indonesia which contribute to 61.07% of GDP and 97% of the total workforce.

According to Simpleaccounting.co.id (2023) the lack of good and correct financial records for MSMEs can cause problems, such as:

1. Disadvantages in business finance
2. Loss of investor confidence
3. Difficulties in making the right business decisions

The rapid growth of MSMEs in Karawang Regency in the period 2016-2023

highlights the importance of further research to fill the gap in understanding the importance of financial records, with the development of MSMEs in Karawang Regency which has increased by 52.24% (122,017) or increased from 233,606 MSMEs to 355,623 during 2016 to 2023.

## **b. Research Objectives**

This research aims to design a simple accounting information system that can help and make it easier for business owners to make their financial reports based on current standards. With good financial reports, it is hoped that MSME owners can evaluate their businesses and use financial statement information as a basis for decision-making.

## **LITERATURE REVIEW**

### **a. Agency Theory**

Agency theory explains the relationship between the principal (MSME owner) and the agent (MSME manager) (Jensen & Meckling, 1976). Agency theory predicts that there will be a conflict of interest between the principal and the agent. Conflicts of interest can arise when the agent is more concerned with his personal interests than maximizing the principal's wealth. This can take many forms, such as excessive salary taking, the use of company assets for personal gain, or decision making that is not beneficial to the company. Agents may act in their own personal interests and not in the principal's best interests (Eisenhardt, 1989).

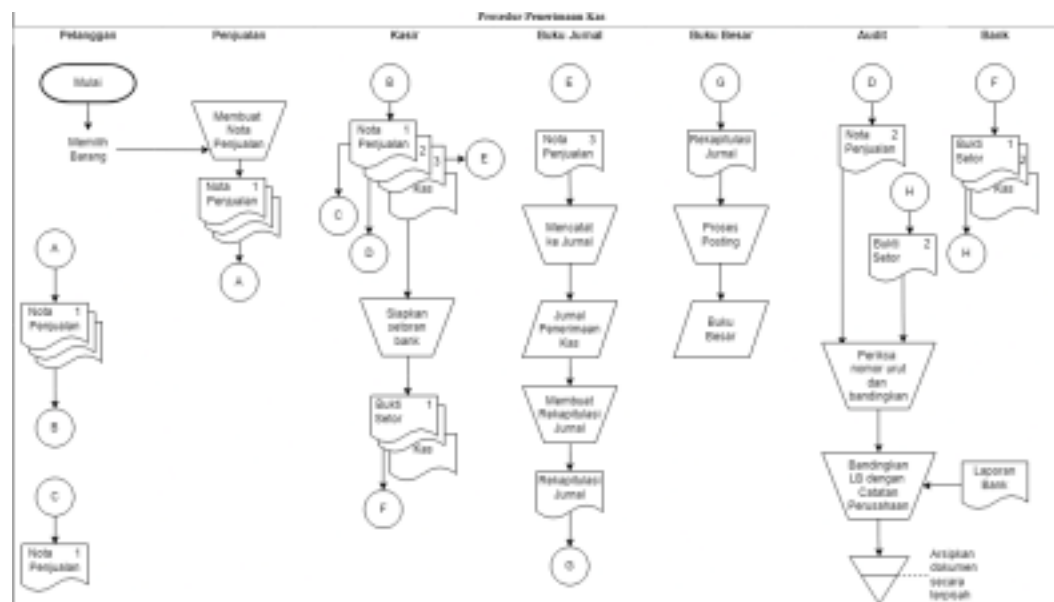
Agency theory helps to understand and solve the problems that arise in these relationships. By understanding and addressing conflicts of interest, companies can improve performance and achieve their goals.

### **b. Accounting Information System**

According to Krismiaji (2015:4), an accounting information system is a process that converts transaction data into financial statements that can be used for business decision-making. With this system, companies can effectively plan, control, and evaluate business performance. In order to get accurate and relevant information for decision makers, accounting information systems must carry out a series of processes, these processes include:

1. Collect and record all transactions and other relevant data into the system.
2. Processing transaction data that has been collected to generate information.
3. Store transaction data in a structured manner for future analysis and reporting purposes.
4. Presenting accounting information in the form of relevant and easy-to-understand reports.
5. Implement internal controls to maintain data accuracy and integrity.

### **Cash Receipt Accounting Information System**



### Sales Officer

1. In the early stages, the salesperson receives orders from consumers. After reaching an agreement on the transaction, the sales officer then issues two copies of the sales memorandum. One of the copies of the memorandum is handed over to the consumer as proof of purchase and instructions to make a payment at the cashier.

### Cashier

2. After receiving the cash payment from the customer, the officer received three copies of the sales note. The notes were then distributed for different administrative purposes.
  - First sheet: Submitted to the customer as proof of purchase and as a reference for the collection of the purchased goods.
  - Second sheet: Forwarded to the audit department for verification and internal control purposes.
  - Third sheet: Submitted to the transaction recorder (journal bookkeeper) to be recorded in the ledger.
3. Next, the cashier makes two copies of proof of deposit to the bank. After that, the cashier brings the cash from the sale to be deposited into the bank according to the amount stated on the proof of deposit.

### Journal Bookholder

4. After processing the three copies of the sales memorandum, the journal bookkeeper records the cash receipt transaction into the cash receipt journal book.
5. Periodically, the journal bookkeeper section recapitulates data from the cash receipt journal and submits it to the ledger department for further processing to produce accurate financial statements.

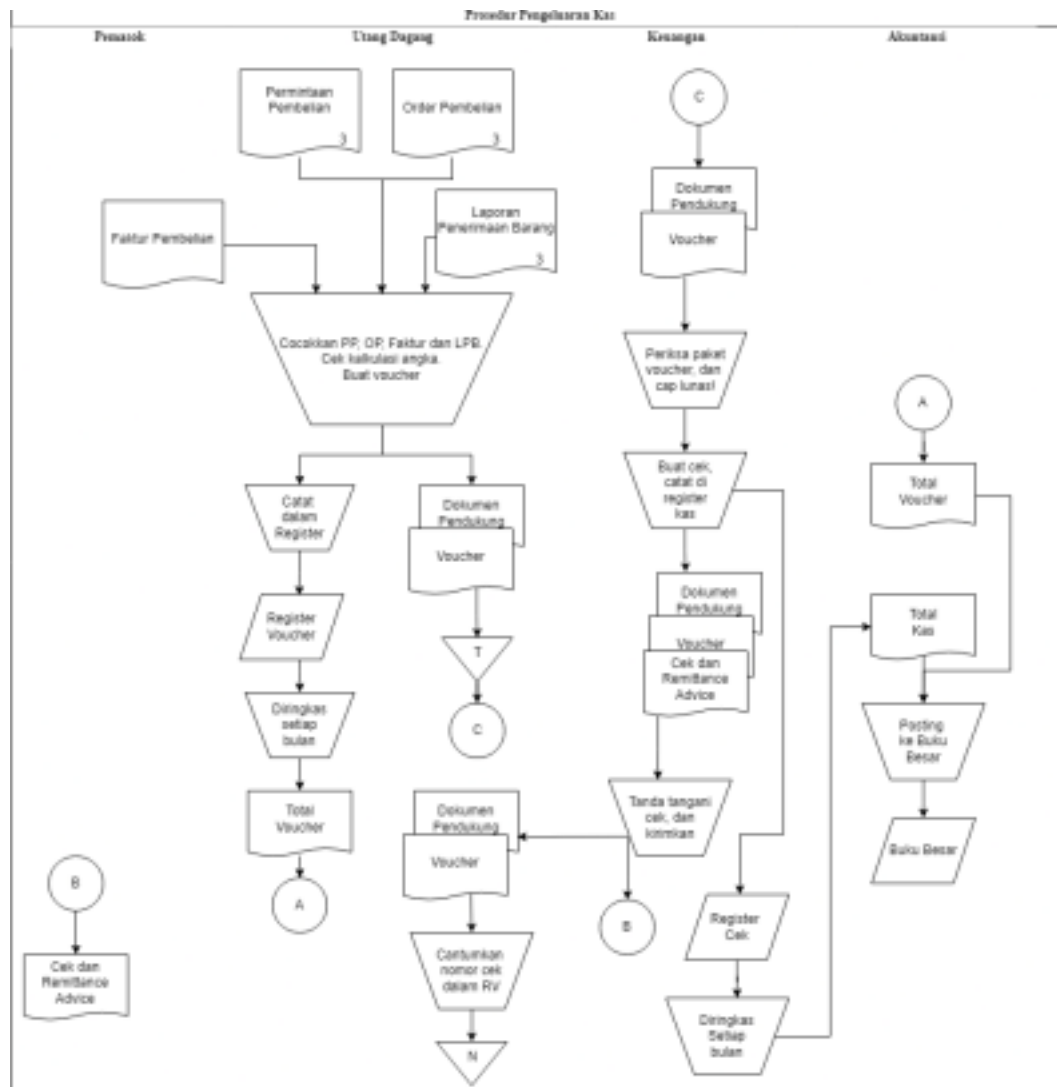
### **Ledger Section**

6. Periodically, the ledger department receives a recapitulation report of cash receipt transactions from the cashier. Furthermore, the accounting team carries out the process of transferring or recording transaction data from the cash receipt journal to the relevant accounts in the general ledger.

### **Audit Section**

7. Based on the copy of the sales memorandum received from the sales officer, the audit department verifies the suitability of the serial number of the transaction document.
8. Periodically, at the end of each month, the audit department will receive a bank statement from the bank along with a copy of proof of fund deposits that have been made.
9. After ensuring the completeness of all documents, the audit department makes a comparison between the sales memorandum and the bank deposit receipt. Based on the results of the comparison, bank reconciliation is prepared on a monthly basis.

### **Cash Expenditure Accounting Information System**



## Debt Section

1. The debt section begins the process of recording the obligation by receiving a copy of the purchase requisition from the procurement unit. Based on this document, debt records are compiled. Furthermore, copies of purchase orders issued by the procurement department are also received and stored systematically along with purchase requisitions for tracking and verification purposes.
2. The debt section receives an official invoice from the supplier as proof of the purchase transaction. In addition, a copy of the receipt report of goods from the procurement unit is also accepted for verification. Furthermore, this section matches the two documents, checks the accuracy of calculations, provides payment approval, and then compiles proof of transaction (voucher) as the basis for accounting records.
3. After the verification process and payment approval, the voucher is then recorded in the voucher register book. Furthermore, the voucher along with all supporting documents, such as the original invoice, receipt report, return order, and purchase request, are systematically archived based on the payment due

date.

4. Approaching the payment due date, the debt department takes the voucher file from the archive and submits it to the finance department (cashier) for payment processing.

### **Finance Section**

5. After receiving the voucher file from the debt section, the finance department checks the completeness and correctness of the document, the finance department then stamps the voucher as proof of payment.
6. After verifying and recording, the finance department then prints the payment check and records it in the check register book. Furthermore, the check and proof of cash out are signed by the authorities and sent to the supplier as proof of payment.
7. After the payment process is completed and the voucher is stamped in full, the voucher file is then returned to the debt section for recording and archiving.
8. At the end of each month, the finance department in charge of the check register will prepare a summary report of all check transactions that have occurred. This summary report is then submitted to the accounting department to be processed and recorded in the ledger.

### **Debt Section**

9. The debt section receives the voucher file that has been repaid. Furthermore, the check number associated with the payment is recorded in the voucher register. As a final step, the voucher file is systematically archived based on the check sequence number.
10. At the end of each month, this section summarizes all transactions recorded in the voucher register and compiles a summary report. This report is then submitted to the accounting department to be processed and recorded in the ledger.

### **c. MSMEs**

MSMEs are micro, small, and medium-sized businesses that have an important role in the national economy. Its existence is able to expand employment, provide services, economy for the community, increase people's income, encourage economic growth, and maintain national stability. MSMEs are independent productive business units, both by individuals and business entities, and are engaged in various economic sectors. Micro, Small, and Medium Enterprises (MSMEs) have different definitions in each literature according to several agencies or institutions and even laws (Dani Danuar Tri U. 2013). Referring to Law No. 20 of 2008 which contains Micro, Small, and Medium Enterprises, MSMEs are stated



as follows:

1. Micro businesses can be classified based on two criteria: first, having a net worth of not more than Rp.50,000,000,- (fifty million rupiah) without taking into account the land and buildings where the business is located, and second, having an annual sales revenue of not more than Rp.300,000,000,- (three hundred million rupiah).
2. The criteria for small businesses are to have a net worth above Rp.50,000,000,- (fifty million rupiah) and not more than Rp.500,000,000,- (five hundred million rupiah), without taking into account the land and buildings where the business is located. In addition, small businesses have annual sales revenue above Rp.300,000,000,- (three hundred million rupiah) and no more than Rp.2,500,000,000,- (two billion five hundred million rupiah).
3. The criteria for medium enterprises are to have a net worth above Rp.500,000,000,- (five hundred million rupiah) and not more than Rp.10,000,000,000,- (ten billion rupiah), without taking into account the land and buildings where the business is located. In addition, medium enterprises have annual sales revenue above Rp.2,500,000,000,- (two billion five hundred million rupiah) and no more than Rp.50,000,000,000,- (fifty billion rupiah)

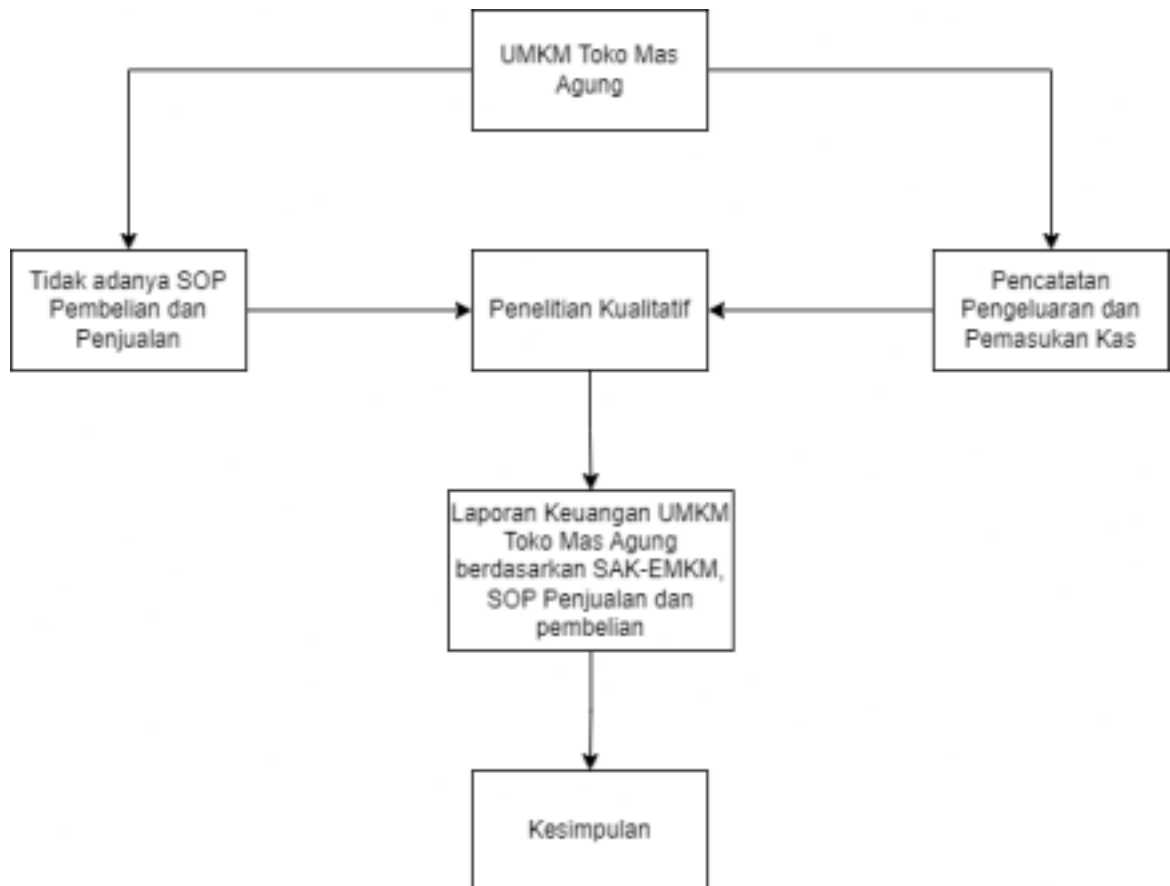
**d. Preparation of Financial Statements based on SAK EMKM** According to the Indonesian Institute of Accountants (IAI) in Financial Accounting Standard (SAK) No. 1, financial statements are a structured presentation of an entity's financial position and financial performance.

SAK EMKM is a financial accounting standard designed specifically for micro, small, and medium entities (MSMEs). This standard stands alone and is different from the SAK ETAP that is commonly used by large companies. Entities that meet the definition of an entity without significant public accountability in SAK ETAP and the characteristics of MSMEs in Law No. 20 of 2008 can use SAK EMKM. By using SAK EMKM, MSMEs can compile financial reports that are simpler and

according to their needs. According to IAI in SAK EMKM (2016: 9) the entity's financial statements include:

- a) Statement of financial position at the end of the period
- b) Income statement for the period
- c) Notes on financial statements, which contain additional and details of certain relevant accounts

## RESEARCH FRAMEWORK AND HYPOTHESIS



The explanation of the above framework of thinking is that the researcher checks the recording of expenditures, income, and SOPs for purchases and sales that have not been determined. By using interview methods, and documentation, the researcher uses data to make financial reports in accordance with SAK-EMKM and make SOPs for purchases and sales, so that business owners get maximum financial information for their business development and have good sales and purchase procedures.

## RESEARCH METHODS

This research is a qualitative research that uses the case study method. According to Sugiyono (2017: 9), qualitative research is a research method based



on philosophy *Postpositivism* or interpretive. Data collection was carried out in a triangulation manner, combining various techniques such as observation, interviews, and documentation.

The case study method is the method used in this study. According to Sekaran and Bougie (2018:118), a case study is a research method that focuses on collecting in-depth and detailed information about a specific object, such as a business unit or organization, event, or activity. This method allows researchers to comprehensively understand the internal and external dynamics of the object being studied, including its context, history, culture, and interaction with its environment.

In this study, the researcher chose MSMEs in Rengasdengklok District as the research population with Toko Mas Agung as the research sample. Thus, this case study was carried out to examine in depth the accounting recording system and financial statements of Toko Mas Agung in Rengasdengklok District. The main purpose of this study is to provide a complete and comprehensive overview of the accounting recording system and financial statements implemented by Toko Mas Agung.

In addition, this study will also prepare financial statements in accordance with the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK-EMKM). This financial report in accordance with SAK-EMKM is expected to increase the transparency and financial accountability of Toko Mas Agung.

The researcher used primary data sources and secondary data sources in this study. According to Sugiyono (2017:104), primary data sources are data sources obtained directly from the subject being studied. This data was collected by the researcher through direct interaction with the research subject by conducting direct interviews with the owner of Toko Mas Agung. Secondary data is a source of data that is not obtained directly from the research subject (Sugiyono, 2017:104). Secondary data sources in this research are in the form of data related to documents owned by Toko Mas Agung that are in accordance with the topic being researched.

According to Sugiyono (2017:104), data collection techniques play a crucial role in research, like the main key to opening the gate of knowledge. This is because the main goal of the researcher is to obtain valid and reliable data. The following are the data collection techniques used in this study:

1. Interview

Sugiyono (2017:231) stated that interviews are one of the qualitative data collection methods commonly used in social research, opening access to information and meanings hidden in the minds and experiences of respondents. Sugiyono (2017) classifies three types of interviews that are commonly used, namely:

1) Structured Interview

Structured interviews are a data collection method that uses instruments in the form of structured questionnaires. This questionnaire contains a list of pre-set questions and standardized answer options. Interviewers follow rigid interview guidelines, so the room for flexibility or in-depth exploration is limited.

2) Semi-Structured Interview

Semi-structured interviews use interview guidelines that contain key questions and instructions. However, this method allows the interviewer to adapt to the situation and follow the participant's directions. Questions can be modified, added, or repeated based on participant responses, allowing for more in-depth exploration.

3) Unstructured Interviews

An unstructured interview, often called an informal interview, is an open conversation that is not tied to a predetermined guide or question. The interviewer is free to follow the flow of the conversation and adapt to the direction taken by the participant. This allows for the collection of rich and in-depth data on the participant's perspective and experience.

2. Documentation

Sugiyono (2017) defines documentation as a qualitative data collection technique by collecting data and analyzing existing documents. The researcher documented the financial data of Toko Mas Agung for a period, the financial data documented included sales and purchase documents that had been made by the store. This documentation is carried out by entering data into Microsoft Excel, with the aim of making it easier for researchers to prepare financial statements at the end of the period based on SAK EMKM.

RESEARCH RESULTS AND DISCUSSION

Financial Report

Based on the results of interviews with business owners, researchers can find out that MSMEs Toko Mas Agung has been established since 2007 and has not implemented SAK-EMKM, one of which has not made financial statements. Business owners only record income and expenses. The details of income and expenses are presented in the table below:

Table 1. Recording of Cash Income and Expenditure of Toko Mas Agung

Moon	Inclusion
Jan	IDR 75,490,000
Feb	IDR 43,575,000
Mar	IDR 75,925,000
Apr	IDR 55,890,000
May	IDR 51,645,000
Jun	IDR 51,150,000
Jul	IDR 54,120,000
Ags	IDR 58,590,000
Sep	IDR 49,935,000
Moon	Inclusion
Oct	IDR 65,280,000
Nov	IDR 56,340,000
Some	IDR 56,865,000
Total	IDR 694,805,000
Total revenue in 2023 is Rp. 694,805,000.00	

Date	Information	Expense
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1/8/2023	Gold Washing Load	452,000
24/1/2023	Gold Washing Load	336,000
2/12/2023	Gold Washing Load	387,000
26/2/2023	Gold Washing Load	312,000
3/12/2023	Gold Washing Load	393,000
26/3/2023	Gold Washing Load	421,000
4/10/2023	Gold Washing Load	489,000
30/4/2023	Gold Washing Load	663,000
14/5/2023	Gold Washing Load	522,000
28/5/2023	Gold Washing Load	315,000
11/6/2023	Gold Washing Load	286,000
25/6/2023	Gold Washing Load	348,000
7/9/2023	Gold Washing Load	427,000
23/7/2023	Gold Washing Load	391,000
8/6/2023	Gold Washing Load	412,000
22/8/2023	Gold Washing Load	364,000
9/5/2023	Gold Washing Load	471,000

17/9/2023	Gold Washing Load	527,000
10/3/2023	Gold Washing Load	457,000
20/10/2023	Gold Washing Load	529,000
11/12/2023	Gold Washing Load	441,000
27/11/2023	Gold Washing Load	396,000
12/10/2023	Gold Washing Load	415,000
27/12/2023	Gold Washing Load	538,000
Total		10,292,000

Date	Information	Expense
29/1/23	Utility Load	78,000
27/2/23	Utility Load	63,500
30/3/23	Utility Load	48,500
29/4/23	Utility Load	89,000
Date	Information	Expense
28/5/23	Utility Load	54,000
30/6/23	Utility Load	74,500
29/7/23	Utility Load	88,000
27/8/23	Utility Load	97,500
29/9/23	Utility Load	51,500
29/10/23	Utility Load	66,000

28/11/23	Utility Load	61,000
30/12/23	Utility Load	77,500
Total		849,000

Date	Information	Expense
4/1/2023	Salary Burden	2,000,000
1/2/2023	Salary Burden	2,000,000
1/3/2023	Salary Burden	2,000,000
1/4/2023	Salary Burden	2,000,000
1/5/2023	Salary Burden	2,000,000
1/6/2023	Salary Burden	2,000,000
1/7/2023	Salary Burden	2,000,000
1/8/2023	Salary Burden	2,000,000
1/9/2023	Salary Burden	2,000,000
1/10/2023	Salary Burden	2,000,000
1/11/2023	Salary Burden	2,000,000
1/12/2023	Salary Burden	2,000,000
Total		24,000,000

The total expenditure in 2023 is Rp. 35,141,000.00

Source: data processed, 2024

### **Company Operating Standards**

The business owner revealed that his business does not have SOPs for both purchases to suppliers and sales to customers and also the person responsible for purchases, sales, and finance is the same person, namely the business owner.



## Discussion

### Financial Position Report

In accordance with SAK-EMKM (2016), the financial position statement is prepared to present their assets, liabilities, and equity at the end of a certain period. The financial position report has been made based on the information provided by Toko Mas Agung.

Table 2. Financial Position Report of Toko Mas Agung for the 2023 period

FINANCIAL POSITION STATEMENT			
Assets		Liability	
CASH	428,873,000	Accounts Payable	45,000,000
Supplies	100,396,000		
Fixed Assets	211,320,000		
Accumulated Depreciation	(188,118,000)	<b>Equitas</b>	
		Capital	304,323,000
		Retained Earnings	203,148,000
	<b>552,471,000</b>		<b>552,471,000</b>

Source: data processed, 2024

### Fixed Asset List

Table 3. Fixed Asset List

Asset Name	Year of Acquisition	Earning Value	Benefit Period	Depreciation per year	I started depreciation until Dec 31, 2023	Asset Value After Depreciation

Safety box	2007	45,000,000	4 Years	11,250,000	45,000,000	0
Showcase	2007	14,400,000	4 Years	3,600,000	14,400,000	0
Building	2007	150,000,000	20 Years	7,500,000	127,500,000	22,500,000

Kipas 2020 330,000 5 Years 66,000 264,000 66,000						
Scales	2021	1,590,000	5 Years	318,000	954,000	636,000
Total		211,320,000			188,118,000	23,202,000

Source: data processed, 2024

Income Statement

An income statement is a document that outlines a company's financial performance during a certain period, including revenue, expenses, tax expenses, and net profit or net loss, (SAK EMKM 2016). The following is an explanation and information from Toko Mas Agung presented in the form of an income statement.

Table 3. Toko Mas Agung Profit and Loss Statement for the 2023 Period

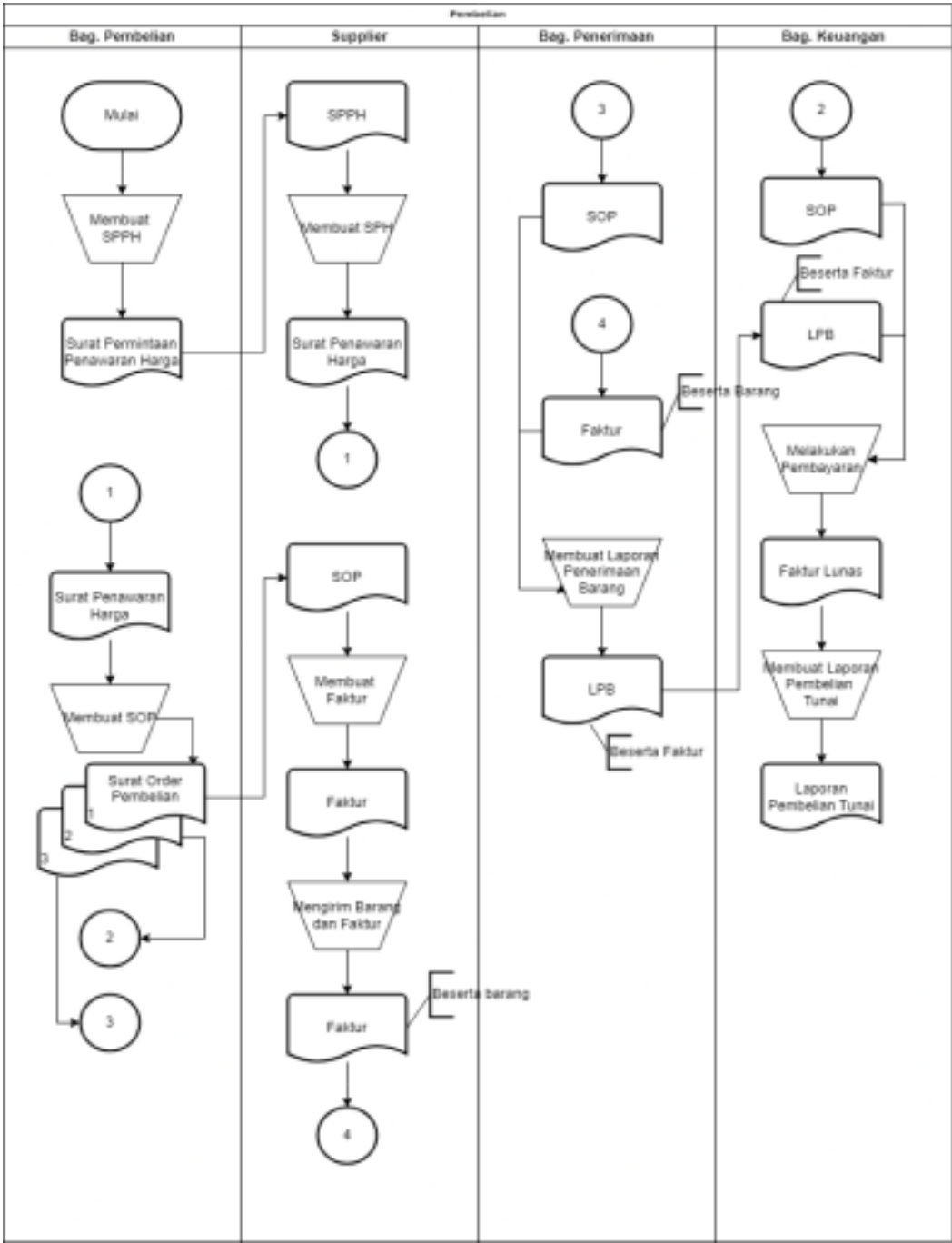
Profit and Loss 2023		
Description	Sum	
Income		
Sales		694,805,000
Cost of Goods Sold		
HPP	602,895,000	
Gross Profit		91,910,000
Burden		
Water Load, Electricity	849,000	
Gold Washing Load	10,292,000	

Salary Burden	24,000,000	
Depreciation Expense	7,884,000	
<b>Net Profit</b>		<b>48,885,000</b>

Source: data processed, 2024

In the table above, it is known that Toko Mas Agung's sales in the 2023 period were recorded at Rp. 694,805,000.00. This sale is the company's main revenue derived from jewelry sales. Toko Mas Agung's HPP in the 2023 period was recorded at Rp. 602,895,000.00, this HPP is a cost incurred by the company to buy inventory used to produce products sold. Gross Profit was recorded at Rp. 91,910,000.00, This gross profit is calculated by selling minus HPP. Toko Mas Agung's expenses were recorded at Rp. 43,025,000.00 which came from salaries, water, electricity, gold laundering, and depreciation of fixed assets. The net profit generated by Toko Mas Agung in the 2023 period is Rp. 48,885,000.00.

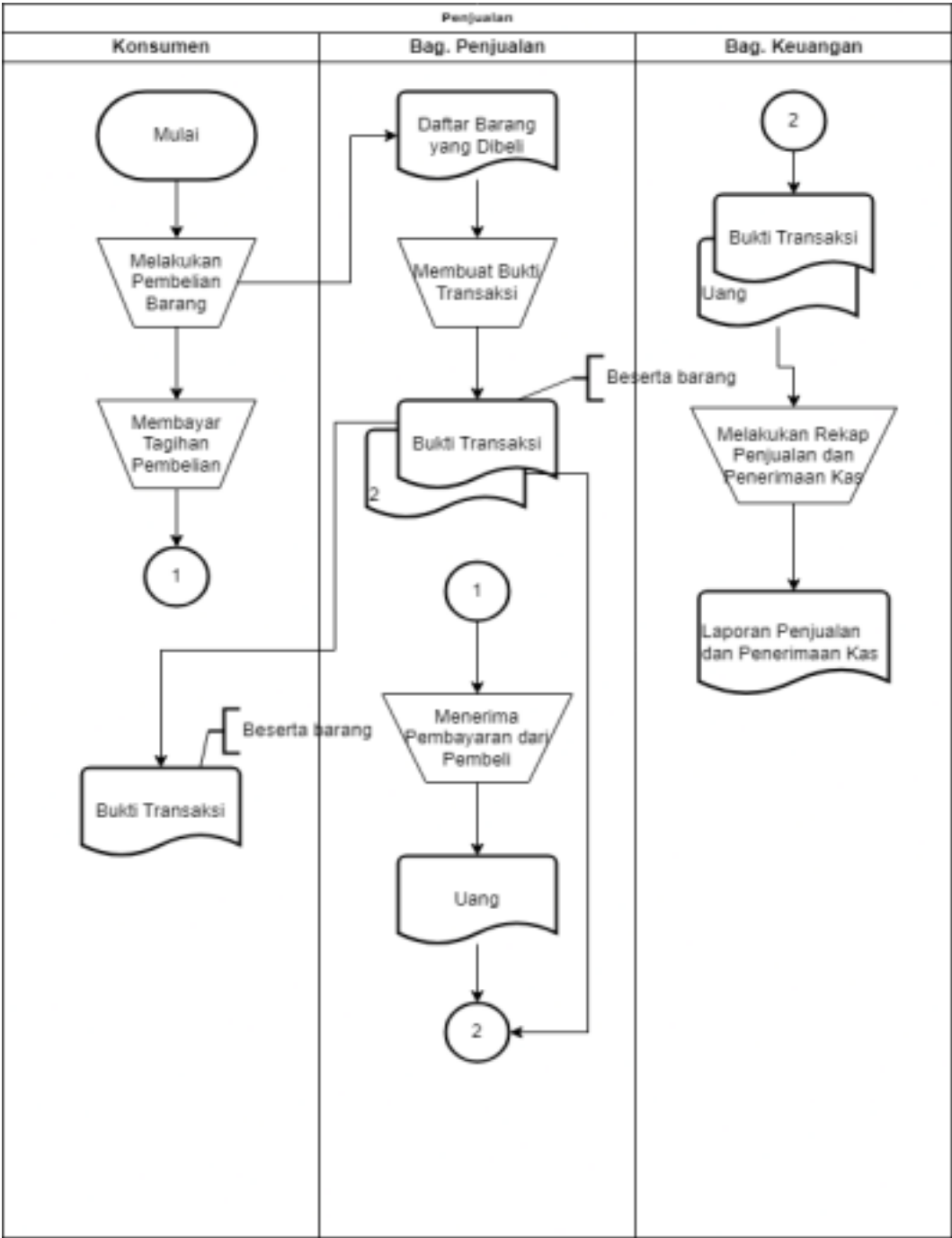
#### **Draft Standard Operating Procedures for Cash Expenditure**



The explanation in the SOP above is, the purchasing department sends a Request for Price Quotation (SPPH) to the supplier from SPPH which is received by the supplier then the supplier makes a Price Quote Letter (SPH) which will be sent to the purchasing department, after the purchasing department receives the SPH then the purchasing department makes a Purchase Order Letter (SOP) as many as 3 copies which will be given to the supplier, the receiving section, and finance department. After the supplier receives the SOP, the supplier will make an invoice

along with the goods that will be sent to the receiving department, when the receiving department has received the invoice along with the goods from the supplier, the receiving department will match it with the Purchase Order Letter (SOP) that has been received from the purchasing department, after matching the receipt department will make a Goods Receipt Report (LPB) along with the invoice and give it to the finance department. The finance department matches the Purchase Order Letter (SOP) received from the purchase department with the Goods Receipt Report (LPB) along with the invoice, then makes the payment. From the invoice in full, the finance department then makes a cash purchase report.

#### **Design of Standard Operating Procedures for Sales to Customers**



The explanation in the diagram above is, the consumer purchases goods, then the sales department makes a list of goods to be purchased. When the sales department is preparing the goods and proof of the transaction, the buyer makes the payment. After the sales department prepares the goods and proof of the transaction as many as two copies will be given to the consumer and the finance department, after submitting the proof of transaction along with the goods to the consumer, the sales department then provides proof of transaction and money to



the finance department, after the finance department receives the proof of the transaction the finance department will make a sales and cash receipt report.

## **CONCLUSIONS AND SUGGESTIONS**

This research aims to design a simple accounting information system that can help MSMEs in making financial reports. The results of the study show that the MSMEs studied, namely Toko Mas Agung, have not implemented a good and correct financial recording system in accordance with SAK EMKM. This results in a lack of accurate and reliable financial information for business decision making. Through this research, Toko Mas Agung has successfully prepared financial statements in accordance with SAK EMKM, including financial position statements, profit and loss statements, and fixed asset lists. In addition, standard operating procedures (SOPs) have also been designed for purchase and sales activities.

In the future, it is hoped that Toko Mas Agung MSMEs can record financial statements in accordance with SAK EMKM to make it easier to make business decisions and see the performance of their businesses. For the next researcher, it is hoped that it can expand the scope of the area, in other words, research can be carried out on all gold shops in the Rengasdengklok area. This step is expected to produce more representative data so that generalizations of research results can be carried out with a higher level of confidence.

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