

**LAPORAN
PENELITIAN INTERNAL PERORANGAN**



JUDUL PENELITIAN

**ANALISIS PERUBAHAN *MINDSET* NASABAH
TERHADAP EKSISTENSI DAN PRAKTIK AKUNTANSI BANK SAMPAH
STUDI PADA BANK SAMPAH BADEGAN, BANTUL**

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TOPIK PENELITIAN UNIT

Kajian tentang Kearifan Lokal dalam Bidang Ekonomi dan Kesejahteraan

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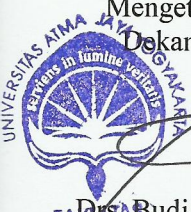
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RINGKASAN

Penelitian ini bertujuan untuk (1) menentukan apakah ada perubahan mindset masyarakat yang terkait dengan keberadaan bank sampah, (2) mengetahui bagaimana praktik akuntansi telah diterapkan dalam pengelolaan bank sampah Badegan. Bank sampah merupakan salah satu manifestasi kesadaran masyarakat untuk menjadi aktif menangani masalah pengelolaan sampah yang ada saat ini. Dengan demikian, bank sampah merupakan media untuk pendidikan dan kewirausahaan masyarakat. Konsep bank sampah pada dasarnya mengadopsi konsep bank pada umumnya. Ada transaksi tabungan dan penarikan dana dari bank. Hanya saja, yang disimpan bukan uang tetapi sampah. Mirip dengan bank-bank pada umumnya, bank sampah juga memerlukan manajemen yang profesional baik dari segi pelayanan kepada pelanggan (eksternal) maupun segi manajemen internal bank sampah, khususnya penerapan sistem akuntansi yang baik. Penerapan sistem akuntansi yang baik menjamin transparansi dan akuntabilitas bank sampah. Penelitian ini dilakukan di Bank Sampah 'Gemah Ripah' Badegan, Bantul, Provinsi Yogyakarta. Penelitian dilakukan dengan menyebarkan kuesioner kepada pelanggan terkait dengan perubahan mindset nasabah dalam pengelolaan sampah sebelum dan sesudah mengenal bank sampah. Perubahan mindset dilihat dari segi lingkungan dan ekonomi. Setelah instrumen lolos uji validitas dengan metode bivariate Pearson dan uji reliabilitas dengan metode Cronbach's Alpha Scale, maka kuisisioner disebarkan ke responden. Pengolahan data menggunakan pair sample t test. Hasil penelitian menunjukkan bahwa ada perubahan mindset masyarakat antara sebelum dan sesudah menjadi nasabah Bank Sampah Badegan.

Kata Kunci: Bank Sampah, Sistem Informasi, Sistem Akuntansi, Edukasi, dan Entrepreneurship (*Edupreneurship*)

ABSTRACT

This study aims to (1) determine whether there is a change in the individual mindset associated with garbage bank existence and (2) determine the accounting practices in Garbage Bank of Badegan (GBB). Garbage bank is the manifestation of public awareness to actively address the issue of garbage management today. Thus, garbage bank is medium for communal education and entrepreneurship. Its concept basically adopts bank concept. It is not the money which is saved but garbage. Garbage bank also requires professional management, including the application of good accounting system so that accountability and transparency can be run. This research was conducted at the *Gemah Ripah* GBB in Bantul, Yogyakarta, Indonesia by distributing questionnaires to customers to determine customer mindset change before and after joining the bank. Change of mindset is viewed from environment and the economy standpoint. Having passed the instrument validity test with Pearson bivariate method and reliability test with Cronbach's Alpha Scale method, the questionnaires were distributed. Data processing employed the pair sample t test. The results showed that there was a change in the public mindset before and after they join GBB. Garbage is no longer burned or thrown into the river, but managed into value added products.

Keywords: Garbage bank, Information system, Accounting system, Education and Entrepreneurship (*Edupreneurship*)

PRAKATA

Penelitian ini dilakukan sebagai tindak lanjut dari pengabdian yang penulis lakukan bersama tim pada tahun 2014 yang didanai oleh Dikti dalam skema Ipteks bagi Masyarakat (IbM). Pengabdian tersebut penulis jadikan pijakan awal untuk melakukan penelitian ini. Hal itu dikarenakan pengabdian yang penulis lakukan adalah multidisipliner sehingga tidak bisa secara murni terkait langsung dengan bidang didiplin ilmu penulis. Oleh karena itu, penulis selanjutnkn sesuaikan dengan bidang keahlian penulis dengan melakukan penelitian ini.

Selain itu, penelitian ini penulis lakukan karena semakin maraknya bank sampah didirikan di masyarakat seluruh Indonesia. Kemunculan bank sampah yang semakin banyak tersebut merupakan respon atas keluarnya UU No. 18 Tahun 2008 tentang Pengelolaan Sampah dan Peraturan Menteri Dalam Negeri No. 33 Tahun 2010 tentang Pedoman Pengelolaan Sampah. UU no 18 Tahun 2008 tersebut memberikan insetif bagi lembaga, badan atau pun perseorangan yang berinovasi dalam pengelolaan sampah.

Penelitian ini mencoba untuk mencari tahu apakah kebijakan pemerintah untuk mengurangi sampah dengan cara pengelolaan sampah oleh seluruh masyarakat Indonesia berjalan efektif atau tidak. Menurut analisis awal penulis, apabila masyarakat yang tergabung dalam bank sampah itu mengalami perubahan *mindset* berarti kebijakan tersebut efektif. Artinya, masyarakat bergabung ke bank sampah bukan karena ikut-ikutan tetapi karena memang mempunyai kesadaran dalam pengelolaan sampah dan lingkungannya dengan adanya proses edukasi yang dilakukan oleh bank sampah di lingkungan mereka.

Berdasarkan hasil penelitian ini, mestinya pemerintah melakukan pembinaan bank sampah secara kontinyu karena ternyata bank sampah ini mampu menjadi media edukasi dan entrepreneurship bagi para anggota atau nasabahnya, Dengan demikian permasalahan sampah akan dapat teratasi.

Akhir kata, semoga penelitian ini berguna bagi para pembaca. Terima kasih. Tuhan Memberkati.

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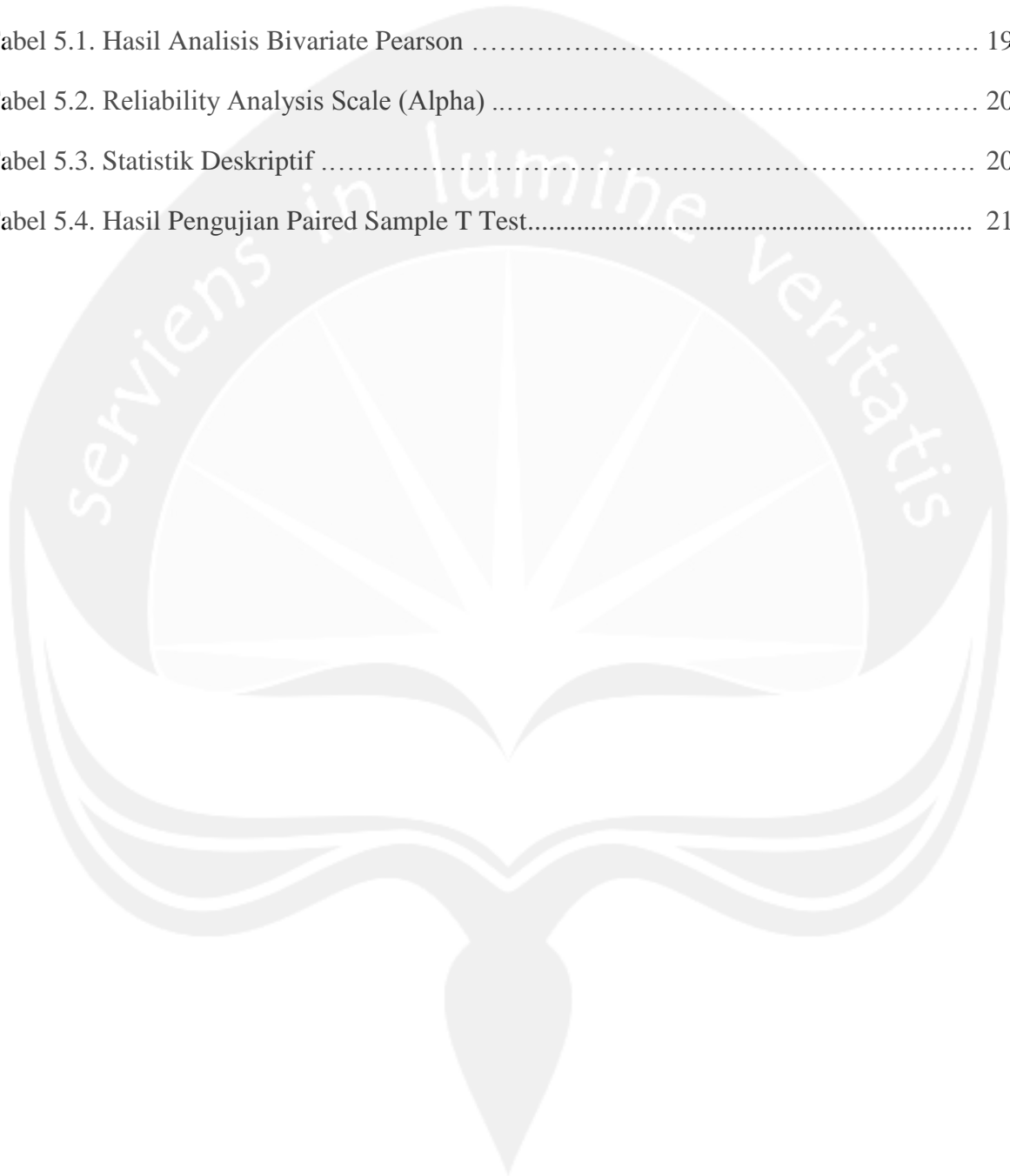
Anna Purwaningsih, SE., M.Si., Ak., CA.

DAFTAR ISI

	Halaman
Halaman Sampul.....	i
Halaman Pengesahan	ii
Ringkasan	iv
Prakata.....	v
Daftar Isi.....	vi
Daftar Tabel.....	vii
Daftar Gambar	viii
Daftar Lampiran	ix
Bab 1. Pendahuluan	1
1.1. Latar Belakang.....	1
1.2. Rumusan Masalah	4
1.3. Tujuan Penelitian	4
1.4. Manfaat Penelitian.....	4
1.5. Sistematika Penulisan.....	4
Bab 2. Tinjauan Pustaka dan Pengembangan Hipotesis	5
2.1. Edukasi dan Entrepreneurship.....	5
2.2. Bank Sampah.....	6
2.3. Praktik Akuntansi Bank Sampah Badegan.....	8
2.4. Perubahan <i>Mind Set</i> Masyarakat.....	10
2.5. Pengembangan Hipotesis.....	11
Bab 3. Tujuan dan Manfaat Penelitian	10
Bab 4. Metode Penelitian	11
Bab 5. Hasil Penelitian	14
5.1. Praktik Akuntansi Bank Sampah Badegan.....	14
5.2. Perubahan <i>Mindset</i> Masyarakat	17
5.3. Hasil Uji Validasi dan Reliabilitas.....	19
5.4. Statistik Deskriptif	20
5.5. Hasil Pair Sample t Test	21
Bab 6. Simpulan dan Saran	23
Bab 7. Tindak Lanjut dan Pengelolaan <i>Outcome</i>	24
Referensi	25
Lampiran-Lampiran	26

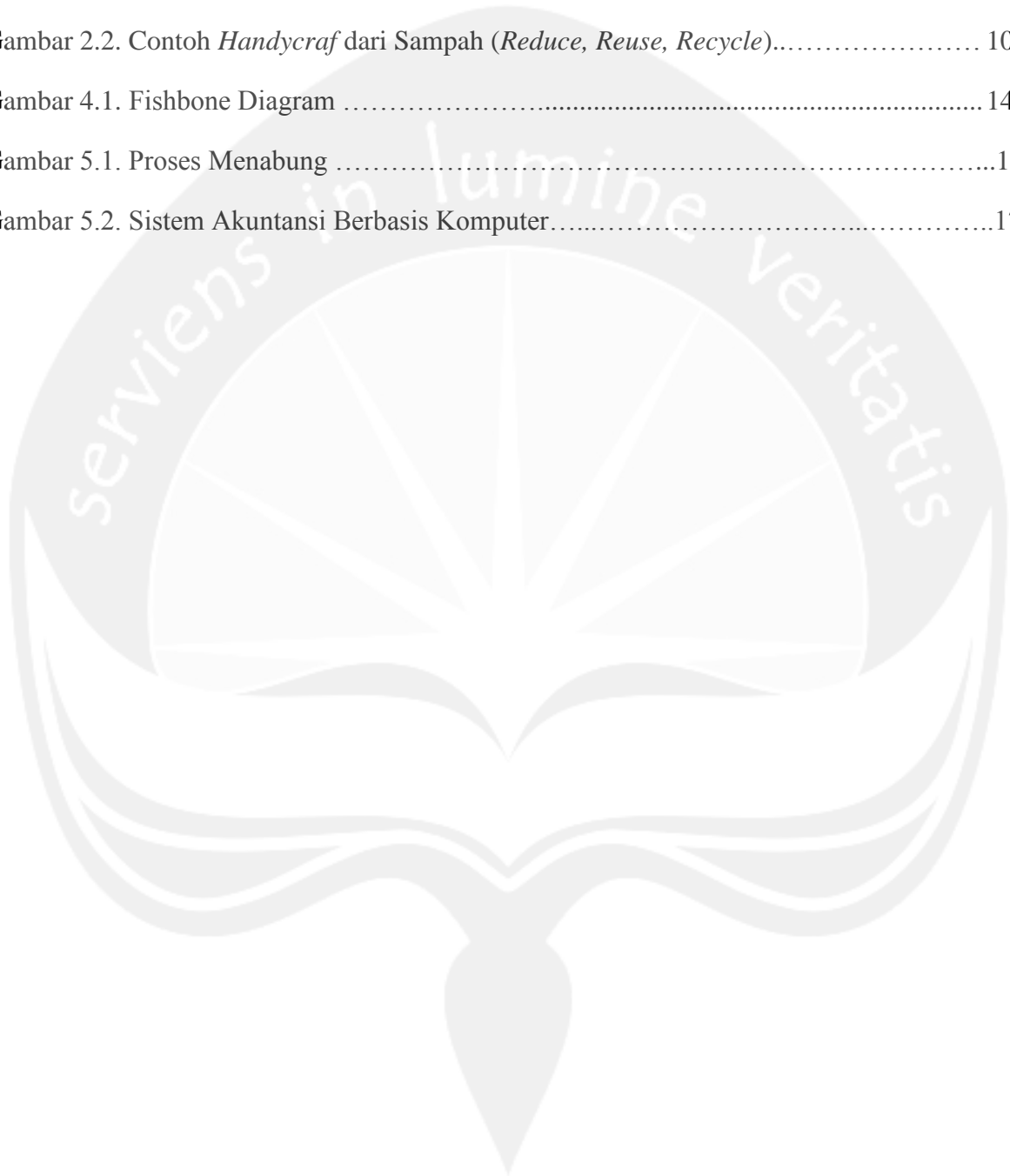
DAFTAR TABEL

	Halaman
Tabel 4.1. Pembobotan Item Pertanyaan.....	14
Tabel 5.1. Hasil Analisis Bivariate Pearson	19
Tabel 5.2. Reliability Analysis Scale (Alpha)	20
Tabel 5.3. Statistik Deskriptif	20
Tabel 5.4. Hasil Pengujian Paired Sample T Test.....	21



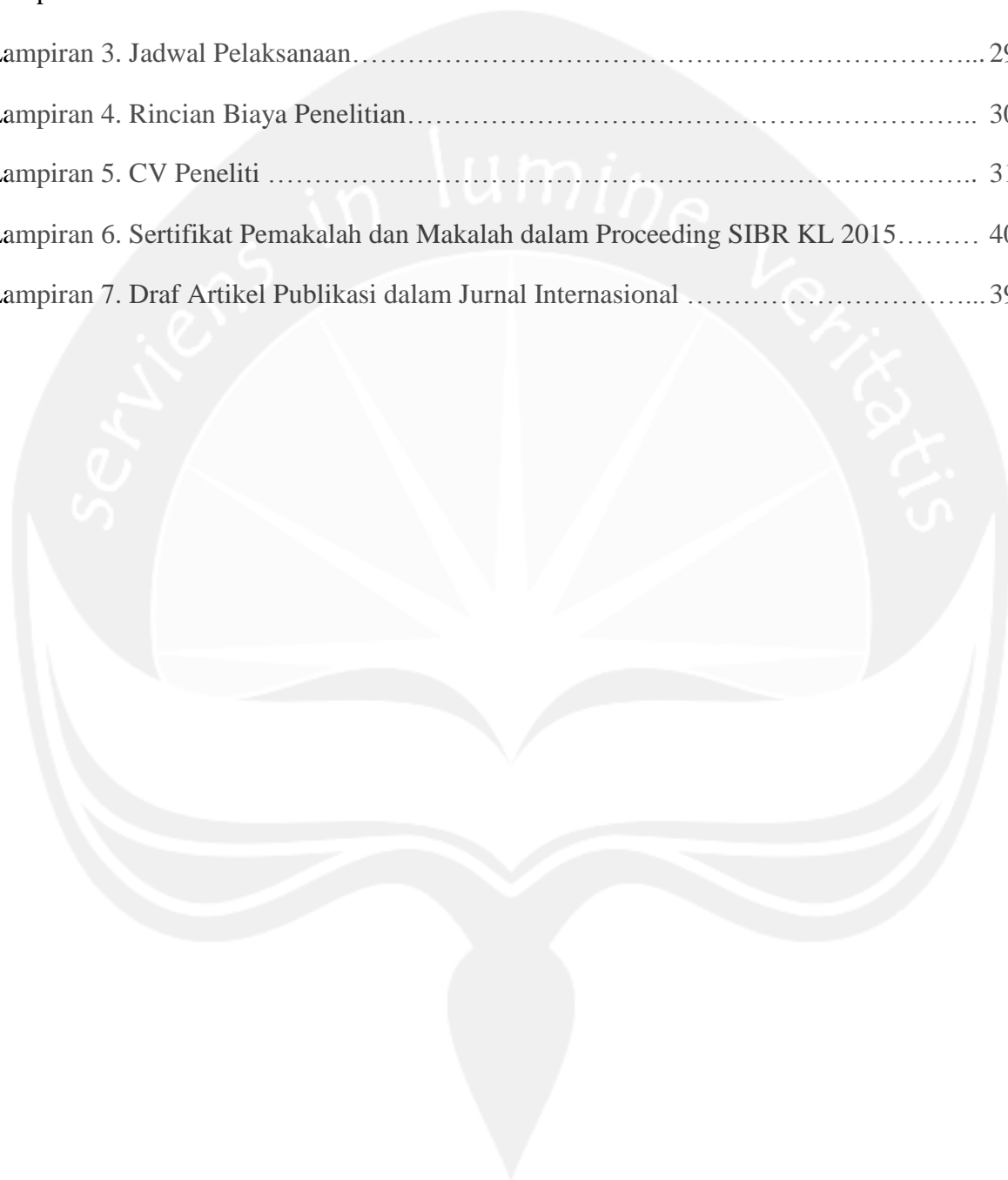
DAFTAR GAMBAR

	Halaman
Gambar 2.1. Siklus Akuntansi	9
Gambar 2.2. Contoh <i>Handycraf</i> dari Sampah (<i>Reduce, Reuse, Recycle</i>).....	10
Gambar 4.1. Fishbone Diagram	14
Gambar 5.1. Proses Menabung	16
Gambar 5.2. Sistem Akuntansi Berbasis Komputer.....	17



DAFTAR LAMPIRAN

Lampiran 1. Kuisisioner.....	26
Lampiran 2. Tabulasi Hasil Kuisisioner.....	28
Lampiran 3. Jadwal Pelaksanaan.....	29
Lampiran 4. Rincian Biaya Penelitian.....	30
Lampiran 5. CV Peneliti	31
Lampiran 6. Sertifikat Pemakalah dan Makalah dalam Proceeding SIBR KL 2015.....	40
Lampiran 7. Draf Artikel Publikasi dalam Jurnal Internasional	39



BAB I

PENDAHULUAN

1.1.Latar Belakang

Sampah merupakan salah satu sumber masalah di Indonesia. Sampah yang berserakan menjadi sumber penyakit dan banjir. Penumpukan sampah di pembuangan akhir juga menemui kendala terkait lahan yang semakin sempit serta efek bau tidak sedap. Hal ini sering menyulitkan Dinas Pekerjaan Umum membebaskan lahan untuk tempat pembuangan akhir (TPA). Sementara itu, jumlah sampah semakin besar. Secara sederhana, jumlah penduduk Indonesia mencapai 250 juta penduduk. Jika rata-rata setiap keluarga memiliki anak sebanyak 3 orang, artinya jumlah kepala keluarga (KK) mencapai 50 juta. Apabila setiap KK menghasilkan 2 kg sampah per hari maka seluruh KK akan menghasilkan 100 juta kg (100 ribu ton) sampah di Indonesia. Berapakah luas lahan yang harus disiapkan untuk TPA?

Oleh karena itu, peneliti merasa bahwa pemerintah tidak cukup menyediakan tempat pembuangan akhir saja. Permasalahan sampah tidak akan pernah selesai dengan cara itu. Saat ini, masyarakat harus disadarkan. Edukasi masyarakat harus dilakukan. Dengan demikian, sampah bukan merupakan tanggung jawab pemerintah saja, tetapi juga setiap orang.

Masyarakat mulai tergerak untuk berperan aktif dalam pengelolaan sampah. Sampah mulai dimanfaatkan dan didaur-ulang agar sampah memiliki nilai tambah dan m volume sampah yang dibuang ke TPA berkurang. Hal ini sejalan dengan gagasan Bambang Suwerda dan kawan-kawan di Desa Badegan, Bantul. Mereka mendirikan bank sampah pada 23 Februari 2008. Bank Sampah tersebut diberi nama Bank Sampah ‘Gemah Ripah’ Badegan (Bank Sampah Badegan), yang mengklaim dirinya sebagai bank sampah pertama di Indonesia.

Bank sampah beroperasi seperti layaknya perbankan. Nasabah datang menabung dan mengambil tabungan. Namun, yang ditabung berupa sampah, sedangkan yang diambil berupa uang. Bank sampah kini mulai marak berdiri di semua daerah karena keberadaan bank sampah merupakan salah satu syarat untuk memperoleh Adipura. Adipura adalah penghargaan yang diberikan pemerintah pusat kepada pemerintah daerah yang mampu mengelola lingkungannya menjadi bersih dan sehat. Hal ini menunjukkan komitmen pemerintah untuk melibatkan peran serta warga negara dalam pengelolaan sampah.

Bank Sampah Badegan sudah berjalan kurang lebih enam tahun. Tujuan pendiriannya adalah untuk melakukan edukasi kepada masyarakat Badegan untuk menjaga kesehatan lingkungan. Kegiatannya meliputi 5M, yaitu mengurangi sampah, memilah sampah, memanfaatkan sampah, mendaur ulang sampah, dan menabung sampah. Bank Sampah Badegan selain menerima tabungan sampah, juga memiliki unit usaha daur ulang sampah.

Saat menerima tabungan sampah dari nasabah, sampah ditimbang dan dicatat dalam buku tabungan nasabah. Di dalam buku tabungan, tertera berat sampah maupun rupiahnya. Semua proses pencatatan dan administrasi sudah rapi, namun masih berjalan secara manual, belum terkomputerisasi. Sistem akuntansi yang dijalankan pun sering kali tidak melalui proses yang tepat.

Nasabah Bank Sampah Badegan sudah mencapai 453 nasabah perorangan dan 12 nasabah kelompok (komunitas sosial dan sekolah), dengan pelayanan setiap hari. Nasabah tidak lagi hanya berasal dari Badegan tetapi juga dari desa-desa lain, bahkan dari luar kecamatan Bantul. Dengan bertambahnya nasabah, tentunya pengelolaan juga semakin kompleks. Tuntutan ketepatan dan kecepatan informasi juga semakin tinggi. Oleh karena itu, Bank Sampah Badegan ingin bermigrasi dari manual ke sistem komputerisasi, terutama dalam pengelolaan keuangan, agar kesalahan dalam perhitungan yang merugikan nasabah dapat dihindari. Oleh karena itu, praktik akuntansi yang benar dan sistem akuntansi yang tepat sangat diperlukan oleh bank sampah Badegan.

Selain itu, penelitian ini juga bertujuan untuk melihat apakah ada perubahan mindset masyarakat sebelum dan setelah menjadi anggota bank sampah Badegan. Jika perubahan mindset telah terjadi, berarti proses edukasi telah berhasil. Perubahan mindset masyarakat terkait dengan pengelolaan sampah akan lebih lengkap jika disertai adanya jiwa kewirausahaan dalam diri masyarakat. Jiwa kewirausahaan akan mendorong individu untuk menciptakan peluang (opportunity creating) bukan sekedar mencari peluang (opportunity seeking), melakukan inovasi produk (innovation), dan berani mengambil risiko yang terukur (calculated risk taking) (Ciputra, 2009). Dengan ketiga hal itu, mengubah kotoran dan rongsokan menjadi emas bukan hal yang mustahil.

1.2. Rumusan Masalah

Rumusan masalah penelitian ini dapat dirumuskan sebagai berikut:

1. Bagaimana praktik akuntansi Bank Sampah Badegan;
2. Apakah terjadi perbedaan mindset masyarakat tentang kesehatan lingkungan, ekonomi, dan praktik akuntansi sebelum dan sesudah bergabung dengan Bank Sampah Badegan?

1.3. Tujuan Penelitian

Tujuan penelitian ini adalah memperoleh gambaran mengenai praktik akuntansi bank sampah, khususnya Bank Sampah Badegan. Selain itu, penelitian ini akan melihat apakah ada perbedaan mindset nasabah dan pengelola sebelum dan sesudah bergabung menjadi nasabah Bank Samoah Badegan, khususnya terkait dengan kesehatan lingkungan, ekonomi, dan persepsi responden mengenai akuntansi.

1.4. Manfaat Penelitian

Penelitian ini diharapkan memberikan manfaat bagi para pengelola dan pengambil keputusan mengenai praktik bank sampah yang saat ini marak dan digalakkan di masyarakat. Hasil penelitian dapat menjadi pijakan dalam pengambilan keputusan bagi pengembangan bank sampah di Badegan dan pembuatan kebijakan bagi pemerintah.

1.5. Sistematika Penelitian

Laporan penelitian ini terdiri dari enam bab, yaitu:

Bab 1 berisi latar belakang, rumusan masalah, tujuan penelitian, dan manfaat penelitian.

Bab 2 berisi tinjauan pustaka dan pengembangan hipotesis

Bab 3 berisi tujuan dan manfaat penelitian

Bab 4 berisi metode penelitian

Bab 5 berisi hasil penelitian dan pembahasan

Bab 6 berisi tindaklanjut dan pengelolaan outcome

BAB II

TINJAUAN PUSTAKA DAN PENGEMBANGAN HIPOTESIS

2.1. Edukasi dan *Entrepreneurship*

Proses edukasi kepada masyarakat mengenai kesehatan dan kebersihan lingkungan sangat diperlukan, khususnya dalam pengelolaan sampah. Edukasi masyarakat sangat diperlukan agar masyarakat mempunyai pengetahuan dan kesadaran mengenai pentingnya pengelolaan sampah. Hal ini sangat penting, mengingat pemerintah tidak mungkin dapat mengatasi sendiri masalah sampah yang berjumlah ribuan ton dalam satu hari.

Selain edukasi mengenai penanganan sampah, warga masyarakat juga perlu diberi pengetahuan mengenai entrepreneurship. Jika masyarakat memiliki jiwa entrepreneurship maka masyarakat akan mampu melakukan sesuatu yang bernilai tambah atas sampah tersebut. Misalnya, mereka melakukan reduce, reuse, recondition, recycle atas sampah rumah tangga.

Entrepreneurship dapat dikelompokkan menjadi empat, yaitu business entrepreneur, government entrepreneur, social entrepreneur, dan academic entrepreneur (Ciputra, 2009). Business entrepreneur dapat dibedakan menjadi dua, yaitu Owner Entrepreneur dan Professional Entrepreneur. Owner entrepreneur adalah pencipta dan pemilik bisnis, sedangkan Professional Entrepreneur adalah orang-orang yang memiliki daya wirausaha namun mempraktikkannya di perusahaan milik orang lain. Government entrepreneurship adalah pemimpin yang memiliki jiwa dan kecakapan wirausahaan sekaligus mampu mewujudkan entrepreneurial government. Contoh government entrepreneur adalah Perdana Menteri Singapore, Lee Kuan Yew (Ciputra, 2009).

Selanjutnya, social entrepreneur adalah para pendiri organisasi sosial yang menghimpun dana masyarakat untuk melaksanakan tugas sosial, seperti Mother Theresa dari Calcuta. Kategori yang terakhir adalah academic entrepreneur, yaitu akademisi yang mengajar dan mengelola

lembaga pendidikan dengan pola dan gaya entrepreneur namun tetap menjaga tujuan mulia pendidikan.

Wirausaha (entrepreneur) adalah mereka yang selalu bekerja keras dan kreatif untuk menciptakan peluang bisnis, mendayagunakan peluang yang diperoleh dan kemudian merekayasa penciptaan alternatif sebagai peluang bisnis baru dengan faktor keunggulan. Dengan demikian, jiwa kewirausahaan akan menggerakkan masyarakat untuk menciptakan nilai tambah atas sampah yang ada dengan kreativitasnya.

Keunggulan sangat ditentukan oleh adanya kreativitas. Kreativitas ini pada gilirannya menciptakan berbagai inovasi baik yang terkait dengan inovasi produk/jasa, inovasi sains dan teknologi (Iptek), inovasi dalam proses, inovasi dalam sistem manajemen maupun inovasi dalam strategi dan kebijakan pemasaran, strategi dan kebijakan dalam melakukan aliansi dan ekspansi usaha. Inovasi sangat diperlukan untuk memenangkan persaingan. Dengan kata lain, persaingan telah mendorong orang atau organisasi untuk melakukan berbagai inovasi. Inovasi ini tercipta karena tingginya praktik kewirausahaan dalam diri individu yang berada dalam organisasi tersebut.

Inovasi bisnis yang dikonsepsikan oleh kewirausahaan sering diasosiasikan dengan terciptanya bisnis kecil (small business). Hal ini benar namun tidak terbatas pada usaha kecil, tetapi juga bisa mencakup skala yang lebih besar, yang disebut skala menengah. Apa pun bentuk dan skala usahanya, satu hal yang sama dalam kewirausahaan yaitu mendorong penciptaan kegiatan bisnis dalam organisasi unit-unit usaha. Bank sampah Badegan merupakan contoh unit usaha yang didirikan dengan inovasi dan kreativitas.

2.2. Bank Sampah

Pemerintah telah mengatur pengelolaan sampah dengan mengeluarkan Undang-undang RI No. 18 tahun 2008 tentang Pengelolaan Sampah dan Peraturan Menteri Dalam Negeri No. 33 tahun 2010 tentang Pedoman Pengelolaan Sampah. Dengan demikian, payung hukum telah dibuat, namun penanganan sampah masih kurang memadai. Sampah masih menjadi masalah di mana-mana, baik di kota besar maupun kecil. Tumpukan sampah menjadi sumber penyakit, menyebabkan saluran air mampet dan banjir, dan membuat tempat terlihat kumuh dan kotor.

Dalam UU No.18 tahun 2008, pemerintah akan memberikan insentif bagi lembaga, badan atau pun perseorangan yang berinovasi dalam pengelolaan sampah. Insentif dapat berupa penghargaan dan atau pemberian subsidi. Dengan demikian, pemerintah memang mendorong siapa pun untuk berperan serta secara aktif dalam pengelolaan sampah.

Bank sampah beroperasi layaknya bank pada umumnya, menerima setoran dan pengambilan dana nasabah. Hanya saja, pada bank sampah, yang disetorkan nasabah adalah sampah. Setoran sampah nasabah akan dicatat dan selanjutnya dikonversi dalam nilai uang. Dengan demikian, para nasabah akan mempunyai tabungan berupa uang. Tabungan nasabah ini dapat diambil seperti halnya transaksi pada bank umum.

Namun, dalam praktik ada pula yang menerima setoran sampah dan menyimpan sampah tersebut pada ruangan tertentu. Setelah sampah terkumpul banyak, pengelola memanggil mitra kerja untuk menaksir harga sampah tersebut. Setelah kesepakatan harga dengan mitra kerja ada, baru pengelola melakukan konversi besaran sampah menjadi nilai uang. Hal ini tentunya akan mengurangi risiko adanya beda harga antara bank sampah dan mitra kerja yang melakukan pembelian sampah (<http://www.forplid.net>, diakses 21 April 2009).

Saat menerima tabungan sampah dari nasabah, sampah ditimbang dan dicatat dalam buku tabungan nasabah. Di dalam buku tabungan, tertera berat sampah maupun rupiahnya. Semua proses

pencatatan dan administrasi sudah rapi, namun masih berjalan secara manual, belum tersistem dan terkomputerisasi.

Nasabah Bank Sampah Badegan sudah mencapai 453 nasabah perorangan dan 12 nasabah kelompok (RT dan Sekolah). Pelayanan bank sampah dilakukan setiap hari. Nasabah tidak hanya berasal dari Badegan tetapi juga dari desa-desa lain, bahkan dari luar kecamatan Bantul. Dengan bertambahnya nasabah, tentunya pengelolaan juga semakin kompleks. Tuntutan ketepatan dan kecepatan informasi juga semakin tinggi. Oleh karena itu, Bank Sampah Badegan ingin bermigrasi dari system manual ke sistem komputer, terutama dalam pengelolaan keuangan, agar kesalahan dalam perhitungan yang merugikan nasabah dapat dihindari.

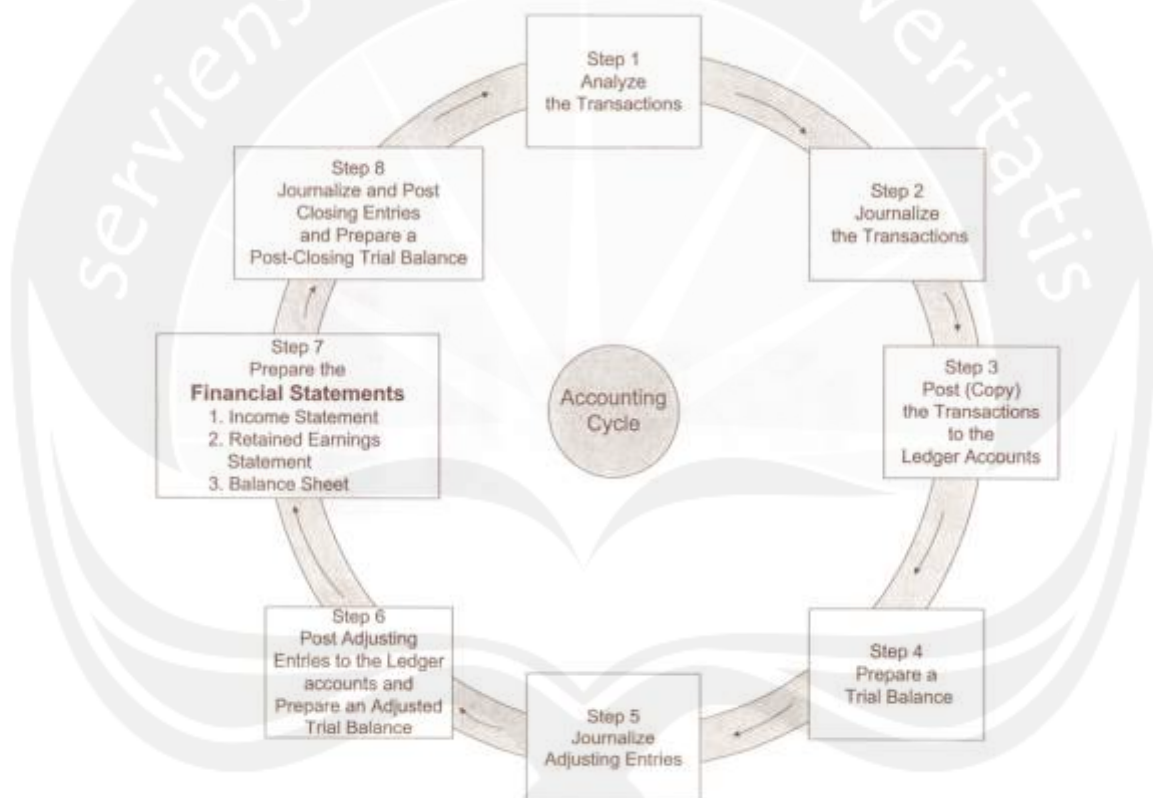
2.3. Praktik Akuntansi Bank Sampah Badegan

Pertumbuhan nasabah bank Sampah Badegan yang tinggi memerlukan pengelolaan secara lebih profesional agar tidak merugikan nasabah. Semakin banyak nasabah maka transaksinya semakin banyak dan kompleks. Apalagi bank Sampah Badegan juga telah melakukan diversifikasi usaha, yaitu pengolahan sampah menjadi handycraff (dapat dilihat pada gambar 3).

Keuangan berpotensi menyebabkan banyak persoalan. Karena itu, transparansi dan kemampuan mengatur keuangan adalah hal yang sangat penting. Kegiatan pembukuan mencakup semua transaksi pengeluaran dan pendapatan yang terjadi dalam kegiatan operasional. Pencatatan atau pembukuan yang tertib sangat bermanfaat untuk hal-hal di bawah ini:

1. Membantu pengambilan keputusan baik jangka pendek maupun jangka panjang
2. Membantu hubungan dengan pihak ketiga, misalnya investor maupun perbankan.
3. Membantu perencanaan kegiatan, terutama perencanaan kegiatan yang akan berdampak pada kas.

Bank sampah tidak membutuhkan pembukuan yang rumit. Pembukuan yang diperlukan antara lain buku kas, buku tabungan untuk nasabah, serta proses pembuatan laporan keuangan neraca, dan laporan laba rugi setiap periode. Selain itu, perlu sistem akuntansi yang dapat mencatat berapa sediaan sampah mereka setiap periode. Dengan adanya pelaporan keuangan yang baik maka kinerja manajemen dapat terpantau dengan mudah.



Gambar 2.1. Siklus Akuntansi
(Sumber: www.google.com, diunduh 12 April 2013)



Gambar 2.2. Contoh *Handycraf* dari Sampah (Reduce, Reuse, Recycle)

2.4. Perubahan *Mind Set* Masyarakat

Pengelolaan sampah di Indonesia dilakukan oleh pemerintah. Namun permasalahan sampah tidak pernah selesai. Selama ini pemerintah melakukan penambahan lokasi pembuangan sampah seiring dengan semakin meningkatnya volume sampah. Namun, ternyata solusi itu bukanlah solusi yang paling tepat. Penambahan lahan untuk Tempat Pembuangan Akhir (TPA) hanya bersifat sementara. Lama kelamaan, TPA tidak akan mampu menampung sampah yang berton-ton tersebut. Oleh karena itu, pengelolaan sampah semestinya dilakukan oleh semua warga, bukan hanya tanggung jawab pemerintah saja. Pemerintah harus merubah mindset masyarakat Indonesia.

Sampah mestinya dikelola dari hulu sampai hilir. Sampah harus sudah dikelola mulai dari pengelolaan aktivitas yang menghasilkan sampah hingga pengelolaan ke TPA. Hal itu hanya mungkin dilakukan jika masyarakat terlibat secara aktif dalam pengelolaan sampah rumah

tangganya sendiri. Apabila setiap keluarga mengelola sampahnya sendiri maka pekerjaan pemerintah akan ringan dan masalah sampah akan teratasi.

2.5. Pengembangan Hipotesis

Pemerintah telah mengeluarkan peraturan perundang-undangan terkait dengan pengelolaan bank sampah, yaitu Undang-undang RI No. 18 tahun 2008 tentang Pengelolaan Sampah dan Peraturan Menteri Dalam Negeri No. 33 tahun 2010 tentang Pedoman Pengelolaan Sampah. Selain itu, berdasarkan UU No.18 tahun 2008, pemerintah akan memberikan insentif bagi lembaga, badan atau pun perseorangan yang berinovasi dalam pengelolaan sampah. Insentif dapat berupa penghargaan dan atau pemberian subsidi. Dengan demikian, pemerintah memang mendorong siapapun untuk berperan serta secara aktif dalam pengelolaan sampah.

Saat ini bank sampah sedang populer di Indonesia. Bank sampah Badegan merupakan salah satu bentuk peran serta masyarakat dalam pengelolaan sampah melalui inovasi dan kreativitas. Masyarakat datang sendiri ke Bank Sampah Badegan untuk menjadi nasabah bank sampah. Oleh karena itu, rumusan hipotesisnya adalah sebagai berikut:

Ha: Ada perubahan *mindset* masyarakat sebelum dan sesudah menjadi nasabah Bank Sampah Badegan

BAB III

TUJUAN DAN MANFAAT PENELITIAN

3.1. Tujuan Penelitian

Tujuan penelitian ini adalah memperoleh gambaran mengenai praktik akuntansi bank sampah, khususnya Bank Sampah Badegan. Selain itu, penelitian ini ingin melihat apakah ada perbedaan *mind set* nasabah dan pengelola sebelum dan sesudah bergabung menjadi nasabah Bank Sampah Badegan, khususnya terkait dengan kesehatan lingkungan, ekonomi, dan persepsi responden mengenai akuntansi. Ada tidaknya perubahan *mind set* dapat digunakan oleh pengelola bank sampah dan pemerintah untuk pengembangan dan pengambilan kebijakan terkait dengan keberadaan bank sampah di Indonesia.

3.2. Manfaat Penelitian

Penelitian ini diharapkan mampu memberikan manfaat bagi para pengelola dan pengambil keputusan mengenai praktik bank sampah yang saat ini marak dan digalakkan di masyarakat. Hasil penelitian dapat menjadi pijakan dalam pengambilan keputusan bagi pengembangan bank sampah di Badegan dan pembuatan kebijakan bagi pemerintah.

BAB IV

METODE PENELITIAN

Penelitian ini dilakukan dengan observasi langsung ke lokasi penelitian dan wawancara dengan pengelola untuk menentukan sejauh mana sistem akuntansi diperlukan di Bank Sampah Badegan. Selain itu, peneliti juga mencari data dengan penyebaran kuisioner. Penyebaran kuisioner digunakan untuk memperoleh data terkait dengan ada atau tidaknya perubahan mindset masyarakat sebelum menjadi nasabah bank sampah dan setelah menjadi nasabah bank sampah Badegan. Responden penelitian ini adalah nasabah bank sampah Badegan.

Kuisioner terdiri dari 10 pertanyaan, yang dikelompokkan dalam dua indikator, yaitu lingkungan dan ekonomi. Ada empat item pertanyaan untuk indikator lingkungan dan empat pertanyaan untuk indikator ekonomi. Pada semua indikator juga dibuat pertanyaan sebelum bergabung dan sesudah bergabung dengan Bank Sampah 'Gemah Ripah' Badegan. Hal ini lah yang akan digunakan untuk menilai ada tidaknya perubahan mind set responden antara sebelum dan sesudah bergabung dengan Bank Sampah 'Gemah Ripah' Badegan.

Kuisioner diukur menggunakan skala Likert, yaitu mulai dari Sangat Setuju, Setuju, Netral, Tidak Setuju, dan Sangat Tidak Setuju. Sebelum seluruh kuisioner diedarkan, peneliti melakukan pengujian validitas dan reliabilitas atas item pertanyaan. Pengujian validitas akan dilakukan dengan menggunakan metode bivariate Pearson, sedangkan uji reliabilitas akan menggunakan Cronbach's Alpha (Rizkiyani, 2013). Setelah semua instrument valid dan reliable, kuisioner disebarkan ke semua responden (Hall, 2010). Jumlah responden yang direncanakan sebanyak 60 eksemplar (13% jumlah nasabah bank sampah Badegan).

Setelah kuisioner diisi responden, proses penginputan data dilakukan dan dilanjutkan proses pengujian hipotesis. Sementara itu, pembobotan setiap jawaban responden dalam skala adalah sebagai berikut:

Tabel 4.1

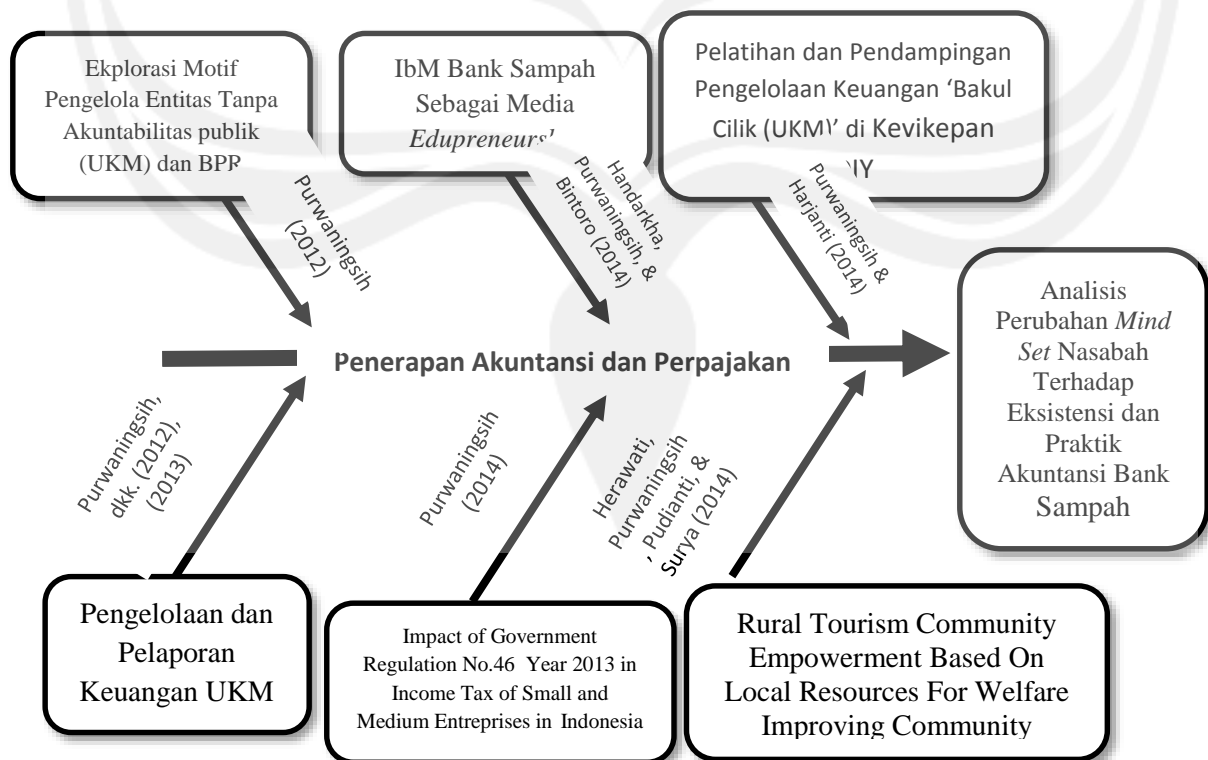
Pembobotan Item Pertanyaan

Jawaban	Bobot Nilai
Sangat setuju (SS)	4
Setuju (S)	3
Tidak Setuju (ST)	2
Sangat Tidak Setuju (STS)	1

Sumber: Hall (2010).

Pengujian hipotesis akan dilakukan menggunakan uji beda *Paired Sample T Test*.

Penelitian pendahuluan telah dilakukan oleh peneliti (lihat: Handarkha, Purwaningsih, dan Bintoro (2014), Purwaningsih (2011), Purwaningsih, dkk (2012, 2013), Purwaningsih (2014), dan Purwaningsih & Harjanti (2014)). Peta perjalanan penelitian yang telah dilakukan sebelumnya dapat digambarkan dengan *fish-bone diagram* seperti pada Gambar 4.1.



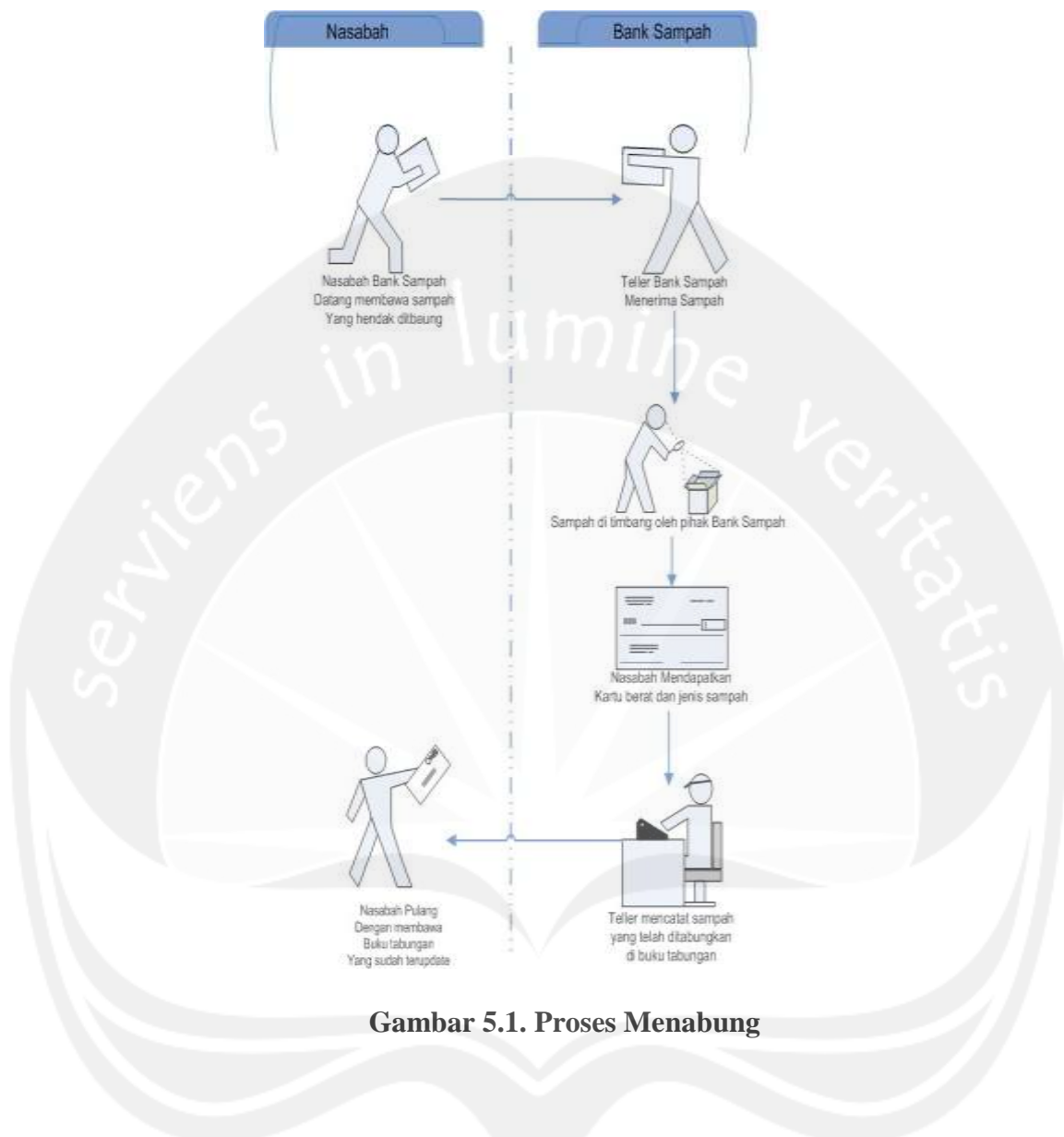
Gambar 4.1. Fishbone Diagram

BAB V

HASIL PENELITIAN

5.1. Praktik Akuntansi Bank Sampah Badegan

Peneliti melakukan wawancara langsung pada pengelola terkait dengan praktik akuntansi yang dilakukan di Bank Sampah Badegan selama ini. Hasil menunjukkan bahwa bank sampah telah melakukan pencatatan atas setiap transaksi namun belum menggunakan sistem akuntansi yang benar. Ketika nasabah menyetorkan sampah, sampah dicatat beratnya di dalam pembukuan bank sampah, sedangkan dalam buku nasabah yang dicatat langsung nilai uangnya tanpa ada keterangan jenis sampah. Nilai uang yang dicatat di dalam buku tabungan nasabah didasarkan pada daftar harga setiap jenis sampah yang telah ditentukan sebelumnya. Hal ini mengandung risiko kerugian apabila daftar harga beli sampah tidak selalu diupdate. Proses menabung sampah dapat dilihat pada gambar 5.1 berikut ini.



Gambar 5.1. Proses Menabung

Dengan demikian, proses pencatatan hanya terkait perekaman data saja. Penjurnalan atas transaksi yang dilanjutkan posting ke buku besar belum dilakukan. Proses akuntansi yang tidak dilakukan secara sistematis tersebut membawa kesulitan bagi pengelola untuk menyusun laporan setiap akhir bulan dan laporan keuangan setiap akhir tahun. Pengelola juga kesulitan untuk menentukan besarnya sediaan sampah yang ada di bank sampah. Apalagi, pengelola juga tidak dapat menentukan profit margin yang andal sebelum semua sampah dijual ke mitra (perusahaan daur ulang).

Terdorong oleh kondisi tersebut, peneliti menawarkan solusi penerapan akuntansi secara sistematis dan sesuai dengan standar akuntansi yang diterima umum dengan pembuatan sistem akuntansi yang terkomputerisasi mulai dari transaksi, pencatatan, sampai dengan pelaporan keuangan.



Gambar 5.2. Sistem Akuntansi Berbasis Komputer
Sumber: Handarkho *et al.* (2014)

5.2. Perubahan *Mind Set* Masyarakat

Penelitian ini mencoba melihat apakah masyarakat yang menjadi anggota nasabah bank sampah mengalami perubahan mindset terkait dengan pengelolaan sampah di lingkungan rumah mereka ataukah mereka menjadi nasabah bank sampah hanya karena mengikuti trend di Indonesia. Oleh karena itu, penelitian ini mencoba mengukur sikap mereka terhadap sampah sebelum dan sesudah menjadi nasabah bank sampah.

Data diperoleh melalui penyebaran kuisioner. Kuisioner yang disebarakan sebanyak 60 eksemplar dan kuisioner yang diisi secara lengkap sebanyak 59 eksemplar (98%). Responden

penelitian ini 70% adalah perempuan dan 30% adalah laki-laki. Dari data tersebut dapat dilihat bahwa mayoritas nasabah bank sampah adalah perempuan.

Motivasi responden menjadi nasabah bank sampah Badegan dapat diringkas sebagai berikut: 1) nasabah memperoleh tambahan uang (30%); 2) Bank Sampah Badegan dikelola profesional (30%); 3) Bank Sampah Badegan dikelola secara transparan (10%); nasabah mendapat ilmu pengelolaan sampah (50%); dan 4) nasabah dapat menjadi penggerak bank sampah di lingkungan tempat tinggal (30%). Total persentase lebih dari 100% karena setiap responden dapat memiliki lebih dari satu motivasi. Motivasi terbesar adalah memperoleh ilmu pengelolaan sampah. Hal ini membuktikan bahwa kesadaran masyarakat untuk ikut serta dalam pengelolaan sampah semakin tinggi. Sementara, jawaban responden terkait dengan pengelolaan Bank Sampah Badegan yang profesional hanya mencapai 10%.

Setelah menjadi nasabah bank sampah, responden memperoleh beberapa manfaat atas keberadaan bank sampah, antara lain memperoleh tambah uang (50%), lingkungan rumah bersih dan sehat (70%), dan rasa bangga dapat berperan serta dalam menjaga kebersihan lingkungan (60%), dan rasa bangga telah mengikuti trend (10%). Total persentase tidak mencapai 100% karena setiap responden dapat memperoleh manfaat ganda. Angka 70% atas manfaat lingkungan rumah yang sehat dan bersih, membuktikan bahwa masyarakat mulai berperan serta dalam pengelolaan sampah di lingkungan rumah masing-masing. Jika setiap warga masyarakat mengelola sampah rumah tangganya secara mandiri maka masalah pengelolaan sampah di Indonesia akan teratasi. Bahkan 60% responden menyatakan bahwa mereka merasa bangga karena mereka dapat berperan-serta dalam menjaga kebersihan lingkungan. Hal ini membuktikan bahwa masyarakat mulai sadar dan partisipasi merupakan aktualisasi diri mereka.

5.3. Hasil Uji Validitas dan Hasil Uji Reliabilitas

Item pertanyaan berjumlah 10 yang terbagi menjadi dua, yaitu 6 item indicator lingkungan dan 4 item indicator ekonomi. Hasil uji validitas menggunakan Bivariate Pearson dapat dilihat pada tabel 5.1. Hasil uji validitas menunjukkan salah satu item lingkungan (environment) yaitu item Ev_4 tidak berkorelasi signifikan terhadap skor total sehingga item (intrumen) dinyatakan tidak valid. Hal itu dapat dilihat dari sig. (2 tailed) item Ev_4 (0.236) lebih besar daripada 5%. Dengan demikian, item tersebut harus dihapus (tidak dapat dipakai).

Tabel 5.1. Hasil Analisis Bivariate Pearson

Item	Pearson Correlation	Sig. (2-tailed)	N
Ev_1	.464**	.000	59
Ev_2	.440**	.000	59
Ev_3	.339**	.009	59
Ev_4	.157	.236	59
Ev_5	.569**	.000	59
Ev_6	.526**	.000	59
Ec_1	.492**	.000	59
Ec_2	.515**	.000	59
Ec_3	.725**	.000	59
Ec_4	.503**	.000	59

Sementara itu, uji reliabilitas dilakukan menggunakan metode Cronbach's Alpha. Variabel dinyatakan reliable jika nilai Cronbach's Alpha lebih besar dari pada 0.6. Hasil pengujian menunjukkan nilai Cronbach's Alpha 0.685 (lebih besar daripada 0.6). Dengan demikian, variable dikatakan reliable.

Tabel 5.2. Reliability Analysis-Scale (Alpha)

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.658	.667	9

5.4. Statistik Deskriptif

Statistik deskriptif data menunjukkan bahwa nilai minimum setiap item adalah 1 dan nilai maksimum setiap item adalah 4. Mean setiap item di atas 2 dan di atas 3, artinya jawaban setiap kuisioner ke arah setuju dan sangat setuju.

Tabel 5.3. Statistik Deskriptif

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Ev_1	59	1	4	3.25	.756	.572
Ev_2	59	1	4	2.49	.728	.530
Ev_3	59	1	4	2.58	.700	.490
Ev_5	59	1	4	3.05	.680	.463
Ev_6	59	1	4	3.27	.611	.373
Ec_1	59	1	4	2.31	.676	.457
Ec_2	59	1	4	2.92	.624	.389
Ec_3	59	1	4	2.86	.655	.430
Ec_4	59	1	4	2.76	.652	.425
Valid N (listwise)	59					

5.5. Hasil *Pair Sample T Test*

Hasil uji beda mean menggunakan *paired sample t test* dapat dilihat pada table 5.4. Hasil pengujian menunjukkan bahwa ada perubahan *mindset* responden yang signifikan sebelum dan sesudah menjadi nasabah Bank Sampah Badegan. Hal itu ditunjukkan dengan *p value* 0.001 lebih kecil daripada alpha 5%. Dengan demikian, hipotesis alternatif diterima.

Table 5.4. Hasil Pengujian *Paired Samples T Test*

		Paired Differences		95% Confidence Interval of the Difference					Sig. (2-tailed)
		Mean	Std. Deviation	Lower	Upper	t	df		
Pair 1	Before - After	-1.424	3.271	-2.276	-.571	-3.344	58	.001	

Perubahan *mindset* tersebut terkait dengan kebiasaan nasabah dalam pengelolaan sampah yang berubah sebelum dan sesudah menjadi nasabah bank sampah. Sebelum menjadi nasabah bank sampah mayoritas nasabah menganggap bahwa sampah merupakan sumber penyakit. Dengan demikian sampah selalu mereka bakar. Namun setelah menjadi nasabah bank sampah, mereka menganggap bahwa sampah bukan sumber penyakit tetapi merupakan sumber pendapatan sampingan bagi keluarga mereka. Sampah dikumpulkan dan dijual ke bank sampah. Bahkan bank sampah mengajari mereka untuk menambah nilai sampah tersebut, yaitu dengan cara mengubah sebagian sampah bungkus makanan, deterjen, kopi dan lain sebagainya menjadi kerajinan tangan yang menarik. Kerajinan tangan itu berupa dompet, tas, rompi penahan dingin, vas bunga dan lain

lain. Bahkan ada sebagian nasabah yang menjadikan pengelolaan sampah sebagai profesi baru, yaitu pembuat kerajinan tangan berbahan baku sampah. Kerajinan tangan itu selanjutnya mereka jual ke pasar-pasar atau toko souvenir sebagai cinderamata.

Disinilah jiwa kewirausahaan telah muncul. Bagaimana individu-individu dapat menciptakan peluang, membuat inovasi dan mengasah kreativitas mereka untuk melakukan aktivitas yang bernilai tambah mulai dari satu jenis kerajinan tangan ke berbagai macam kerajinan tangan dengan harga dan kegunaan yang bervariasi. Dengan demikian, gerakan bank sampah ini benar-benar menjadi sarana edukasi bagi masyarakat dalam mengelola sampah bahkan menjadi sarana penanaman jiwa kewirausahaan bagi para anggotanya dan masyarakat sekitarnya.

BAB VI

SIMPULAN DAN SARAN

Praktik akuntansi di Bank Sampah ‘Gemah Ripah’ Badegan belum seluruhnya menjalankan sistem akuntansi yang sesuai standar akuntansi yang berterima umum. Laporan keuangan perlu disusun sesuai dengan standar akuntansi keuangan dan disajikan tepat waktu. Ketidaktepatan waktu penyajian laporan keuangan akan menyebabkan informasi yang terkandung tidak relevan lagi. Apabila informasi yang terkandung dalam laporan keuangan disajikan tepat maka laporan keuangan tersebut dapat digunakan sebagai dasar pembuatan keputusan. Selain itu, bank sampah saat ini mulai dipercaya oleh masyarakat sehingga profesionalitas perlu ditingkatkan.

Hasil pengujian data, yang diperoleh dengan penyebaran kuisioner kepada nasabah bank sampah, menggunakan *paired sample t test* menunjukkan bahwa ada perubahan *mindset* nasabah sebelum dan sesudah menjadi nasabah Bank Sampah Badegan. Sampah yang dahulu mereka anggap sebagai sumber penyakit dan selalu mereka bakar, kini mereka anggap sebagai tambahan penghasilan bagi keluarga, baik untuk mereka jual langsung ke bank sampah maupun mereka olah menjadi kerajinan tangan yang indah dan berharga lebih tinggi.

Bank sampah terbukti dapat menjadi jalan keluar bagi permasalahan pengelolaan sampah di Indonesia. Bank Sampah Badegan berperan sebagai media edukasi bagi masyarakat dan nasabahnya dalam pengelolaan sampah. Bahkan Bank Sampah Badegan juga mampu menanamkan jiwa *entrepreneurship* bagi nasabah dan lingkungannya. Hal ini dapat dilihat dari perubahan cara pandang dan *mindset* nasabah terhadap sampah. Selain itu proses edukasi yang dilakukan oleh Bank Sampah Badegan juga berhasil. Hal ini terlihat dari adanya kesadaran nasabah untuk menjaga kebersihan lingkungan agar kebersihan dan kesehatan terjaga.

BAB VII

TINDAK LANJUT DAN PENGELOLAAN *OUTCOME*

Hasil penelitian ini telah dipresentasikan dalam forum ilmiah internasional di Kuala Lumpur, Malaysia tanggal 16 s.d. 17 Februari 2014 pada Call for Papers Society of Interdisciplinary Business Research Kuala Lumpur 2015 (SIBR KL 2015), yang diselenggarakan oleh SIBR dan Universiti Kuala Lumpur Business. Sertifikat pemakalah pada SIBR KL 2015 dapat dilikat di lampiran 6. Sementara itu artikel yang dipublikasikan dalam proceeding SIBR KL 2015 dan manuscript publikasi di IJEPEE dapat dilihat pada lampiran 7.

Selanjutnya, artikel yang telah dipresentasikan dan sudah dimuat dalam Proceeding SIBR KL 2015 setelah direvisi rencana awal akan diterbitkan di IJEPEE. Penulis telah melengkapi revisi yang diminta oleh SIBR dalam manuscript IJEPEE. Namun pada pertengahan April penulis menerima email dari inderscience untuk melengkapi *Author Agreement* untuk penerbitan artikel di International Journal of Monetary Economics and Finance (IJMEF). Adanya dua jurnal yang meminta kelengkapan untuk proses itu maka penulis melakukan kontak dengan SIBR melalui email dan menerima jawaban bahwa artikel memang telah dikirim ke IJMEF dan penulis diminta untuk melengkapi Author Agreement itu dari pihak SIBR. Oleh karena itu penulis melengkapi permintaan Author Agreement dari IJMEF. Penulis tidak keberatan untuk diproses dan diterbitkan di IJMEF karena baik IJEPEE maupun IJMEF keduanya bermitra dengan SIBR dan keduanya terindeks SCOPUS.

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LAMPIRAN 1

KUISIONER

Penelitian ini hanya untuk keperluan akademik (pendidikan), untuk itu kerahasiaan data Bapak/Ibu akan kami jaga. Terima kasih atas partisipasi Bapak/Ibu.

Peneliti

Anna Purwaningsih, SE., M.Si., Ak., CA.

1. Nama : (tidak harus)
2. Umur : th
3. Pekerjaan : Ibu Rumah Tangga/PNS/Swasta, Lainnya (sebutkan):.....
4. Kecamatan tempat tinggal:
5. Gender: Laki-laki/Perempuan
6. Sejak tahun berapa Anda bergabung Bank Sampah:
7. Motivasi bergabung bank sampah Badegan:
 - a. Dapat tambahan uang
 - b. Bank Sampah Badegan dikelola secara professional
 - c. Bank Sampah Badegan mengelola uang nasabah secara transparan
 - d. Agar dapat memperoleh ilmu mengenai pengelolaan sampah dari Bank Sampah Badegan
 - e. Agar bisa menjadi penggerak sampah di lingkungan tempat tinggal karena Bank Sampah Badegan adalah bank sampah pelopor tingkat nasional
 - f. Lainnya....
8. Manfaat yang diperoleh sejak bergabung ke bank sampah: (dapat dipilih lebih dari satu jawaban)
 - a. Memperoleh tambahan uang
 - b. Rumah dan lingkungan sehat dan bersih
 - c. Pengakuan orang lain bahwa saya mengikuti tren karena sekarang bank sampah digalakkan pemerintah
 - d. Rasa bangga karena telah ikut serta menjaga lingkungan
 - e. Lainnya.....

Berilah tanda centang (V) kolom yang sesuai pilihan Anda!

Keterangan:

STS: Sangat Tidak Setuju

S: Setuju

TS: Tidak Setuju

SS: Sangat Setuju

No	Keterangan	SEBELUM bergabung Bank Sampah				SESUDAH bergabung Bank Sampah			
		STS	TS	S	SS	STS	TS	S	SS
Kesehatan Lingkungan									
1.	Sampah merupakan sumber penyakit								
2.	Sampah rumah tangga biasanya saya bakar								
3.	Sampah rumah tangga biasanya saya timbun								
4.	Sampah rumah tangga biasanya saya buang ke sungai								
5.	Sampah rumah tangga biasanya saya kelola supaya lingkungan bersih (reuse, recycle, reduce)								
6.	Sampah harus dikelola supaya lingkungan sehat								
Ekonomi									
1.	Sampah rumah tangga tertentu saya kasih ke tetangga/Saudara								
2.	Sampah rumah tangga tertentu saya jual ke tukang Rosok								
3.	Sampah yang diolah harganya menjadi lebih mahal (sebagai souvenir)								
4.	Sampah sudah saya olah menjadi souvenir/barang lain yang berguna								
Persepsi tentang akuntansi									
		STS		TS		S		SS	
1.	System akuntansi membantu pengelolaan bank sampah								
2.	System akuntansi membantu menyajikan transparansi keuangan								
3.	Sistem akuntansi bank sampah Badegan sudah memadai								
4.	Sistem akuntansi bank sampah Badegan sudah dijalankan dengan baik								

LAMPIRAN 2

TABULASI HASIL KUISIONER



Responden	Nama	Umur	Pekerjaan	Asal	Gender	Tahun Gabung	Motivasi					Manfaat setelah bergabung bank sampah					
							a	b	c	d	e	f (lainnya)	a	b	c	d	e
1	Reni	28	IRT	Pundong	P	2010	1			1				1	1		1
2	Candra haryono	18	Pelajar	Bantul	L	2010	1			1				1	1		1
3	supri hatiningsih	48	IRT	Bantul	P	2009						mendidik anak agar tdk buang sampah sembarangan		1			
4	Dyah Widayarsi	14	Pelajar	Bantul	P	2009				1				1			1
5	Tatik ruslan	57	IRT	Bantul	P	2012					1				1		
6	Hartono	49	Swasta	Bantul	L	2009					1			1			1
7	Nisa	12	Pelajar	Bantul	P	2009		1		1					1		1
8	Muryati	32	IRT	Bantul	P	2009		1		1					1		1
9	x	42	PNS	Bantul	P	2009	1			1	1			1	1		1
10	Sartini	38	Swasta	Bantul	P	2009	1	1						1			1
11	Erna Purwanti	35	IRT	Bantul	P	2009					1			1	1		1
12	Iwan Sobri	27	Swasta	Bantul	L	2013					1				1		
13	Dwi Suratmini	29	IRT	Pandak	P	2013	1	1	1	1	1			1	1		1
14	Rida	16	Pelajar	Bantul	P	2009		1		1				1	1		
15	A	22	Swasta	Lendah, KP	P	Sep-14					1				1		1
16	Suti Karini	45	Swasta	Pundong	P	2013						partisipasi penyelamatan lingkungan				1	
17	Ari Aji	46	IRT	Bantul	P	2008					1				1		
18	Sri Wahyuni	29	IRT	Srandakan	P	2014					1			1			1
19	Ismayawati	28	Swasta	Trirenggo	P	2012						agar sampah dikelola dg baik dan dapat diubah jd prooduk/kreasi				1	1

Responden	Nama	Umur	Pekerjaan	Asal	Gender	Tahun Gabung	Motivasi					Manfaat setelah bergabung bank sampah				
							a	b	c	d	e	f (lainnya)	a	b	c	d
20	Verika Rifdania	37	Penulis	Sewon	P	2009				1	1					sbg sumber bahan lingkungan
21	Ani Nur S	23	Swasta	Pajangan	P	2014 (des)					1			1		
22	X	45	IRT	Bantul	P	2011	1					membantu buang sampah	1	1	1	investasi ahirat utk anak cucu
23	Mulyadi	37	Swasta	Bantul	L	2013				1			1	1	1	
24	Angger Arviani	22	Swasta	Bantul	P	2014				1					1	
25	Nursahid	61	Pekerja seni	Bantul	L	2008					1					nyumbangkan kreativitas
26	Jihan	31	Swasta	Sewon	L	2014 (nov)			1	1				1	1	
27	Hesti Wijayanti	38	IRT	Bantul	P	2008	1	1	1	1	1		1	1	1	
28	Yabon	54	Buruh	Bantul	L	2010				1				1		
29																
30	Julita	17	Pelajar	Bantul	P	2009				1					1	
31	Basori	50	Swasta	Bantul	L	2009				1			1	1		
32	x	42	IRT	Bantul	L	2008				1			1	1		
33	Zaini	28	Swasta	Sewon	L	2009	1			1					1	1
34	Wuri	30	Swasta	Ringinharjo	P	2010					1				1	
35	Mardiyem	50	IRT	Sewon	P	2011	1			1				1	1	
36	Zuarah	26	Swasta	Pandak	P	2010				1	1			1	1	
37	Yulia lilis	34	PNS	Bantul	P	2014 (juli)	1							1		
38	Supardiman	47	Swasta	Bantul	L	2010	1			1			1	1	1	
39	Mufi	22	Swasta	Bantul	P	2009	1						1		1	
40	Bambang Suwerda	40	PNS	Bantul	L	2008					1			1		

Responden	Nama	Umur	Pekerjaan	Asal	Gender	Tahun Gabung	Motivasi					Manfaat setelah bergabung bank sampah					
							a	b	c	d	e	f (lainnya)	a	b	c	d	e
41	Istiningsih	42	IRT	Bantul	P	2014						pemanfaatan limbah mengurangi pencemaran lingkungan	1	1			
42	Dwi Anindito	24	Swasta	Bantul	L	2010						sadar akan kebersihan dan sanitasi lingkungan	1			1	
43	Nunik	33	IRT	Bantul	P	2014	1	1	1	1			1	1	1	1	
44	Herly Wuryani	55	IRT	Pandak	P	2013	1	1					1	1			
45	Lucia Sumarwanti	31	Guru	Bantul	P	2014				1				1			
46	Bahrudin	36	Swasta	Pajangan	L	2010	1	1	1	1	1		1	1		1	
47	A Mukhid	45	Swasta	Bantul	L	2012	1						1	1		1	
48	Asri Damara	18	Mahasiswa	Pandak	P	2012	1									1	
49	Floren	41	PNS	Pandak	P	2012						melaksanakan indikator PHBS				1	1
50	Juni Purwati	22	Swasta	Lendah, KP	P	2014				1				1			
51	Arwan	41	Swasta	Bantul	L	2014 (mar	1	1	1	1	1	meminimalkan sampah di rumah	1	1	1	1	
52	Yuni Wijaya	33	Guru	Bantul	P	2014	1	1	1	1	1		1	1	1	1	
53	Yuni Wijaya	40	IRT	Bantul	P	2008		1					1				
54	Wido	65	IRT	Bantul	P	2011	1						1				

Responden	Nama	Umur	Pekerjaan	Asal	Gender	Tahun Gabung	Motivasi					f (lainnya)	Manfaat setelah bergabung bank sampah						
							a	b	c	d	e		a	b	c	d	e		
55	Muh Hasyim	45	Swasta	Bantul	L	2010					1								
56	Wagiyem	48	Swasta	Pandak	P	2013	1				1				1	1			1
57	Vallina Putri	17	Pelajar	Bantul	P	2013	1								1				
58	Nyiur Winarni	31	Guru	Bantul	P	2013					1				1	1			
59	Satria sakti	27	Swasta	Bantul	L	2014					1				1				1
60	crasy	30	Swasta	Bantul	P	2014		1							1				

LAMPIRAN 3

JADWAL PELAKSANAAN

Kegiatan	Bulan					
	1	2	3	4	5	6
1. Studi Pustaka dan penyusunan Proposal	■					
2. Pembuatan kuisisioner dan penyebaran kuisisioner		■	■			
3. Penginputan data		■	■	■		
4. Pengujian statistik dan analisis hasil				■	■	
5. Penyusunan draft laporan					■	■
6. Pengandaan dan penjilidan						■
7. Penyusunan draft artikel publikasi		■	■	■	■	

LAMPIRAN 4
BIAYA PENELITIAN

Rincian Pemasukan:		Jumlah (rupiah)
1.	UAJY	7.500.000
2.	Peneliti	605.000
	Rencana Pemasukan	8.105.000
Rincian Pengeluaran		
	Honorarium Peneliti	2.880.000
	Souvenir untuk responden	2.000.000
	Fotocopy kuisisioner	100.000
	Kertas dan alat tulis yang dibutuhkan (ATK)	500.000
	Penggandaan dan jilid proposal	125.000
	Penggandaan dan jilid laporan	500.000
	Subsidi Publikasi	2.000.000
	Rencana Biaya Penelitian	8.105.000

LAMPIRAN 5

CV Peneliti

A. Identitas Diri

1	Nama Lengkap (dengan gelar)	Anna Purwaningsih, SE., M.Si., Ak. ✓ P/L
2	Jabatan Fungsional	Lektor Kepala
3	Jabatan Struktural	Ketua Pusat Studi Kewirausahaan
4	NIP/NIK/Identitas lainnya	02.00.672
5	NIDN	0509057701
6	Tempat dan Tanggal Lahir	Bantul, 9 Mei 1977
7	Alamat Rumah	Jarakan RT 02/RW 11, Tiromartani, Kalasan, Sleman Yk 55571
8	Nomor Telepon/Faks/ HP	HP 081328084248
9	Alamat Kantor	Fakultas Ekonomi, Universitas Atma Jaya Yogyakarta Jl Babarsari no 43 Yogyakarta 55281
10	Nomor Telepon/Faks	(0274) 447711 / (0274) 487748 ext. 3228
11	Alamat e-mail	annapurwaningsih1977@gmail.com
12	Lulusan yang Telah Dihilangkan	S-1= 35orang; S-2= 0 orang; S-3= 0 orang
13	Mata Kuliah yg Diampu	1. Akuntansi Keuangan Menengah 1 2. Akuntansi Keuangan Menengah 2 3. Perpajakan 2

B. Riwayat Pendidikan

	S1	S2	S3
Nama Perguruan Tinggi	Universitas Atma Jaya Yogyakarta	Universitas Gadjah Mada Yogyakarta	-
Bidang Ilmu	Akuntansi	Akuntansi	
Tahun Masuk-Lulus	1995-1999	2004-2006	
JudulSkripsi/Thesis/Disertasi	Penentuan Harga Pokok Jasa Menggunakan <i>Activity-Based Costing System</i> Pada Unit Radiologi dan Elektromedik Rumah Sakit Umum Lokapala Yogyakarta	Perbandingan Ketepatan Prediksi Laba oleh Manajemen dan Model <i>Multivariate</i>	
Nama Pembimbing/Promotor	I Putu Sugiarta Sanjaya, SE Drs. H. Soekamto, M.Sc.	Prof. Dr. Zaki Baridwan	

C. Pengalaman Penelitian Dalam 5 Tahun Terakhir (Bukan Skripsi, Tesis, maupun Disertasi)

No.	Tahun	Judul Penelitian	Pendanaan	
			Sumber	Jumlah (juta Rp)
1	2015	Pembangunan Sistem Basis Data Desa Wisata di Daerah Istimewa Yogyakarta	Hibah Bersaing, Dikti	68
2	2015	Model Pemberdayaan Desa Wisata Berbasis Pelestarian Lingkungan Berkelanjutan dalam upaya Peningkatan Kesejahteraan Masyarakat di Provinsi (tahun kedua)	Hibah Bersaing, Dikti	54
3	2015	Model Pengembangan Bank Sampah sebagai Media Edupreneurship pada Intitusi Pendidikan	Hibah Kompetisi, UAJY	75
4	2015	Analisis Perubahan Mind Set Nasabah Terhadap Eksistensi dan Praktik Akuntansi Bank Sampah: Studi pada Bank Sampah Badegan, Bantul	UAJY	7,5
5	2014	Model Pemberdayaan Desa Wisata Berbasis Pelestarian Lingkungan Berkelanjutan dalam upaya Peningkatan Kesejahteraan Masyarakat di Provinsi (tahun pertama)	Hibah Bersaing, Dikti	67
6	2014	Dampak penerapan PP No. 46 Tahun 2013 Terhadap Besaran PPh Terutang pada Usaha Mikro, Kecil, dan Menengah (UMKM): Pajak Final versus Norma Penghitungan	UAJY	6,025
7	2011	Ekplorasi Motif Pengelola Entitas Tanpa Akuntabilitas publik dan BPR di Yogyakarta dalam Preferensi Penerapan SAK ETAP	UAJY	2,85
8	2011	Minat Berwirausaha Mahasiswa S1 Program studi Akuntansi, Fakultas Ekonomi, Universitas Atma Jaya Yogyakarta	UAJY	3,95
9	2010	Kepedulian Isu Keamanan Pangan dengan Model Edukasi Konsumen pada Pemberdayaan Kewirausahaan Masyarakat (dengan MF. Shellyana Junaedi dan Th. Diah Widiastuti)	Hibah Kompetensi, Dikti	76
10	2009	Reaksi Pasar Terhadap Pengumuman Indeks Bisnis-27: Studi Empiris pada Bursa Efek Indonesia	UAJY	2,85
11	2007	Pemilihan Rasio Keuangan Terbaik untuk Memprediksi Peringkat Obligasi: Studi pada Perusahaan Manufaktur yang Terdaftar di BEJ (dana Penelitian Universitas Atma Jaya Yogyakarta)	UAJY	2,85

D. Pengalaman Pengabdian Kepada Masyarakat Dalam 5 Tahun Terakhir

No.	Tahun	Judul Pengabdian	Pendanaan	
			Sumber	Jumlah (juta Rp)
1	2015	Ipteks bagi Kewirausahaan (IbK) di Universitas Atma Jaya Yogyakarta	Hibah IbK, Dikti	95
2	2015	IbM Berbasis Teknologi Informasi untuk Peningkatan Kinerja Manajemen Bank Sampah	Hibah IbM, Dikti	39
3	2014	IbM Bank Sampah Sebagai Media Edupreneurship Di Desa Badegan Dan Sdk Eksperimental Mangunan	Hibah IbM, Dikti	40
4	2014	Pelatihan dan Pendampingan Pengelolaan Keuangan 'Bakul Cilik (UKM)' di Kevikepan DIY 13 Juli-30 November 2014.	UAJY	5
5	2013	Pendampingan Pengelolaan dan Pelaporan Keuangan Pusat Pelayanan Pastoral Yogyakarta (PPY) Menggunakan <i>Accurate</i> (Maret s.d. September 2013)	UAJY	0,4
6	2013	Pelatihan <i>Entrepreneurship</i> untuk UKM di Paroki Santo Yusup Bintaran, Yogyakarta (29 September 2013)—Bersama H. Andre Purwanugraha	UAJY	0,8
7	2013	Pendampingan Wawasan Kebangsaan: <i>Entrepreneurship</i> " (16 Januari 2013)	SMA Van Lith, Muntilan	0,5
8	2012	Pengelolaan dan Pelaporan Keuangan UKM dan Pengenalan <i>Entrepreneurship</i> Lingkungan Santo Antonius Geneng Selatan, Paroki Baciro (30 November 2012)	UAJY	0,8
9	2012	Pelatihan Manajemen <i>Homestay</i> di Desa Wisata Tembi, Bantul	UAJY	0,8
10	2012	Pemeriksaan dan Pembinaan Laporan Keuangan Koperasi Serba Usaha (KSU) Pasar Seni Gabusan (September 2011-April 2012)	UAJY	0,8
11	2012	Koordinator Lapangan KKN Tematik "Kewirausahaan" pada Pendampingan Desa Wisata Gilangharjo, Pandak, Bantul (Januari s.d. Mei 2012)	UAJY dan Sponsor	38,045
10	2011	Koordinator Lapangan KKN Tematik "Kewirausahaan" pada Pendampingan Desa Wisata Kebonagung, Imogiri (Januari s.d. Mei 2011)	UAJY dan Sponsor	38,045
11	2011	Pendampingan dan Pemberdayaan Koperasi Wanita Kampung Candran, Desa Kebonagung, Imogiri, Bantul, Yk.	UAJY	0,8
12	2010	Koordinator Lapangan KKN Tematik "Kewirausahaan" pada Pendampingan Desa Wisata Kebonagung Imogiri (Agustus s.d. Desember 2010)	UAJY dan Sponsor	38,045
11	2010	Dosen Pembimbing Lapangan KKN Tematik "Kewirausahaan" pada Pendampingan Desa Wisata Candran Desa Wisata Kebonagung, Imogiri (Juni	UAJY dan Sponsor	38,045

		s.d. Agustus 2010)		
12	2010	Dosen Pembimbing Lapangan KKN Tematik “Kewirausahaan” pada Pendampingan UKM untuk Mempersiapkan Pantai Depok sebagai Tujuan Wisata Pantai di Bantul Tahap 2 (Januari s.d. Mei 2010)	UAJY dan Sponsor	40,685
13	2009	Dosen Pembimbing Lapangan KKN Tematik “Kewirausahaan” pada Pendampingan UKM untuk Mempersiapkan Pantai Depok sebagai Tujuan Wisata Pantai di Bantul Tahap 1 (September s.d. November 2009)	UAJY dan Sponsor	38,965
14	2008	Dosen Pembimbing Lapangan KKN Tematik “Kewirausahaan” pada Pendampingan UKM untuk Mempersiapkan Desa Wisata di Gabusan, Bantul (Mei s.d. Agustus 2008)	UAJY dan Sponsor	37,5
15	2008	Dosen Pembimbing Lapangan KKN Tematik “Kewirausahaan” pada Pendampingan UKM untuk Mempersiapkan Desa Wisata di Manding, Bantul (September s.d. November 2008)	UAJY dan Sponsor	37,5
16	2008	Pembicara pada Penyuluhan Kewirausahaan dengan tema “Potensi Pengembangan Kewirausahaan dan Strategi Pemasaran Sumber Daya Lokal di Kec. Paliyan Gunung Kidul” di Desa Pampang dan Karangasem, Paliyan, Gunung Kidul (25 Mei 2008)	UAJY	0,8
17	2008	Pembicara pada Penyuluhan Kewirausahaan dengan tema “Kewirausahaan dan Inovasi Sumber Daya Lokal di Kecamatan Kalibawang, Kulon Progo: Peningkatan Motivasi Berwirausaha Bagi Pemuda dan Lansia” di Desa Banjarharjo, Kalibawang, Kulon Progo (10 April 2008)	UAJY	0,8

E. Pengalaman Penulisan Artikel Ilmiah Dalam Jurnal 5 Tahun Terakhir

No.	Judul Artikel Ilmiah	Volume/Nomor/Tahun	Nama Jurnal
1	Kearifan lokal dalam pengelolaan lingkungan desa wisata Kalibiru, di D.I Yogyakarta	Fakultas Teknik, UAJY Mei 2015	Proceeding Seminar Nasional SCAN#6
2	Accounting Practice in ‘Bank Sampah’ (Waste Bank) as Media Edupreneurship: Case on Waste Bank ‘Gemah Ripah’ Badegan, Bantul, Yogyakarta Province, INDONESIA	Kuala Lumpur, 16-17 Februari 2015	<i>Proceeding</i> CFP SIBR KL 2015, Kuala Lumpur Malaysia
3	Impact of Government Regulation No.46 Year 2013 in Income Tax of Small and Medium Enterprises in Indonesia (sebagai penulis tunggal)	Volume 3 (2), Issue 2 (July)	Review of Integrative Business & Economics Research (RIBER)

4	Rural Tourism Community Empowerment Based on Local Resources for Improving Community Welfare: Case on Pentingsari Village, Yogyakarta, Indonesia (sebagai penulis kedua)	Volume 3 (2), Issue 2 (July)	Review of Integrative Business & Economics Research (RIBER)
5	Jejak Ekologis Aktivitas Desa Wisata Sebagai Model Pemberdayaan Masyarakat Berbasis Lingkungan (sebagai penulis ketiga)	Fakultas Teknik, UAJY 5 Juni 2014	Proceeding Seminar Nasional SCAN#5
6	Model Alternatif Pengelolaan Limbah Sampah Sebagai Dampak Aktivitas Wisata di Desa Wisata Pentingsari, Yogyakarta	Fakultas Teknik, UAJY 5 Juni 2014	Proceeding Seminar Nasional SCAN#5
7	Pengaruh Book Tax Differences Terhadap Manajemen Laba (sebagai penulis kedua, bersama Deni Purnama Sari)	Volume 9 (1), April 2014	TELAAH MANAJEMEN Jurnal Riset & Konsep Manajemen, Unika Atma Jaya Jakarta
8	Pengaruh Rasio Keuangan Terhadap Peringkat Obligasi Perusahaan Nonkeuangan (sebagai penulis kedua, bersama Lisa Amelia)	Pontianak, 23-24 Oktober 2013	<i>Proceeding</i> CFP Forum Manajemen Indonesia Ke-5, Pontianak
9	The Influence of The Firm's Size on Income Tax with The Disclosure of Corporate Social Responsibility as Mediating Variable (sebagai penulis kedua, bersama FX. Arista Narakrisna)	Chiang Mai Thailand, 2-4 Oktober 2013	<i>Proceeding</i> The 2 nd 2013 IBSM International Conference on Business, Management, and Accounting
10	Pengaruh Penerapan Good Corporate Governance Terhadap Kinerja Perusahaan, dengan Komposisi Aset dan Ukuran Perusahaan sebagai Variabel Kontrol (sebagai penulis kedua, bersama Nadya Maretha)	Volume 25 (2), September 2013.	MODUS Jurnal Ekonomi dan Bisnis, UAJY
11	Pengaruh Luas Pengungkapan Tanggung Jawab Sosial dan Lingkungan Perusahaan Terhadap Earning Response Coefficient (ERC), Dengan Ukuran Perusahaan dan Leverage Sebagai Variabel Kontrol (sebagai penulis kedua, bersama Dyah Hayu Pradipta)	Banjarmasin, 23 September 2012	<i>Proceeding</i> Simposium Nasional Akuntansi XV, Banjarmasin
12	Ekplorasi Motif Pengelola Entitas Tanpa Akuntabilitas Publik dan BPR dalam Preferensi Penerapan SAK ETAP di Yogyakarta (sebagai penulis tunggal)	UAJY, Mei 2012	<i>Proceeding</i> Simposium Nasional ISEI (Ikatan Sarjana Ekonomi Indonesia)

13	Pengaruh Kompetensi Komite Audit dan Keberadaan Komite Kebijakan Corporate Governance terhadap Financial Distress (Studi Pada Industri Perbankan yang Terdaftar di Bursa Efek Indonesia) (sebagai penulis kedua, bersama)	Volume 7 (1), Mei 2012	TELAAH MANAJEMEN Jurnal Riset & Konsep Manajemen, Unika Atma Jaya Jakarta
14	Pengaruh Faktor Kepatuhan Formal WP Badan dan Pelaksanaan Pemeriksaan Pajak Terhadap Penerimaan Pajak Penghasilan di KPP Pratama Padang (sebagai penulis kedua, bersama Christine Stephani Silitonga)	Volume 24 (1), Maret 2012.	MODUS Jurnal Ekonomi dan Bisnis, UAJY
15	Reaksi Pasar Terhadap Pengumuman Indeks Bisnis-27: Studi Empiris pada Bursa Efek Indonesia (sebagai penulis tunggal)	Volume 14 (5), November 2011	Jurnal Bisnis dan Ekonomi "KINERJA", UAJY
16	Perbedaan Likuiditas Saham Sebelum dan Sesudah Reverse Stock Split: Studi Empiris pada BEI (sebagai penulis kedua, bersama Lusiana Fransiska)	Volume 6 (2), Juli 2011	Jurnal Akuntansi dan Bisnis "AUDI" – Universitas Udayana,
17	Pengaruh Otomatisasi Sistem Informasi dan Penguasaan Teknologi Terhadap Pemberdayaan SDM dengan Kesesuaian Tugas-Teknologi sebagai Pemoderasi (sebagai penulis kedua, dengan MF. Shellyana Junaedi)	Volume 14 (1), Februari 2010	Jurnal Bisnis dan Ekonomi "KINERJA" UAJY
18	Reaksi Pasar Terhadap Pengumuman <i>Stock Split</i> : Studi Empiris pada Perusahaan Manufaktur yang Terdaftar di Bursa Efek Jakarta (sebagai penulis kedua, bersama Anuragabudhi Ika W)	Volume 3(1), Mei 2008	Jurnal Riset dan Konsep Manajemen "Telaah Manajemen" Universitas Atma Jaya Jakarta
19	Analisis Kinerja Keuangan Perusahaan Sebelum dan Sesudah <i>Stock Split</i> : Studi Empiris pada Perusahaan Manufaktur di Bursa Efek Jakarta (sebagai penulis kedua, bersama Anuragabudhi Ika W)	Volume 20 (1), Maret 2008	Jurnal Ekonomi dan Bisnis "MODUS"-UAJY
20	Pemilihan Rasio Keuangan Terbaik untuk Memprediksi Peringkat Obligasi: Studi pada Perusahaan Manufaktur yang Terdaftar di BEJ (sebagai penulis tunggal)	Volume 20 (1), Maret 2008	Jurnal Ekonomi dan Bisnis "MODUS" UAJY

21	Manfaat Perubahan Rasio Keuangan dalam Memprediksi Perubahan Laba: Studi Empiris pada Perusahaan Perbankan yang Terdaftar di BEJ (sebagai penulis kedua, bersama Fenny Tondowidjoyo)	Volume 12 (1), Februari 2008	Jurnal Bisnis dan Ekonomi "KINERJA" UAJY
22	Pengaruh Ukuran Perusahaan, Profitabilitas, dan Leverage Terhadap Praktik Perataan Laba (sebagai penulis kedua, bersama Wulandari Sucipto)	Vol. 19 (2), September 2007	Jurnal Ekonomi dan Bisnis "MODUS"-UAJY
23	The Comparison of Accuracy Between Management Earnings Forecast and Multivariate Models: An Empirical Evidence from the Jakarta Stock Exchange (sebagai penulis tunggal)	Volume 7 (1), Februari 2007	The Journal of Accounting, Management, and Economics Research-Universitas Teknologi Yogyakarta (UTY)
24	"Superioritas Prediksi Laba Manajemen dan Model Multivariate serta Faktor yang Mempengaruhinya: Sebuah Review Penelitian di Indonesia" (sebagai penulis tunggal)	Volume X (1), Januari 2007	Jurnal Ekonomi, Manajemen, dan Akuntansi "FORUM EKONOMI"- Universitas Mulawarman

F. Pengalaman Penyampaian Makalah Secara Oral Pada Pertemuan / Seminar Ilmiah Dalam 5 Tahun Terakhir

No.	Nama Pertemuan Ilmiah / Seminar	Judul Artikel Ilmiah	Waktu dan Tempat
1	SIBR KL 2015 Conference on Interdisciplinary Business and Economics Research	Accounting Practice in 'Bank Sampah' (Waste Bank) as Media Edupreneurship: Case on Waste Bank 'Gemah Ripah' Badegan, Bantul, Yogyakarta Province, INDONESIA	Kuala Lumpur, 16-17 Februari 2015
2	SIBR Thammasat 2014 Conference on Interdisciplinary Business and Economics Research	Impact of Government Regulation No.46 Year 2013 in Income Tax of Small and Medium Enterprises in Indonesia	Bangkok, Thailand, 5-7 Juni 2014
3	CFP Forum Manajemen Indonesia Ke-5, Pontianak	Pengaruh Rasio Keuangan Terhadap Peringkat Obligasi Perusahaan Nonkeuangan	Pontianak, 23-24 Oktober 2013
4	The 2 nd 2013 IBSM International Conference on Business, Management, and Accounting	The Influence of The Firm's Size on Income Tax with The Disclosure of Corporate Social Responsibility as Mediating Variable	Chiang Mai Thailand, 2-4 Oktober 2013

5	Simposium Nasional Akuntansi XV	Pengaruh Luas Pengungkapan Tanggung Jawab Soial dan Lingkungan Perusahaan Terhadap Earning Response Coefficient (ERC), dengan Ukuran Perusahaan sebagai Variabel Kontrol	Universitas Lambung Mangkurat, Banjarmasin, 20-23 September 2012
6	Seminal Nasional dan Call for Papers. Penyelenggaraan Fakultas Ekonomi UAJY dan ISEI Cabang Yogyakarta	Eksplorasi Motif Pengelola Entitas Tanpa Akuntabilitas Publik dan BPR dalam Preferensi Penerapan SAK ETAP di Yogyakarta	UAJY, 16 Mei 2012
7	Program Training Regular Singkat untuk Siswa Kelas XII SMK-SMK BOPKRI Se-DIY	Motivasi dan Kewirausahaan	Yayasan BOPKRI Yogyakarta, 28 Oktober 2011
8	Pembekalan Peserta KKN Tematik Kewirausahaan Smt Gasal 2011/2012	Proposal Kegiatan dan Sponsorship	LPPM UAJY, 15 September 2011
9	Siaran Langsung dan Interaktif Kewirausahaan	Wirausaha Mahasiswa	Radio Sonora, Yogyakarta, 30 Juni 2011
10	Pembekalan Peserta KKN Regular Smt Genap 2010/2011	Kewirausahaan, Promosi dan Sponsorship	LPPM UAJY, 25 Februari 2011
11	Pembekalan Peserta KKN Tematik Kewirausahaan Smt Genap 2010/2011	Identifikasi dan Pengembangan Program Kerja 'Kewirausahaan'	LPPM UAJY, 23 Februari 2011
12	Siaran Langsung dan Interaktif Kewirausahaan	Kontribusi Mahasiswa pada Masyarakat melalui KKN Tematik Kewirausahaan	Radio Sonora, Yogyakarta, 23 Mei 2011
13	Pembekalan dan Pendampingan pada Program Wirausaha Muda Mahasiswa Kopertis Wilayah V Yogyakarta, Rayon Selatan	Analisis Keuangan dan Klinik <i>Business Plan</i>	UAJY, 21 Agustus 2010

G. Pengalaman Penulisan Buku Dalam 5 Tahun Terakhir

H. Pengalaman Perolehan HKI Dalam 5 Tahun Terakhir

I. Pengalaman Merumuskan Kebijakan Publik/Rekayasa Sosial Lainnya Dalam 5 Tahun Terakhir

J. Penghargaan yang Pernah Diraih dalam 10 Tahun Terakhir (Dari Pemerintah, Asosiasi atau Institusi lainnya)

No.	Judul Penghargaan	Jenis Penghargaan	Tahun
1	Terpilih sebagai <i>Executive Coach</i> (Coach Business Mahasiswa)	<i>Executive Coach</i> Perwira Mandiri, Wilayah Yogyakarta - Solo (penyelenggara PT Bank Mandiri)	2010
2	Lulus dengan predikat <i>Cumlaude</i>	Lulusan Pendidikan Profesi Akuntansi pada Fakultas Ekonomika, UGM (Oktober 2009)	2009
3	Lulus dengan predikat <i>Cumlaude</i>	Lulusan Pascasarjana S-2 pada Program Pascasarjana dan Program Doktor UGM, (9 November 2006)	2006
4	Lulus dengan predikat <i>Cumlaude</i>	Lulusan Sarjana S-1 pada Program Studi Akuntansi, Fakultas Ekonomi, Universitas Atma Jaya Yogyakarta (Oktober 1999)	1999

Semua data yang saya isikan dan tercantum dalam biodata ini adalah benar dan dapat dipertanggung jawabkan secara hukum. Apabila di kemudian hari ternyata dijumpai ketidaksesuaian dengan kenyataan, saya sanggup menerima resikonya. Demikian biodata ini saya buat dengan sebenarnya untuk memenuhi salah satu persyaratan dalam pelaporan hasil penelitian pada Hibah Penelitian Internal UAJY.

Yogyakarta, 3 Juni 2015
Pengusul

Anna Purwaningsih, SE., M.Si., Ak., CA.

LAMPIRAN 6

SERTIFIKAT PEMAKALAH DAN ARTIKEL DALAM *PROCEEDING* SIBR KL 2015

DI KUALA LUMPUR, MALAYSIA



**Analysis of Customer Mindset Change and Accounting Practice of
Garbage Bank as Medium of *Edupreneurship*
a Study on Garbage Bank of Badegan, Indonesia**

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ABSTRACT

This study aims to (1) determine whether there is a change in the individual mindset associated with garbage bank existence and (2) determine the accounting practices in Garbage Bank of Badegan (GBB). Garbage bank is the manifestation of public awareness to actively address the issue of garbage management today. Thus, garbage bank is medium for communal education and entrepreneurship. Its concept basically adopts bank concept. It is not the money which is saved but garbage. Garbage bank also requires professional management, including the application of good accounting system so that accountability and transparency can be run. This research was conducted at the *Gemah Ripah* GBB in Bantul, Yogyakarta, Indonesia by distributing questionnaires to customers to determine customer mindset change before and after joining the bank. Change of mindset is viewed from environment and the economy standpoint. Having passed the instrument validity test with Pearson bivariate method and reliability test with Cronbach's Alpha Scale method, the questionnaires were distributed. Data processing employed the pair sample t test. The results showed that there was a change in the public mindset before and after they join GBB. Garbage is no longer burned or thrown into the river, but managed into value added products.

Keywords: Garbage bank, Information system, Accounting system, Education and Entrepreneurship (*Edupreneurship*)

1.1. INTRODUCTION

Garbage is a big issue in Indonesia because it causes disease and flood. Accumulation of garbage in the final disposal also leaves problems related to limited

landfill areas and odor effects. It is often difficult for the Department of Public Works to acquire land for final disposal (landfill). Meanwhile, the amount of garbage grows bigger. Today, Indonesian population reaches 250 millions. If on average each family has 3 children, the total numbers of households reaches 50 millions. If every household produces 2 kg of garbage per day, the entire households will produce 100 million kilograms (100 thousand tons) of garbage. How broad are the areas prepared for the landfill?

Therefore, the researcher argues that garbage management based on landfill, which is so far done, is not sufficient to solve the problem. The management should be based on building public awareness to manage garbage so that public education on this matter should be initiated. Thus, garbage is not the government's responsibility, but every individual citizen's.

Garbage can be reused and recycled so that garbage has added value and its volume is reduced. A group of people pioneered by Bambang Suwerda in Badegan Village, Bantul have managed their garbage. On 23 February 2008, they set up a bank of garbage named 'Gemah Ripah' Garbage Bank of Badegan (GBB), claimed to be the first garbage bank in Indonesia.

GBB has been running approximately six years. Its purpose is to educate the the local community of Badegan to maintain a healthy environment. Its activities include reducing, sorting, reusing, recycling, and saving garbage. Instead of saving unit, GBB also has a recycling business unit.

When GBB receiving garbage from customers, GBB weights and records it in a saving account. The account records its weight and cash. The recording process and administration is done in place. The process still runs manual. It is not computerized yet. The accounting system is often not run through a proper process.

The Customers of GBB has reached 453 individual customers and 12 customers groups (social communities and schools), with service every day. Customers are no longer only from Badegan but also from other villages, even from outside the sub-district of Bantul. With increasing numbers of customers, of course, the management is increasingly complex. Accuracy and speed of information are also highly required. Therefore, GBB plans to transform itself from a manual to a computerized system, especially in financial management, so that the error in the calculation can be avoided. Therefore, GBB needs proper accounting practices and proper accounting system.

In addition, this study also aims to see whether there is a change in the mindset of the individuals before and after becoming a member of GBB. If the change in mindset has occurred, it means that the educational process has

been successful. Change of mindset associated with garbage management would be more complete if it is accompanied by an entrepreneurial spirit. Entrepreneurial spirit will encourage individuals to create opportunities (opportunity creating), not just to look for opportunities (opportunity-seeking), to produce innovation (innovation), and to take measured risk (calculated risk taking) (Ciputra, 2009). With those three things, turning waste and garbage into gold is not impossible.

Thus, the research problems can be formulated as follows: (1) How does GBB work on accounting practices; and (2) Is there any change in the mindset of the individuals about environmental health, economics, and accounting practices before and after joining GBB?

2. THEORETICAL AND HYPOTHESES DEVELOPMENT

2.1. Education and Entrepreneurship

The process of educating individuals about health and environmental hygiene is necessary, especially in garbage management. Public education is needed so that the individuals have knowledge and awareness about the importance of garbage management. This is very important, since the government alone may not be able to cope with thousands tons of garbage a day.

In addition to education on garbage management, individuals also need to be given knowledge about entrepreneurship. If people have the spirit of entrepreneurship then the individuals will be able to appreciate added value of garbage. For example, they reduce, reuse, recondition, and recycle household garbage.

Entrepreneurship can be grouped into four, namely business entrepreneur, government entrepreneur, social entrepreneur, and academic entrepreneur (Ciputra, 2009). Business entrepreneur can be divided into two, namely owner entrepreneur and professional entrepreneur. Owner entrepreneur is the creator and owner of the business, while the professional entrepreneur is an individual who has an entrepreneurial power but practices in the company of others. Government entrepreneurship is a leader who has a spirit and entrepreneur skills and who is able to realize the entrepreneurial government. The example of entrepreneurial government is the Prime Minister of Singapore, Lee Kuan Yew (Ciputra, 2009).

Furthermore, a social entrepreneur is the founder of the social organization which raises public funds to carry out social tasks, such as Mother Theresa of Calcutta. The latter category is the academic entrepreneur, namely academics who teach and

administer educational institutions with entrepreneurial patterns and styles yet maintain the lofty goals of education.

Entrepreneur are those who have always worked hard and creatively to create business opportunities, have utilized the opportunities gained and then have manipulated the creation of alternatives as new excellent business opportunities. Thus, the entrepreneurial spirit will mobilize the community to create added value over existing garbage with creativity.

Excellence is largely determined by creativity. Creativity in turn creates good innovations related to product / service, science and technology, processes, management systems, strategy and marketing policies, and strategies and policies in making alliances and business expansion. Innovation is needed to win the competition. In other words, competition has driven an individual or organization to perform a variety of innovations. Innovation is created due to the high entrepreneurial practices within the individual who is in the organization.

Business innovation conceived by entrepreneurs is often associated with the creation of small businesses. This is true, but it is not limited to small business. It also can include a larger scale, the so-called intermediate scale. Whatever the shape and scale of its business are, the same thing in entrepreneurship is to encourage the creation of business activities in the organization's business units. GBB is an example of a business unit established with innovation and creativity.

2.2. Garbage Bank

Indonesia government has set up garbage management issued Law No. 18 of 2008 on Garbage Management (Indonesia, 2008) and Regulation of the Minister of Home Affairs No. 33 of 2010 on Guidelines for Garbage Management (Indonesia, 2010). Thus, the legal framework has been created, but it is still inadequate garbage management. Garbage still stays as a problem everywhere, both in cities and towns. Piles of garbage become the source of the disease, leading to clogged drains and flooding; and, make the place look shabby and dirty.

In Act 18 of 2008, the government will provide incentives for institutions, agencies or individuals who innovate in garbage management. Incentives can be rewards and/or giving subsidies. Thus, the government is encouraging anyone to participate actively in garbage management.

Garbage bank operates like banks in general, and accepts customer deposits and withdrawals. But, the customer saves garbage, not cash in the bank. Garbage will be recorded and subsequently converted into cash. Thus, customers will have cash savings. Savings account can be taken as well as transactions in commercial banks.

However, in practice, there is garbage bank that accepts

garbage and keeps it in a particular room. After a lot of garbage is collected, the bank calls partners to estimate the price of the garbage. After the price agreement, then the bank converse garbage into cash. This will certainly reduces the risk of any price difference between the garbage bank and partners who purchase the garbage (<http://www.forplid.net>, accessed 21 April 2009).

When receiving garbage from customers, GBB weights and records it in a saving account. The account records its weight and cash. The recording process and administration are done in place. The process still runs manually. It is not computerized yet. The accounting system is often not run through a proper process.

Customer of GBB has reached 453 individual customers and 12 customer groups (social community and schools). Garbage bank service is performed every day. Customers do not only come from Badegan but also from other villages, even from outside the sub-district of Bantul. Customers grow, and, of course, the management increasingly becomes complex. Demand on accuracy and speed of information is also higher. Therefore, the GBB want to transforms itself from manual system to a computer system, especially in financial management, so that the error in the calculate avoided.

2.3. Accounting Practices of GBB

The growing customers of GBB require a more professional management in order not to harm the client. A big number of customers results more numerous and complex transactions. Moreover, GBB also has to diversify its business, namely innovating garbage into handicraft (can be seen in Figure 1)



Figure 1. The Examples of Garbage Handycraf (Reduce, Reuse, Recycle)

Finance potentially causes problems. Therefore, transparency and the ability to manage financing are very important. Bookkeeping activities cover all expenses and revenue transactions which occur in the operational activities. Recording or orderly bookkeeping is very useful for the followings (1) assisting in decision making both in short and long term; (2) building relationships with third parties, such as investors and banks; and (3) assisting the planning of activities, particularly planning activities that will have an impact on cash.

Garbage bank does not need a complicated bookkeeping. The bookkeeping includes cash book, passbook to customers, as well as the financial reporting process of balance sheet, and statement of income each period. In addition, accounting system can record how much garbage every period is. By proper financial reporting, the management performance can be monitored easily.

2.4. Changes in Society Mindset

Garbage management in Indonesia is conducted by the government. However, the garbage problem is never been overcome. So far, the government has made additional garbage disposal sites in line with the rise in the garbage volume. However, it turns out that the solution is not the most appropriate solution. Additional land for the

final disposal (landfill) is only temporary solution. Over time, the landfill will not be able to accommodate the tons of garbage. Therefore, garbage management should be done by all citizens. It is not just the responsibility of the government. The government must change the mindset of the individual citizen.

Garbage should be managed from upstream to downstream. Garbage must be managed from the management activities producing garbage up to the landfill management. It is only possible if people are actively involved in their own household garbage management. If each household manages their own waste, the government work will be lessened and garbage problem will be solved.

2.5. Hypothesis Development

The government has issued laws and regulations relating to the management of garbage bank, namely Law No. 18 of 2008 on Garbage Management and Regulation of the Minister of Home Affairs No. 33 of 2010 on Guidelines for Garbage Management (Indonesia, 2008). In addition, based on Law No. 18 of 2008, the government will provide incentives for institutions, agencies or individuals who are creative in garbage management. Incentives can be rewards and or subsidies. Thus, the government is encouraging everyone to participate actively in garbage management.

Currently garbage bank is popular in Indonesia. GBB is one form of community participation in garbage management through innovation and creativity. Willingly, individuals come by themselves to GBB to be customers. Therefore, the formulation of the hypothesis is as follows:

Ha: There is a change in the mindset of the individual before and after becoming customer of GBB

3. RESEARCH METHODS

This research was carried out through direct observation and interviews with GBB managers to determine the extent to which accounting system is required in the bank. In addition, researcher also searches for data by distributing questionnaires. Questionnaires were used to obtain data related to the presence or absence of individuals' mindset change before and after becoming customers of GBB. The respondents were the customers of GBB.

Questionnaire consisted of 10 questions, which were grouped in two indicators, namely the environment and the economy indicator. There were six items of questions for environmental indicators and four questions for economic indicators.

The questionnaire was measured using a Likert scale, ranging from the Strongly Agree, Agree, Neutral, Disagree, and Strongly Disagree. Before the entire questionnaire was circulated, the researchers tested the

validity and reliability of the above items question. Validity testing was done by using bivariate Pearson, while the reliability test used Cronbach's Alpha (Rizkiyani, 2013). After all instruments were valid and reliable, questionnaires distributed to all respondents (Hall, 2010). The number covered 60 respondents (13% of GBB customers). Meanwhile, the weighting of each respondent's answer in the scale is as follows (Table 1):

Table 1. The weighting of Item Question

The Answers	Weight Value
Strongly agree	4
Agree	3
Disagree	2
Strongly Disagree	1

Source: Hall (2010)

4. RESULTS AND DISCUSSION

4.1. GBB Accounting Practice

Researcher conducted interviews related directly to the manager of the accounting practices employed by GBB. The results shows that GBB has recorded each transaction, but has not used the correct accounting system. When garbage is deposited, its weight is recorded in the bank's book, but not in customers'. The customers receive the amount of cash only without any description of the type of garbage. The cash recorded in the book of savings is based on the predetermined list price of each type of garbage. This bears the risk of loss if the purchasing price list garbage is not always updated. The process of saving the garbage can be seen in the following figure 2.

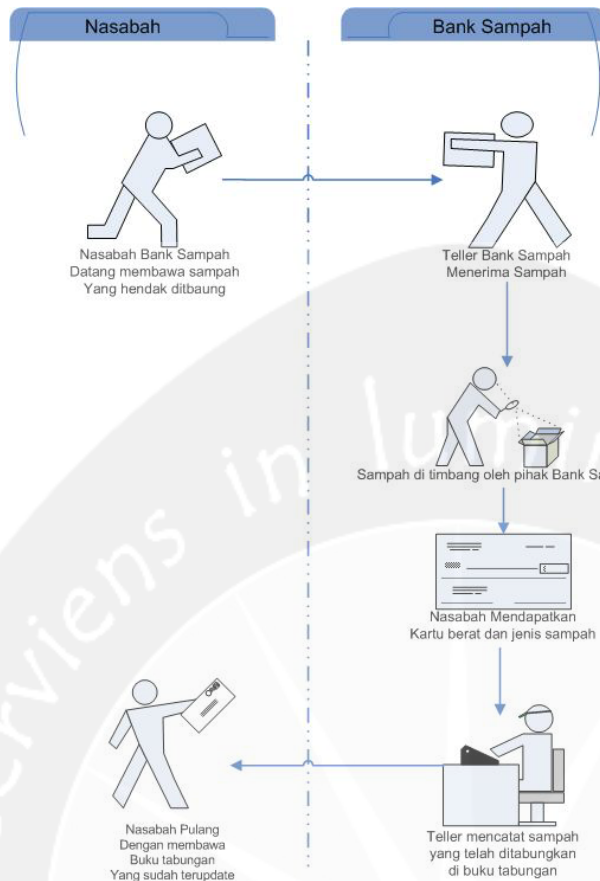


Figure 2. Saving/Depositing Process

Thus, the recording process is only related to data recording. Journal entry on transactions and posting to the general ledger has not been done. The accounting process which is not carried out systematically brings difficulties for GBB to prepare a monthly garbage report and annually financial statements. GBB also faces difficulty to calculate garbage inventory in the bank. Moreover, GBB also cannot reliably determine the profit margin before all the garbage sold to partner (recycling company).

Encouraged by these conditions, the researcher offers solution in the form of a systematic application of accounting and an accounting which is in accordance with generally accepted accounting standards in the manufacture of computerized accounting systems ranging from the transaction, recording, up to financial reporting.

Accounting process that should be applied is appropriate accounting cycle, in accordance with generally acceptable accounting standards (see Figure 2). Accounting standards for garbage bank as part of small and medium enterprises (SMEs) should refer to the SAK ETAP rules (IAI, 2010).

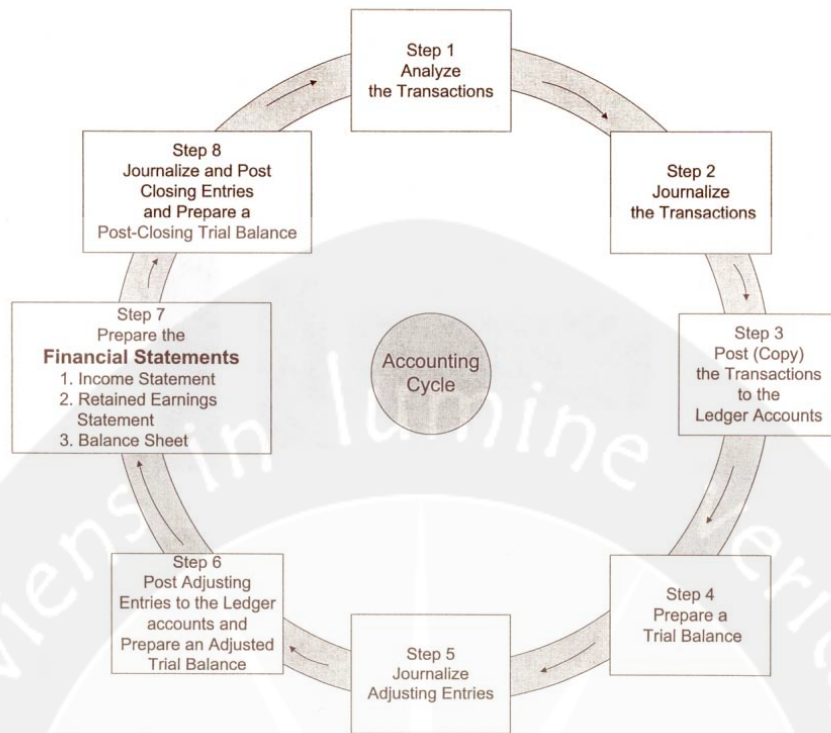
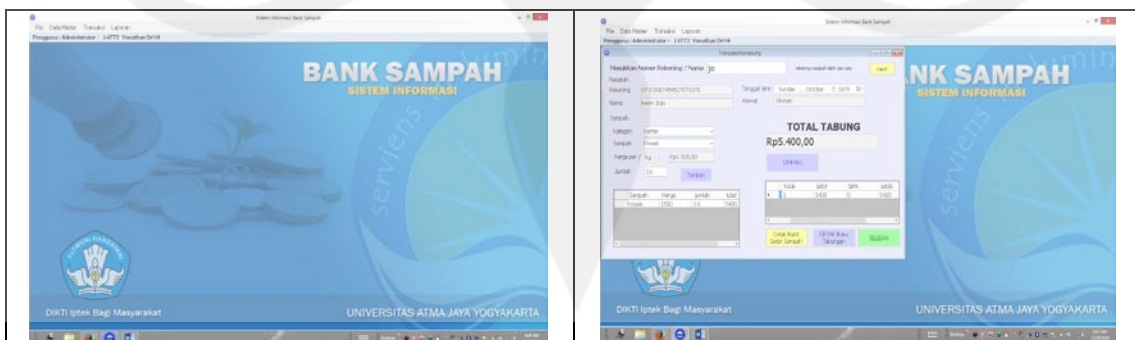


Figure 2. Accounting Cycle

(Source: www.google.com, accessed 12 April 2013)

Furthermore, to facilitate the practice of accounting, computer-based accounting system that is built can be seen in Figure 3. SMEs in Indonesia began to make ICT as one part of a strategic plan for the development of SMEs in the future (Govindaraju, 2011). However, the utilization of information technology computer will not have a positive impact if not accompanied by appropriate support strategies and synergies SMEs are adopting these technologies (Ghobakhloo *et al.*, 2012).



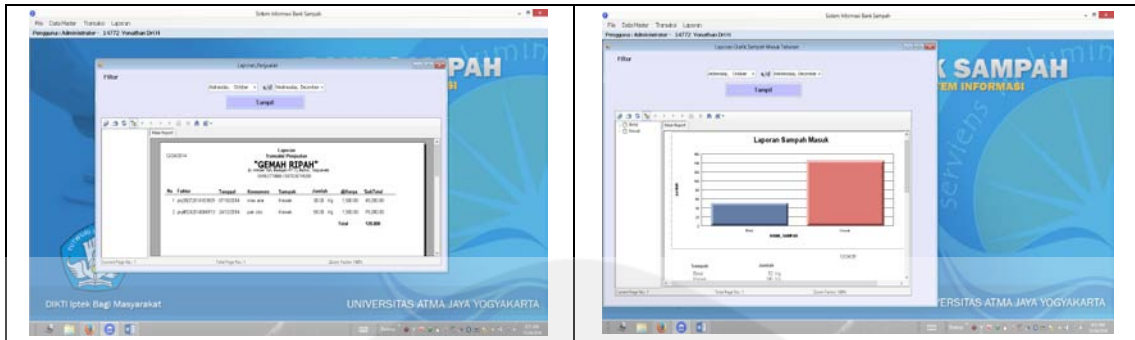


Figure 3. Computer-Based Accounting System

Source: Handarkha *et al.* (2014)

4.2. The Change of Individuals' Mindset

This study tried to see whether individuals who belong to GBB undergo mindset change associated with garbage management in their home environment or if they become customers of the bank just because they follow the trend in Indonesia. Therefore, this study attempts to measure their attitude towards garbage before and after becoming GBB customers.

Data were obtained through questionnaires. Questionnaires were distributed as many as 60 copies and 59 copies (98%) questionnaires were filled completely. 70% of the survey respondents were female and 30% were male. From the data it can be seen that the majority of bank customers are women.

Respondents' Motivation of joining GBB can be summarized as follows: 1) customers earn extra money (30%); 2) GBB is managed professionally (30%); 3) GBB is managed transparently (10%); the customers get the knowledge of garbage management (50%); and 4) the customers may be initiate garbage bank in their neighborhood (30%). The total percentage does not reach 100% because each respondent may have more than one motivation. The biggest motivation is to gain knowledge of garbage management. This proves that the awareness of the community to participate in the higher garbage management. Meanwhile, respondents' answers related to the professional management of GBB only reach 10%.

After becoming customer, respondents obtain some benefits from the existence of garbage bank, among others, added money (50%), clean and healthy home environment (70%), and pride of participation in keeping the environment (60%), and pride of following trend (10%). The total percentage does not reach 100% because each respondent can obtain a double benefit. The benefits of healthy and clean home environment reach 70%. This fact proves that individuals are starting to participate in garbage management in their home environments. If every citizen manages household garbage independently the issue of garbage management in Indonesia will be resolved.

In fact, 60% of respondents state that they feel proud because they can act in keeping the environment clean. This proves that the individuals began to realize the self-actualization of their participation.

4.3. Validity and Reliability Test Results

Items totaling 10 questions are divided into two, namely six items environmental indicators and four items of economic indicators. The validity of test results using bivariate Pearson can be seen in Table 2. The test results showed the validity of one item of environment, that is, Ev_4 does not correlate significantly to the total score so that the item (instrument) is invalid. It can be seen from the sig. (2-tailed) that Ev_4 items (0.236) is greater than 5%. Thus, the item should be removed (not applicable).

Table 2. The Result of Bivariate Pearson Analysis

		Score Total
Ev_1	Pearson Correlation	.464**
	Sig. (2-tailed)	.000
	N	59
Ev_2	Pearson Correlation	.440**
	Sig. (2-tailed)	.000
	N	59
Ev_3	Pearson Correlation	.339**
	Sig. (2-tailed)	.009
	N	59
Ev_4	Pearson Correlation	.157
	Sig. (2-tailed)	.236
	N	59
Ev_5	Pearson Correlation	.569**
	Sig. (2-tailed)	.000
	N	59
Ev_6	Pearson Correlation	.526**
	Sig. (2-tailed)	.000
	N	59

		Score Total
Ec_1	Pearson Correlation	.492**
	Sig. (2-tailed)	.000
	N	59
Ec_2	Pearson Correlation	.515**
	Sig. (2-tailed)	.000
	N	59
Ec_3	Pearson Correlation	.725**
	Sig. (2-tailed)	.000
	N	59
Ec_4	Pearson Correlation	.503**
	Sig. (2-tailed)	.000
	N	59
Skor Total	Pearson Correlation	1
	Sig. (2-tailed)	
	N	59

Meanwhile, the reliability test is conducted by using Cronbach's Alpha. The variable is reliable if Cronbach's Alpha value is greater than 0.6. The result shows that the value of Cronbach's Alpha is 0.685 (greater than 0.6). So, the variable is said reliable.

Table 3. Reliability Analysis-Scale (Alpha)

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.658	.667	9

4.4. Descriptive Statistics

Descriptive Statistics data show that the minimum value of each item is 1 and the maximum value of each item is 4. Mean each item is above 2 and above 3, meaning that each questionnaire response is agree and strongly agree. Table 4

presents descriptive statistics complete data.

Table 4. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Ev_1	59	1	4	3.25	.756	.572
Ev_2	59	1	4	2.49	.728	.530
Ev_3	59	1	4	2.58	.700	.490
Ev_5	59	1	4	3.05	.680	.463
Ev_6	59	1	4	3.27	.611	.373
Ec_1	59	1	4	2.31	.676	.457
Ec_2	59	1	4	2.92	.624	.389
Ec_3	59	1	4	2.86	.655	.430
Ec_4	59	1	4	2.76	.652	.425
Valid N (listwise)	59					

4.5. Paired Sample T Test Result

The results of the mean difference test using paired sample t test can be seen in Table 5. The results show that there is a significant change in the mindset of the respondents before and after joining BBG. This is indicated by the p value (sig) 0.001 which is smaller than alpha (5%). Thus, the alternative hypothesis is accepted.

Table 5. Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 ScoreTot (Before) – ScoreTot (After)	-1.424	3.271	.426	-2.276	-.571	-3.344	58	.001

Individuals' mindset associated with habits in garbage management has changed before and after becoming garbage bank customers. Before becoming a garbage bank customers, majority of customers consider that garbage is a source of disease. Thus they always burn trash. But after becoming customer of garbage bank, they assume that the garbage is not the source of the disease but it is a source of additional income. Garbage are collected and sold to the bank. Even the garbage bank teaches them to add value to garbage, that is, by changing food, detergent, coffee wrappers and so become attractive handicrafts. The handicrafts are wallet, bag, vest, flower vases and others. In fact there are some customers who make garbage management as a new profession, namely garbage handicraft makers. They sell the handicrafts to markets or souvenir.

In this way, the entrepreneurial spirit has emerged. How individuals can create opportunities, create innovation and hone their creativity to perform value-added activities ranging from one type of craft to various kinds of handicrafts with varying price and usability. Thus, the movement of garbage bank is really a means of education for the community in managing garbage. Even, it becomes a means of disseminating the entrepreneurial spirit to individual members and the surrounding community.

5. CONCLUSION

GBB does not apply appropriate accounting system with generally acceptable accounting standards. The standardized and timely financial statements need to be reported. Thus the financial statements function as a basis for decision-making. In addition, GBB now is starting to be trusted by community so that its professionalism needs improvement.

The result of data test obtained by distributing questionnaires to GBB customers, using paired sample t test showed that there is a change in the mindset of customers before and after becoming GBB. At first, they regarded garbage as a source of disease and they always burned it. Now they see garbage as additional income for the family. They can directly sell to the bank or process garbage into beautiful and precious handicrafts.

Bank garbage is proven as a way out for the problem of garbage management in Indonesia. GBB plays its role as medium of education for the community and its customers in garbage management. Even, GBB is also able to disseminate entrepreneurship spirit to its customers and neighbourhood individuals.

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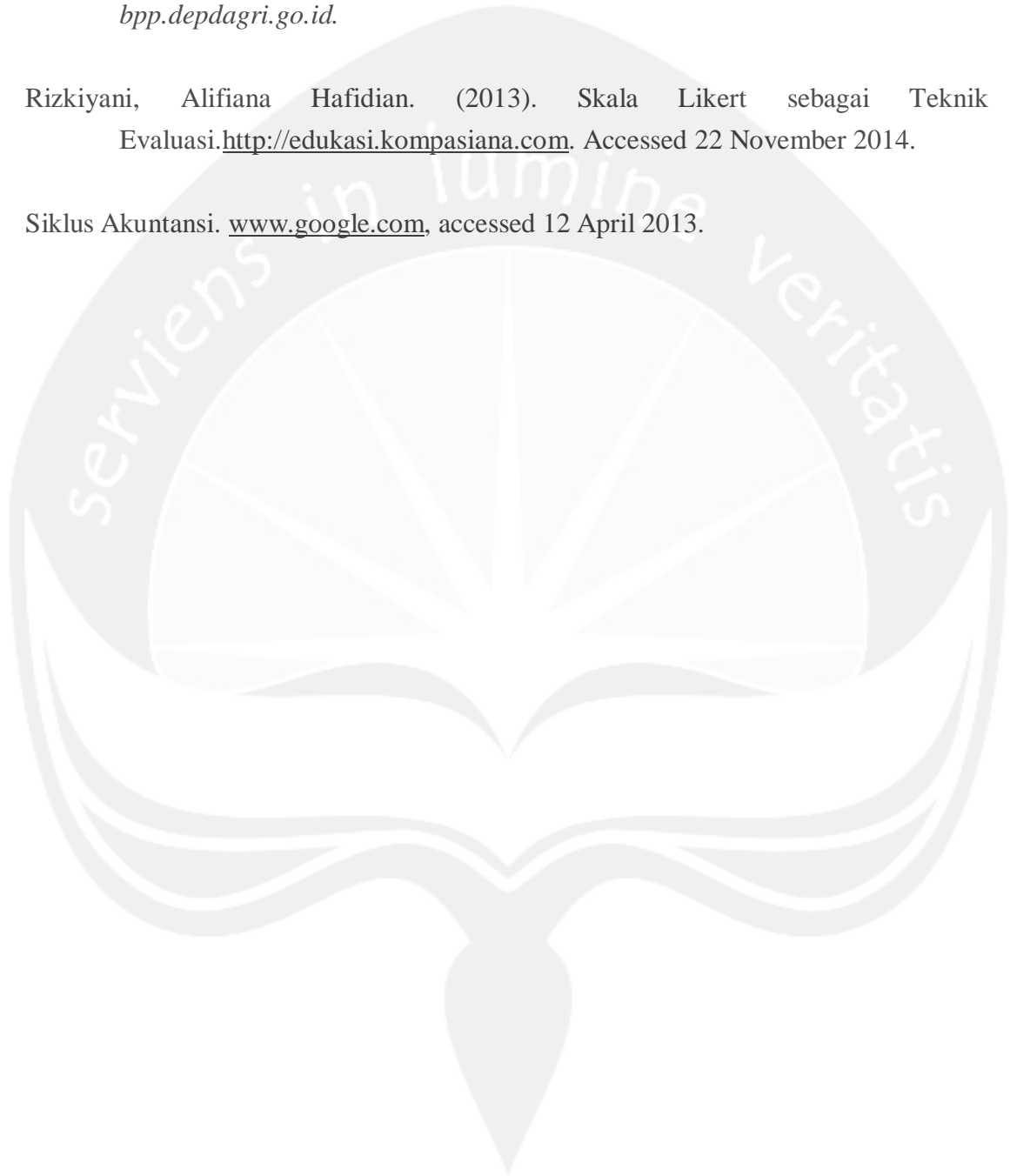
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Table of Content

- k15-001 Conceptual Framework of Factors Affecting SMEs Manufacturing Business Performance
- k15-002 Entrepreneurial Orientation Effects on Market Orientation and SMEs Business Performance – A SEM Approach
- k15-003 Cultural Orientations, Entrepreneurial Competencies and SMEs Business Success: The Contingent Roles of Environmental Turbulence and Network Competence
- k15-004 Impact of Entrepreneur’s Demographic Characteristics and Personal Characteristics on Firm’s performance under the Mediating role of Entrepreneur Orientation
- k15-005 Agency Problems and Its Impact and Relevance to Firms Borrowing
- k15-006 Occupational Stress Among Entrepreneurs in Malaysian SMEs: A Conceptual Framework
- k15-007 NO-BITE Strategy – Experiences and Lessons Learnt from a Dengue Fever Action Research around the Klang Valley
- k15-011 Impact of FDI Inflows on Real GDP in Estonia: Evidence from Cointegration Approach and Causality Test
- k15-012 Does the strategic partnership cut the costs?
- k15-013 The Impact of Unlimited Service Guarantee on Consumer Decision Making Towards Luxury Hotel Sectors in Accordance to Malaysian Consumer Protection Act 1999 (CPA)
- k15-014 Effect of Big Five Personality Traits on Job Outcomes: Perceptions of Organizational Politics as a Mediator
- k15-015 Compliance with Organisation for Economic Co-operation and Development (OECD)'s Principle of Disclosure and Transparency (PDT) by Libyan Listed Public Commercial Banks
- k15-016 Independence of Supreme Auditing Institutions in the Light of Mexico Declaration on Independence: A Study of Western Arabic Union Countries
- k15-017 Growth and Resource Scarcity: A Mining Project Evaluation in the Asia-Pacific Region
- k15-018 The Comparability of Outcome Feedback Review on Internal Control Learning
- k15-019 Analysis of Customer Mindset Change and Accounting Practice of Garbage Bank as Medium of Edupreneurship a Study on Garbage Bank of Badegan, Indonesia
- k15-020 Competency Based Compensation System (As a strategic HR Technique with special reference to Coimbatore)
- k15-021 The Study of Happiness: Is It Economists’ Terrain?
- k15-022 The Effects of El Niño on the Productivity of Brazilian Agriculture
- k15-024 Critical Appraisal on The Application of MicroFinance in Selected Islamic Banks in Malaysia: Issues and Challenges
- k15-025 The Impact of Workplace Conflict in an Organization
- k15-026 Businessmen’s Awareness Level in the Implementation of Corporate Social Responsibility
- k15-027 Trust on Online Social Networking Media Friends of ‘Generation Y’: A Multi-item Measurement Scale
- k15-028 An impact assessment of corporate social responsibility on commercial banks in Nigeria
- k15-029 Influence of Efficiency and Capital Adequacy of Financial Performance's Regional Development Banks in Indonesia
- k15-030 The Evaluation of Non-Economic Events towards the LQ-45 Index in Indonesia Stock Exchange by Using Event Study Method
- k15-031 Outsourcing Types, Relative Wages, and The Demand for Skilled Workers: Evidence from Indonesia, Japan and Singapore Manufacturing Industries
- k15-032 The problems of Hybridizing Features of L1 & L2 in the Literature and Teaching of English Language in Nigerian

- k15-033 Value creation for stakeholders through sustainability: possibility to use Cinnamon wood as substitutes for depleting rainforest timber, a study based on Sri Lanka
- k15-034 Overcoming Entrepreneurship Challenges Through Information and Established Agencies
- k15-035 Stemming the Tide of Poor Corporate Governance and Persistent Instability: The Nigerian Banking Sector Case
- k15-036 Micro-financing as a Catalyst to Socio-Economic Revolution in Nigeria
- k15-037 VC, Where Art Thou? A Case of Japan's Biotechnology Industry
- k15-038 Chinese and cross-cultural negotiations strategies in international business in the global world
- k15-039 Employability Skills in Marketing Careers: Gap Analysis of Education and Profession
- k15-040 A Study on the Analysis of Legal and Economic Factors Affecting Capital Structure in India and Pakistan
- k15-041 Value Creation & Intention To Buy: Evidence of Employee Competence
- k15-042 Perceived Effects of Downsizing on Employees
- k15-043 A Study of the Nature of Adaptation to Learning Organization Dimensions: The Case of Jordanian Industrial sector
- k15-044 The Determinants of Financial Ratio Disclosures and Quality: Evidence from an Emerging market
- k15-045 Financial Distress in Business Valuation "What are the Costs of Financial Distress and When They Occur?"
- k15-046 Demand and Supply side Determinants of Agricultural Exports of Pakistan
- k15-050 Effect of Auditor and Client Negotiation Experience on Audit Results: An Experimental Test
- k15-051 A Study of the Strategic Performance of Shareholding Industrial Organizations in Jordan: Using Z- Score Model
- k15-052 Export Diversification and Economic Growth in Sub-Saharan Africa
- k15-053 Impact of Perceived Service Quality by Mobile Telecommunication Industry on Customer Satisfaction in Nigeria
- k15-054 Ensuring access to justice and equality of arms: is Third Party Litigation Funding the way forward? A European perspective
- k15-055 Prospects and Challenges of the Ship Building Industry in Bangladesh- An Empirical Evaluation
- k15-056 A Causal Nexus Between Investment Human Capital Development and Economic Growth in Nigeria
- k15-057 Enterprise Risk Management in China: The Impacts on Organizational Performance
- k15-058 Women Empowerment and Sustainable Development: Evidence from the North-West Zone of Nigeria
- k15-059 Contributory Pension Scheme and Increased Employees' Commitment in the Nigerian Public Institutions
- k15-060 Entrepreneurship Development and Systemic Problem Solving in the Post Economic Recession Nigeria: A Global Approach to Poverty Reduction
- k15-061 Impact of Leadership Styles on Employee's Performance: An Empirical Study from Saudi Arabia
- k15-062 Analysis of Medical Savings Accounts as a Mechanism for Financing Private Health Care Expenses in Poland
- k15-064 Informal Sector and Poverty Alleviation Nexus in Sokoto State- Nigeria
- k15-065 The Truth Behind Gift-Giving: An Exploratory Study to find Determinants of Gift Selection by University Students: Case Study of Six Universities
- k15-066 Factors Affecting Selected Rice Seed Behavior of Farmers in the Rice Value Chain: Case Study in An Giang
- k15-067 Measuring the Impact of Business Risks on The Quality of the Auditing Process
- k15-068 Transmission Mechanism of Monetary Policy and The Effectiveness of Monetary Policy in Nigeria
- k15-069 Shopping List VS Actual Shopping For Grocery. Exploring Factors Influencing List Writing and List Fulfillment. A Case Study on Five Supermarket/Hypermarket/ Grocery Store in Karachi

- k15-070 A Study to Check the Applicability of Fama and French, Three-Factor Model on KSE 100-Index From 2004-2014
- k15-071 The Effects of Benevolent Leadership in Ameliorating Turnover Problem in Hotel Industry
- k15-072 Uncovering the top financial and non-financial variables leading to strategic investment decision making performance
- k15-075 Cross-Cultural Marketing and Consumer Information Design
- k15-076 Postmodern of Retailers' Brand Users – Clustering Approach
- k15-077 An Evaluation of Islamic Banking at Bank Muscat, Oman
- k15-078 Analysis of Employment Potentials of Cottage, Micro and Small Scale Enterprises in Jigawa State, Nigeria
- k15-079 An Empirical Study of the Incidence and Determinants of Outsourcing Internal Audit Function in Nigeria
- k15-080 Analyzing the Relationship between PSDP and GDP Growth with the Growth Rate of the Cement Sector of Pakistan from 2004-2014
- k15-081 Auditing Under Economic Uncertainty: The Case of Auditing Fair Value and Going Concern in Jordan
- k15-082 Technological Knowledge, International Marketing Capability and International Performance of Born Global Firms
- k15-083 The Analysis of Consumers' Behavior Towards Modern Retail Store and Traditional Shop (A Case Study of Young Consumers in Lowokwaru District, Malang)
- k15-084 Do Investor Sentiment, Weather and Catastrophe Effects Improve Hedging Performance? Evidence from the Taiwan Options Market
- k15-085 Dynamic linkage of foreign exchange rate and export elasticity under the trend of regional economic integration
- k15-086 Estimating the Hidden Corporate Social Performance of Japanese Firms
- k15-087 The predictability of carry trade returns and foreign exchange risk : using a panel smooth transition regression analysis
- k15-088 The Struggles to Communicate Among Diverse Work Teams in Korean Companies
- k15-089 The Impact of Financial Inclusion on Monetary Policy Effectiveness: The Case of Malawi
- k15-090 Are Cross-border Acquisitions the Enemy of Labor in Canada? An Examination of Labor Effects
- k15-091 Solution Techniques to the Emission-Economic Dispatch: State of the Art
- k15-092 The Interaction among Housing Markets, Stock Markets and Macroeconomic Factors- Bubbles Testing in Hong Kong, Shanghai and Taipei's Housing Markets
- k15-094 Corporate Governance Perception Index, Performance and Value of the Firm in Indonesia
- k15-095 Can PEG predict future returns better than Price to Earnings Ratio?
- k15-096 An Analysis of Guam's Bonds' Performance
- k15-097 Analyzing Factors Affecting Performance of Co-operative in Cimahi
- k15-099 The Impact of Supply Chain Management Practices On Competitive Advantage
- k15-100 The Predicament of Shari' a Governance in the Saudi Banking System
- k15-102 Multi-floor Facility Layout Planning by Using Simulated Annealing-based Procedures
- k15-103 Skill Acquisition and Entrepreneurial Development Training Programmes: Pragmatic Approaches to Enhance Social Peace and Stability in Ondo State, Nigeria
- k15-104 A Knowledge Management Behavior in the Private College
- k15-105 Testing Model Treynor-Mazuy Condition in Bull and Bear Markets
- k15-106 Socio-Politic & Economic Sustainability (SPES) and the Roles of Financial Market
- k15-107 Creative Business Model to Solve Tier 3 Human Trafficking
- k15-108 The Utilization of ERP (Enterprise Resource Planning) in Public Management. Case of Study: PE-Integrado
- k15-109 The Impact of Financial Reform on the Success of Foreign Banks in China

- k15-110 Customers' Prescription of Foreign versus Local Brands in the Pharmaceutical Industry of Peshawar (Pakistan)
- k15-111 A Review on Past, Present and Emerging Hotel Selection Attributes
- k15-112 Developing a Corporate Financial Distress Prediction Model
- k15-113 Social innovation as a development business in Latin America and Caribbean
- k15-114 Participation of Japanese Regional Banks in International Syndicated Loans: Lending Behavior and Explanatory Factors
- k15-115 The Role of a Corporate Bond Market in an Economy - and in Avoiding Crises
- k15-116 The Influence of Collaboration and Business Process on Competitiveness and Its Implications for Supply Chain Performance of Garment Industry
- k15-117 Culture and Foreign Bias in U.S. Global Fund Investment: A Multilevel Model
- k15-118 The Influence of The Financial Performance and Macroeconomic Factors to Stock Return
- k15-119 Analysis of Productive Assets Quality on Bank Health Rating of Commercial Banks in Indonesia
- k15-120 NOKIA Innovations and Technology Development
- k15-121 An Efficiency and Total Factor Productivity Analysis: Considering Iranian Industry
- k15-122 Internal and External Corporate Governance Mechanism in Mitigating Financial Distress: Evidence from Indonesian Transportation Industry
- k15-123 Developing an Evaluation System for Korean NHRD
- k15-124 Factors Affecting Employment after Vocational Training of NHRD in Korea
- k15-125 Is the Islamic Economic System a Better Instrument to Eradicate Poverty than Global Taxes?
- k15-126 The Volatility of Industrial Stock Returns and An Empirical Test of Arbitrage Pricing Theory
- k15-127 Analysis of Central Bank Independence and Macroeconomic Performance in 3 Southeast Asia Countries
- k15-128 Types of Earnings Management, Future Profitability, and Institutional Ownership in Indonesian Banking Industry
- k15-129 Preparing Aging Workers for the Future: Implication for Facilitating Middle-aged Workforce following the Decline of Working Age Population in Korea
- k15-130 Fisheries Poverty Reduction in East Java: Using Sustainability Livelihood Approach (SLA)
- k15-131 A Historical Perspective on the Effect of Trans-Saharan Trade on the Entrepreneurial Development of West African Societies: Evidence from Northern Nigeria
- k15-132 Managerial Perception on Assurance in Sustainability Reporting in Japan
- k15-133 Forward Contracts Rewards in Current Financial Markets and Adjusted to Islamic Law
- k15-134 Corporate Governance in Malaysia: Has MCGC made a Difference
- k15-135 Financial Integration, Single Monetary Policy, and Bank Efficiency in the Eurozone
- k15-136 Person-Organization Fit and Turnover Intention: Conceptualizing the Moderating Role of Social Exchange Ideology
- k15-137 Social Media as the Enable to Customer-to-Customer Interaction in Indonesia Life Insurance
- k15-139 Eco-efficiency in Libya: The Effects of Industrial Sector
- k15-140 The Effectiveness Analysis of Grant Scheme "POKMAS" Achieving Rural Development Sustainability
- k15-141 How to Increase Value Added of Porang (*Amorphophallus Oncophyllus*) as Forestry Commodity?

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2. Manuscript IJEPEE (Artikel yang Telah Direvisi)

Analysis of Customer Mindset Change and Accounting Practice of *Garbage Bank* as Medium of *Edupreneurship*

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Abstract

This study aims to determine (1) whether there is a change in the individual mindset associated with the existence of garbage bank and (2) the accounting practices in Garbage Bank of Badegan (GBB). Garbage bank is the manifestation of public awareness to actively address the issue of garbage management. Thus, garbage bank is medium for communal education and entrepreneurship. Its concept basically adopts bank concept. It is not the money which is saved but garbage. This research was conducted at the *Gemah Ripah* GBB in Bantul, Indonesia by distributing questionnaires to customers. Change of mindset is viewed from environment and the economy standpoint. Data processing employed the pair sample t test. The results showed that there was a change in the public mindset before and after joining into GBB. Garbage is no longer burned or thrown into the river, but it is managed into value added products.

Keywords: garbage bank, information system, accounting system, education and entrepreneurship (*Edupreneurship*)

Biographical notes:

Anna Purwaningsih is a Senior Lecturer at the Accounting Department, Faculty of Economics and the Director of Entrepreneurship Center in University of Atma Jaya Yogyakarta, Indonesia. Her major interest is financial accounting and Taxation. She has done several researches in financial accounting, entrepreneurship, and taxation.

1. Introduction

Garbage is a big issue in Indonesia because it causes disease and flood. Accumulation of garbage in the final disposal also leaves problems related to limited landfill areas and odor effects. It is often difficult for the Department of Public Works to acquire land for final disposal (landfill). Meanwhile, the amount of garbage grows bigger. Today, Indonesian population reaches 250 millions. If on average each family has 3 children, the total numbers of households reaches 50 millions. If every household produces 2 kg of garbage per day, the entire households will produce 100 million kilograms (100 thousand tons) of garbage. How broad are the areas prepared for the landfill?

Therefore, the researcher argues that garbage management based on landfill, which is so far done, is not sufficient to solve the problem. The management should be based on building public awareness to manage garbage so that public education on this matter should be initiated. Thus, garbage is not the government's responsibility, but every individual citizen's.

Garbage can be reused and recycled so that garbage has added value and its volume is reduced. A group of people pioneered by Bambang Suwerda in Badegan Village, Bantul have managed their garbage. On 23 February 2008, they set up a bank of garbage named 'Gemah Ripah' Garbage Bank of Badegan (GBB), claimed to be the first garbage bank in Indonesia.

GBB has been running approximately six years. Its purpose is to educate the local community of Badegan to maintain a healthy environment. Its activities include reducing, sorting, reusing, recycling, and saving garbage. Instead of saving unit, GBB also has a recycling business unit.

When GBB receiving garbage from customers, GBB weights and records it in a saving account. The account records its weight and cash. The recording of process and administration is done in place. The process still runs manually. It is not computerized yet. The accounting system often does not run through a proper process.

The Customers of GBB has reached 453 individual customers and 12 customers groups (social communities and schools), with everyday service. Customers are no longer only from Badegan but also from other villages, even from outside the sub-district of Bantul. With increasing numbers of customers, of course, the management is increasingly complex. Accuracy and speed of information are also highly required. Therefore, GBB plans to transform itself from a manual to a computerized system, especially in financial management, so that the error in the calculation can be avoided. Therefore, GBB needs proper accounting practices and proper accounting system.

In addition, this study also aims to see whether there is a change in the mindset of the individuals before and after becoming a member of GBB. If the change in mindset has occurred, it means that the

educational process has been successful. Change of mindset associated with garbage management would be more complete if it is accompanied by an entrepreneurial spirit. Entrepreneurial spirit will encourage individuals to create opportunities (opportunity creating), not just to look for opportunities (opportunity-seeking), to produce innovation (innovation), and to take measured risk (calculated risk taking) (Ciputra, 2009). With those three things, turning waste and garbage into gold is not impossible.

Thus, the research problems can be formulated as follows: (1) How does GBB work on accounting practices; and (2) Is there any change in the mindset of the individuals about environmental health, economics, and accounting practices before and after joining GBB?

2. Theoretical and Hypotheses Development

2.1. Education and Entrepreneurship

The process of educating individuals about health and environmental hygiene is necessary, especially in garbage management. Public education is needed so that the individuals have knowledge and awareness about the importance of garbage management. This is very important, since the government alone may not be able to cope with thousands tons of garbage every day.

In addition to education on garbage management, individuals also need to be given knowledge about entrepreneurship. If people have the spirit of entrepreneurship then the individuals will be able to appreciate added value of garbage. For example, they reduce, reuse, recondition, and recycle household garbage.

Entrepreneurship can be grouped into four, namely business entrepreneur, government entrepreneur, social entrepreneur, and academic entrepreneur (Ciputra, 2009). Business entrepreneur can be divided into two, namely owner entrepreneur and professional entrepreneur. Owner entrepreneur is the creator and owner of the business, while the professional entrepreneur is an individual who has an entrepreneurial power but practices in the company of others. Government entrepreneurship is a leader who has a spirit and entrepreneur skills and who is able to realize the entrepreneurial government. The example of entrepreneurial government is the Prime Minister of Singapore, Lee Kuan Yew (Ciputra, 2009).

Furthermore, a social entrepreneur is the founder of the social organization which raises public funds to carry out social tasks, such as Mother Theresa of Calcutta. The latter category is the academic entrepreneur, namely academics who teach and administer educational institutions with entrepreneurial patterns and styles yet maintain the lofty goals of education.

Entrepreneur are those who have always worked hard and creatively to create business opportunities, have utilized the opportunities gained, and have manipulated the creation of alternatives as new excellent business opportunities. Thus, the entrepreneurial spirit will mobilize the community to create added value over existing garbage with creativity.

Excellence is largely determined by creativity. Creativity in turn creates good innovations related to product/service, science and technology, processes, management systems, strategy and marketing

policies, and strategies and policies in making alliances and business expansion. Innovation is needed to win the competition. In other words, competition has driven an individual or organization to perform a variety of innovations. Innovation is created due to the high entrepreneurial practices within the individual who is in the organization.

Business innovation conceived by entrepreneurs is often associated with the creation of small businesses. This is true, but it is not limited to small businesses. It also can include a larger scale, the so-called intermediate scale. Whatever the shape and scale of its business are, the same thing in entrepreneurship is to encourage the creation of business activities in the organization's business units. GBB is an example of a business unit established with innovation and creativity.

2.2. Garbage Bank

Indonesia government has set up garbage management issued Law No. 18 of 2008 on Garbage Management (Indonesia, 2008) and Regulation of the Minister of Home Affairs No. 33 of 2010 on Guidelines for Garbage Management (Indonesia, 2010). Thus, the legal framework has been created, but it is still inadequate garbage management. Garbage still stays as a problem everywhere, both in cities and towns. Piles of garbage become the source of the disease, leading to clogged drains and flooding; and, make the place look shabby and dirty.

In Act 18 of 2008, the government will provide incentives for institutions, agencies or individuals who innovate in garbage management. Incentives can be rewards and/or giving subsidies. Thus, the government is encouraging anyone to participate actively in garbage management.

Garbage bank operates like banks in general, and accepts customer deposits and withdrawals. But, the customer saves garbage, not cash in the bank. Garbage will be recorded and subsequently converted into cash. Thus, customers will have cash savings. Savings account can be taken as well as transactions in commercial banks.

However, in practice, there is garbage bank that accepts garbage and keeps it in a particular room. After a lot of garbage is collected, the bank calls partners to estimate the price of the garbage. After the price agreement, then the bank converse garbage into cash. This will certainly reduces the risk of any price difference between the garbage bank and partners who purchase the garbage (<http://www.forplid.net>, accessed 21 April 2009).

When receiving garbage from customers, GBB weights and records it in a saving account. The account records its weight and cash. The recording process and administration are done in place. The process still runs manually. It is not computerized yet. The accounting system is often not run through a proper process.

Customer of GBB has reached 453 individual customers and 12 customer groups (social community and schools). Garbage bank service is performed every day. Customers do not only come from Badegan but also from other villages, even from outside the sub-district of Bantul. Customers grow, and,

of course, the management increasingly becomes complex. Demand on accuracy and speed of information is also higher. Therefore, the GBB want to transforms itself from manual system to a computer system, especially in financial management, so that the error in the calculate avoided.

2.3. Accounting Practices of GBB

The growing customers of GBB require a more professional management in order not to harm the client. A big number of customers results more numerous and complex transactions. Moreover, GBB also has to diversify its business, namely innovating garbage into handicraft (can be seen in Figure 1).

****insert Figure 1 here****

Finance potentially causes problems. Therefore, transparency and the ability to manage financing are very important. Bookkeeping activities cover all expenses and revenue transactions which occur in the operational activities.

Garbage bank does not need a complicated bookkeeping. The bookkeeping includes cash book, passbook to customers, as well as the financial reporting process of balance sheet, and income statement each period. In addition, accounting system can record how much garbage every period is. By proper financial reporting, the management performance can be monitored easily.

2.4. Changes in Society Mindset

Garbage management in Indonesia is conducted by the government. However, the garbage problem is never been overcome. So far, the government has made additional garbage disposal sites in line with the rise in the garbage volume. However, it turns out that the solution is not the most appropriate solution. Additional land for the final disposal (landfill) is only temporary solution. Over time, the landfill will not be able to accommodate the tons of garbage. Therefore, garbage management should be done by all citizens. It is not just the responsibility of the government. The government must change the mindset of the individual citizen.

Garbage should be managed from upstream to downstream. Garbage must be managed from the management activities producing garbage up to the landfill management. It is only possible if people are actively involved in their own household garbage management. If each household manages their own waste, the government work will be lessened and garbage problem will be solved.

2.5. Hypothesis Development

The government has issued laws and regulations relating to the management of garbage bank, namely Law No. 18 of 2008 on Garbage Management and Regulation of the Minister of Home Affairs No. 33 of

2010 on Guidelines for Garbage Management (Indonesia, 2008). In addition, based on Law No. 18 of 2008, the government will provide incentives for institutions, agencies or individuals who are creative in garbage management. Incentives can be rewards and or subsidies. Thus, the government is encouraging everyone to participate actively in garbage management.

Currently garbage bank is popular in Indonesia. GBB is one form of community participation in garbage management through innovation and creativity. Willingly, individuals come by themselves to GBB to be customers. They usually discard or burn garbage, but now they collect and sell it to GBB. Therefore, the formulation of the hypothesis is as follows:

Ha: There is a change in the mindset of the individual before and after becoming customer of GBB

3. Research Methods

This research was carried out through direct observation and interviews with GBB managers to determine the extent to which accounting system is required in the bank. In addition, researcher also searches for data by distributing questionnaires. Questionnaires were used to obtain data related to the presence or absence of individuals' mindset change before and after becoming customers of GBB. The respondents were the customers of GBB.

Questionnaire consisted of 10 questions, which were grouped in two indicators, namely the environment and the economy indicator. There were six items of questions for environmental indicators and four questions for economic indicators.

The questionnaire was measured using a Likert scale, ranging from the Strongly Agree, Agree, Neutral, Disagree, and Strongly Disagree. Before the questionnaires were circulated, the researchers tested the validity and reliability of the question items above. Validity indicates to which extent the precision and accuracy of a measuring instrument perform its measuring functions (Anwar, 2000). The reliability of a measure indicates the stability and consistency with which the instrument is measuring the concept and helps to assess the "goodness" of a measure (Sekaran, 2003). Thus, the reliability and accuracy of the measurements show accuracy and consistency of measurement, while the validity indicates the accuracy of measuring instruments (Hartono, 2014).

Validity testing was done by using bivariate Pearson, while the reliability test used Cronbach's Alpha (Rizkiyani, 2013). After all instruments were valid and reliable, questionnaires distributed to all respondents (Hall, 2010). The number covered 60 respondents (13% of GBB customers). Meanwhile, the weighting of each respondent's answer in the scale is as follows (Table 1):

****insert Table 1 here****

4. Result and Discussion

4.1. GBB Accounting Practice

Researcher conducted interviews related directly to the manager of the accounting practices employed by GBB. The results shows that GBB has recorded each transaction, but has not used the correct accounting system. When garbage is deposited, its weight is recorded by bank. The customers receive the amount of cash only without any description of the type of garbage. The cash recorded in the book of

savings is based on the predetermined list price of each type of garbage. This bears the risk of loss if the purchasing price list garbage is not always updated. The process of saving the garbage can be seen in the following figure 2.

****insert Figure 2 here****

Thus, the recording process is only related to data recording. Journal entry on transactions and posting to the general ledger has not been done. The accounting process which is not carried out systematically brings difficulties for GBB to prepare a monthly garbage report and annually financial statements. GBB also faces difficulty to calculate garbage inventory in the bank. Moreover, GBB also cannot reliably determine the profit margin before all the garbage sold to partner (recycling company).

Encouraged by these conditions, the researcher offers solution in the form of a systematic application of accounting and an accounting which is in accordance with generally accepted accounting standards in the manufacture of computerized accounting systems ranging from the transaction, recording, up to financial reporting.

Accounting process that should be applied is appropriate accounting cycle, in accordance with generally acceptable accounting standards (see Figure 3). Accounting standards for garbage bank as part of small and medium enterprises (SMEs) should refer to the SAK ETAP rules (IAI, 2010).

****insert Figure 3 here****

Furthermore, to facilitate the practice of accounting, computer-based accounting system that is built can be seen in Figure 4. SMEs in Indonesia began to make ICT as one part of a strategic plan for the development of SMEs in the future (Govindaraju, 2011). However, the utilization of information technology computer will not have a positive impact if not accompanied by appropriate support strategies and synergies SMEs are adopting these technologies (Ghobakhloo *et al.*, 2012).

****insert Figure 4 here****

4.2. The Change of Individuals' Mindset

This study tried to see whether individuals who belong to GBB undergo mindset change associated with garbage management in their home environment or if they become customers of the bank just

because they follow the trend in Indonesia. Therefore, this study attempts to measure their attitude towards garbage before and after becoming GBB customers.

Data were obtained through questionnaires. Questionnaires were distributed as many as 60 copies and 59 copies (98%) questionnaires were filled completely. 70% of respondents were female and 30% were male. From the data it can be seen that the majority of bank customers are women.

Respondents' motivation of joining GBB can be summarized as follows: 1) customers earn extra money (30%); 2) GBB is managed professionally (30%); 3) GBB is managed transparently (10%); the customers get the knowledge of garbage management (50%); and 4) the customers may be initiate garbage bank in their neighborhood (30%). The total percentage does not reach 100% because each respondent may have more than one motivation. The biggest motivation is to gain knowledge of garbage management. This proves that the awareness of the community to participate in the higher garbage management. Meanwhile, respondents' answers related to the professional management of GBB only reach 10%.

After becoming customer, respondents obtain some benefits from the existence of garbage bank, among others, added money (50%), clean and healthy home environment (70%), and pride of participation in keeping the environment (60%), and pride of following trend (10%). The total percentage does not reach 100% because each respondent can obtain a double benefit. The benefits of healthy and clean home environment reach 70%. This fact proves that individuals are starting to participate in garbage management in their home environments. If every citizen manages household garbage independently the issue of garbage management in Indonesia will be resolved. In fact, 60% of respondents state that they feel proud because they can act in keeping the environment clean. This proves that the individuals began to realize the self-actualization of their participation.

4.3. Validity and Reliability Test Results

Items totaling 10 questions are divided into two, namely six items environmental indicators and four items of economic indicators. The validity of test results using bivariate Pearson can be seen in Table 2. The test results showed the validity of one item of environment, that is, Ev_4 does not correlate significantly to the total score so that the item (instrument) is invalid. It can be seen from the sig. (2 tailed) that Ev_4 items (0.236) is greater than 5%. Thus, the item should be removed (not applicable).

****insert Table 2 here****

Meanwhile, the reliability test is conducted by using Cronbach's Alpha. The variable is reliable if Cronbach's Alpha value is greater than 0.6. The result shows that the value of Cronbach's Alpha is 0.658 (greater than 0.6). So, the variable is said reliable.

4.4. Descriptive Statistics

Descriptive Statistics data show that the minimum value of each item is 1 and the maximum value of each item is 4. Mean each item is above 2 and above 3, meaning that each questionnaire response is agree and strongly agree. Table 3 presents descriptive statistics complete data.

****insert Table 3 here****

4.5. Paired Sample T Test Result

The results of the mean difference test using paired sample t test can be seen in Table 4. The results show that there is a significant change in the mindset of the respondents before and after joining BBG. This is indicated by the p value (sig) 0.001 which is smaller than alpha (5%). Thus, the alternative hypothesis is accepted.

****insert Table 4 here****

Individuals' mindset associated with habits in garbage management has changed before and after becoming garbage bank customers. Before becoming a garbage bank customers, majority of customers consider that garbage is a source of disease. Thus they always burn trash. But after becoming customer of garbage bank, they assume that the garbage is not the source of the disease but it is a source of additional income. Garbage are collected and sold to the bank. Even the garbage bank teaches them to add value to garbage, that is, by changing food, detergent, coffee wrappers and so become attractive handicrafts. The handicrafts are wallet, bag, vest, flower vases and others. In fact there are some customers who make garbage management as a new profession, namely garbage handicraft makers. They sell the handicrafts to markets or souvenir.

In this way, the entrepreneurial spirit has emerged. How individuals can create opportunities, create innovation and hone their creativity to perform value-added activities ranging from one type of craft to various kinds of handicrafts with varying price and usability. Thus, the movement of garbage bank is really a means of education for the community in managing garbage. Even, it becomes a means of disseminating the entrepreneurial spirit to individual members and the surrounding community.

5. Conclusion

GBB does not apply appropriate accounting system with generally acceptable accounting standards. The standardized and timely financial statements need to be reported. Thus the financial statements function as a basis for decision-making. In addition, GBB now is starting to be trusted by community so that its professionalism needs improvement.

The result of data test obtained by distributing questionnaires to GBB customers, using paired sample t test showed that there is a change in the mindset of customers before and after becoming GBB. At first, they regarded garbage as a source of disease and they always burned it. Now they see garbage as

additional income for the family. They can directly sell to the bank or process garbage into beautiful and precious handicrafts.

Bank garbage is proven as a way out for the problem of garbage management in Indonesia. GBB plays its role as medium of education for the community and its customers in garbage management. Even, GBB is also able to disseminate entrepreneurship spirit to its customers and neighborhood individuals.

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Figure 1.

The Examples of Garbage Handycraf (Reduce, Reuse, Recycle)

Table 1. The Weighting of Item Question

The Answers	Weight Value
Strongly agree	4
Agree	3
Disagree	2
Strongly Disagree	1

Source: Hall (2010)

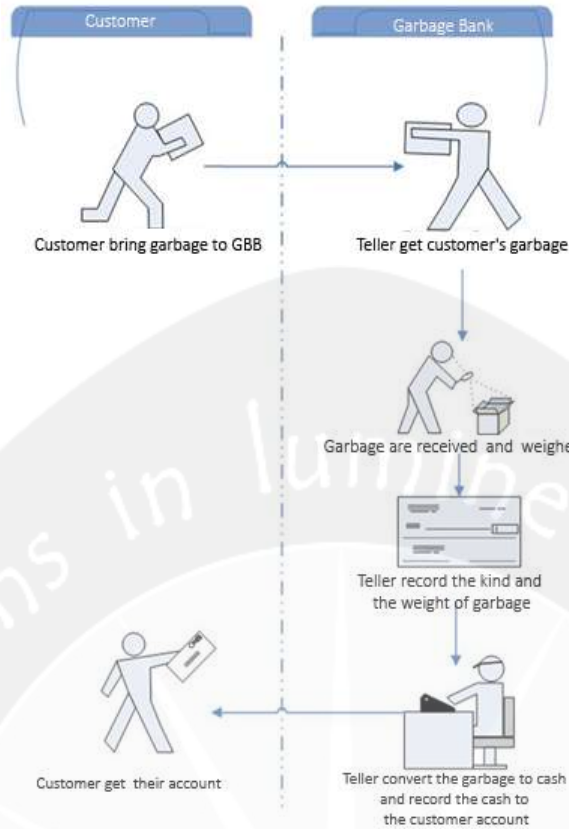


Figure 2. Saving/Depositing Process
(Source: Handarkho *et al.*, 2014)

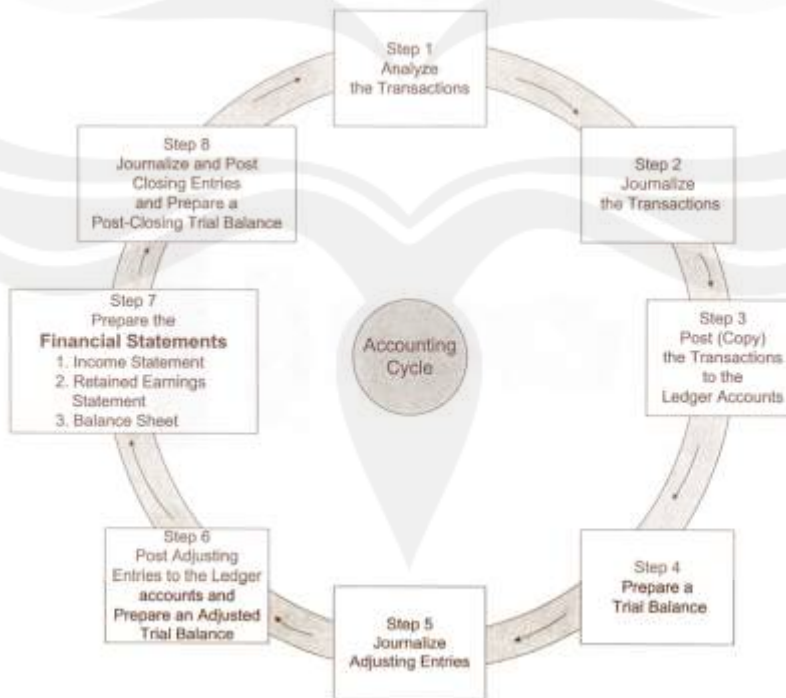


Figure 3. Accounting Cycle

(Source: www.google.com, accessed 12 April 2013)

Table 2. The Result of Bivariate Pearson Analysis

Item	Pearson Correlation	Sig. (2-tailed)	N
Ev_1	.464**	.000	59
Ev_2	.440**	.000	59
Ev_3	.339**	.009	59
Ev_4	.157	.236	59
Ev_5	.569**	.000	59
Ev_6	.526**	.000	59
Ec_1	.492**	.000	59
Ec_2	.515**	.000	59
Ec_3	.725**	.000	59
Ec_4	.503**	.000	59



Figure 4. Computer-Based Accounting System
Source: Handarkho *et al.* (2014)

Tabel 3. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Ev_1	59	1	4	3.25	.756	.572
Ev_2	59	1	4	2.49	.728	.530
Ev_3	59	1	4	2.58	.700	.490
Ev_5	59	1	4	3.05	.680	.463
Ev_6	59	1	4	3.27	.611	.373
Ec_1	59	1	4	2.31	.676	.457
Ec_2	59	1	4	2.92	.624	.389
Ec_3	59	1	4	2.86	.655	.430
Ec_4	59	1	4	2.76	.652	.425
Valid N (listwise)	59					

Table 4. Paired Samples T Test

		Paired Differences							
		95% Confidence Interval of the Difference							
		Mean	Std. Deviation	Std. Error Mean	Lower	Upper	t	df	Sig. (2-tailed)
Pair 1	Before – After	-1.424	3.271	.426	-2.276	-.571	-3.344	58	.001