



## Application of SAK EMKM in The Preparation of Financial Statements on Milan Laundry Business

Bunga Mulia Miranty<sup>1)</sup>; Dini Reski Apriyani<sup>2)</sup>; Suwidya Mae Dahlena<sup>3)</sup>; Vahri Udia<sup>4)</sup>

*Universitas Pamulang, Tangerang Selatan, Indonesia*

E-mail: [bungamuthy@gmail.com](mailto:bungamuthy@gmail.com)<sup>1)</sup>; [dinireskia@yahoo.com](mailto:dinireskia@yahoo.com)<sup>2)</sup>; [suwidiyamaedahlena21@gmail.com](mailto:suwidiyamaedahlena21@gmail.com)<sup>3)</sup>; [vahriari17@gmail.com](mailto:vahriari17@gmail.com)<sup>4)</sup>

**Abstract:** The goal of this research was to find out 1) Compilation Financial Statements on of the Milan Laundry business. 2) Application of SAK EMKM in preparing financial statements. 3) Contraints that exist when preparing the Financial Statements. This research method is qualitative. Based on the results of this study explain that: 1)The preparation of financial in Milan Laundry is still in the form of standard regular reports 2) The preparation of financial statements in the Milan Laundry business is not yet in accordance with the document 3)There are obstacles in preparing financial reports according to generally accepted standards.

**Keywords:** Statements Financial, SAK EMKM

### INTRODUCTION

The field of micro, small, and medium enterprises commonly abbreviated as MSMEs is an independent and small-scale populist economic activity whose management is carried out by community groups, families, or individuals. MSMEs are businesses that contribute to economic development in Indonesia because the MSME sector is proven to absorb labor and increase people's income. MSMEs play a role in improving the standard of living and opening new jobs for society in general (Yuniarti, 2013 in Abdul Muchid).

Economic development that continues to be implemented by the Indonesian government aims to improve the welfare of the people. One of the efforts is by fostering and growing both micro, small, and medium enterprises atau MSMEs. One form of the industry in the field of laundry services or better known as laundry in Indonesia is Milan Laundry present to meet 2 needs supporting the economy of its workers. Milan Laundry is present in the middle of the community participating in the role of providing employment opportunities. Along with the increasing busyness that takes up time and modern lifestyle.

Demanding that the community entrust the need to wash clothes to washing services that increasingly rame its existence. Laundry services are growing with all the services offered. One such washing service is Milan Laundry. The existence of Milan Laundry is

ready to give color to the laundry service business with the service of one customer machine. Ensuring excellent quality and service is a strong determination for Milan Laundry management to continue to prioritize customer satisfaction. Always be responsive and quickly corrected to complaints submitted by customers. (Philip Kittler & Kevin Lane Keller, 2016:41) defines customer satisfaction as more directing to the feeling of pleasure or disappointment of someone who appears after comparing a product or service of what they think with what they expect. Efforts to keep customers from moving to other washing services through repairs.

Laundry operations run as a business in general following the time round of activities doing orders from customers who entrust laundry to Milan Laundry. Orders are done at the customer's request based on the choice of package price for the completion of the laundry. Kiloan packages for everyday clothing and unit packages for the types of clothing that are used are often longer in time. The operational center as the axis of laundry business works on all orders from customers according to the deadline for package choice. Branches or outlets become the location of dropping orders from customers who entrust laundry services. This is a traditional system that business owners develop businesses in line with Robert Kiyosaki's statement that divides the business system into three, namely the traditional system, franchise system, and direct attributed system.

One of the important factors that support the sustainability of a business is planning. Planning in taking into account all the supporting factors of the business can finalize the step of running a laundry business. Business planning is indeed one of the most important components to determine entrepreneurship success. Without proper, accurate, and clear planning, the business built will not be able to advance. Because in this planning process you will make business goals along with a vision and mission (Anggara Farhan, 2018: 21.2). Location search is inseparable from the need for quality clean water, water needs are quite vital and urgent. Water quality will have a direct effect on laundry, especially on white cloth. Selecting prospective workers to ensure they can provide maximum service to customers. Maximum service will have a good impact on customers to continue to come entrust washing services to Milan Laundry. Prospective workers must go through a probationary period in order to adapt to the regulations or SOPs that apply in Milan Laundry business. Workers or HUMAN RESOURCES (human resources) is what will drive business activities. Human Resources is defined as a human who works as a driver of an organization, including both institutions and businesses, and who acts as an asset that must be taught and developed talents (Marwansyah, 2012: 232).

The time it takes to complete the laundry of each customer's order in three days for unit and regular types. Supporting the maximum service is carried out the correct packaging process and good for the condition of clothes maintained fragrance aroma on the use of perfume. And make sure the clothes return to their owners intact and well conditioned. Information is done so that the effectiveness of order turnover does not accumulate in branch outlets and it is expected that repayment for the smooth operation of the laundry business itself. The application of SOP consistently and intact in operations is the answer to minimize bad things in daily activities.

Smooth activities must be supported by transparent accountability through generally accepted bookkeeping. It becomes a homework for Milan Laundry business to make accountability reporting in accordance with accounting regulations. Making financial responsibility Milan laundry is no different from most home businesses. Accountability only shows the amount of money earned from business turnover. The amount of money is generated from excess value from some expenditures and expenditures of operational support needs. The amount of money is considered profitable when it exceeds the amount of all expenses that will go into the owner's personal pocket.

The amount of profit is expected to sustain future operations to meet the needs of shopping for clothing wash materials. Profits become the main target of the owner in running

a laundry business without looking at the supporting factors that bring in the profit itself. Because reading the benefits of a business should be a reflection of the financial condition displayed in its Financial Statements. Profit is the term of profit, which is an increase in net assets derived from incidental transactions outside of the company's revenue-generating transactions (Martani, 2012: 112). Profit or profit can also be a reflection of the health of a business in operation. A healthy business shows good financial condition in its management.

Therefore, in the financial management of a business, correct recording is needed in accordance with generally accepted standards. Standards that direct the creation of financial statements periodically for business transparency for the advancement of small and medium-sized industrial businesses. Milan Laundry as part of a small industry business needs to apply the standard to its Financial Statements, namely SAK EMKM. The Financial Accounting Standards of Small and Medium Micro Entities are expected to assist entities in making the transition from Financial Reporting based on financial statements on an accrual basis. SAK EMKM is one of the drivers of financial literacy for MSMEs in Indonesia to facilitate access to financing from the banking industry. SAK EMKM becomes the basis for the preparation and development of accounting guidelines or guidelines for MSMEs engaged in various business fields (IAI, 2016: 10.24).

The SAK EMKM standard is anticipated to aid in the development and realization of advanced, independent, and contemporary MSMEs, including access to broader financial finance. As well as increasing the enforcement of transparency and accountability of the entity's Financial Report, while encouraging the growth of the MSME sector in Indonesia (Mardiasmo, 2016: 422). MSME activities can not be separated from the accounting system to describe the latest business conditions carried out by MSME actors through financial statements. So that the continuity of MSME business can be used as a correction of MSME activities. This activity is an indicator of the financial performance of an MSME. As Prawesti (2017: 47-56) states that accounting activities provide useful information for decision making, so as to develop business. Financial statements in a business is an important thing that must be made regularly and continuously. Financial statements are like the pulse of a business. As a company owner you must be able to read the Financial Statements, because it will be very important to know the financial condition in the company and how the company's future prospects (Anggara Farhan, 2015: 5.20).

Financial Statements are documents that explain a company's financial situation and may also be used to provide an overview of the company's financial performance (Fahmi, 2013: 22). Financial Statements represent a company's financial situation and business outcomes at a specific point in time or during a specific period of time (Harahap, 2013: 105). Recording financial statements conducted by the owner of Milan Laundry refers to a laundry cashier application. Business owners monitor cash flow in and out through applications that input ordered income transactions and all shopping needs of laundry activities. This does not currently meet the accounting requirements that MSMEs require for financial management in order to grow their businesses. Accounting plays an essential part in the growth of MSMEs because it can assist small firms in making the correct decisions, receiving credit from creditors, and providing accurate and timely information with solid accounting records and in compliance with established accounting standards. So that every decision taken by the owner of MSMEs or company leaders in accordance with the company's financial condition is not based on assumptions alone (Irman and Azani, 2015: 10-16). Milan Laundry business owners do not apply adequate accounting records because they are not the background of accounting education and there is a presumption of convoluted accounting records.

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Accounting is the act of locating, measuring, and reporting economic data so that people who utilize it may make informed decisions (Soemarsono S.R, 2010:56). "Accounting is the art of recording, classification, and commemoration rather than events and events, and at least some of its financial nature in a manner as immediate and direct as possible or expressed with money, as well as an interpretation of things arising out of it," according to (S.Munawir, 2014: 2).

Accounting is a service activity, according to (Zaki Baridwan, 2010: 4), whose role is to produce quantitative data, particularly those with financial qualities, from economic efforts that may be utilized in making economic decisions with alternatives in a scenario. As a result, accounting is concerned with all financial transactions that take place in a company or organization. Data is recorded, summarized, analyzed, and reported during this procedure.

Some notions of accounting science have almost the same goal where each goal is to provide accurate reports related to the company's financial problems. Accounting will help users in presenting financial statements in detail about the company's expenses and income so that they can know the advantages and disadvantages. In addition, the use of accounting science will also help companies to find out employees who commit fraud (Dewi Maharani Indah Reswari, 2019: 26.12).

In a corporation or other organization, the accounting process produces income statements, capital change statements, and balance sheet statements. To make it easier for others to comprehend an accounting report, it must include the firm name, report name, and date of writing or period of the report. Reports can be issued on a regular basis, and some are only valid for a limited amount of time (Krismansimamora, 2011: 6.4).

According to Hery (Basic Accounting 1 and 2: 2014:10-12) In generally accepted accounting principles, The process of creating accounting reports as a whole is based on four key assumptions. These are the fundamental assumptions:

1. Assumption of Monetary Unit. In order to be recorded in accounting records, transaction data must be represented in currency units (monetaryunits). Assumption of Business Entity Assumption. The separation of records between corporate transactions as economic entities with owner transactions as individuals and transactions of other economic entities.
2. Assumptions of Accounting Period. Accounting data must be updated on a regular basis. The company's activities can be separated into different accounting periods, such as monthly, three-monthly, or yearly accounting periods.
3. Assumptions Business Continuity (Going Concern Assumption). The corporation was formed with the intention of not being liquidated (dissolved) in the near future, but it is intended to continue functioning (existing) indefinitely.

Financial statements are the end result of a series of company transaction data collection and accounting processes (Hery, 2014: 113). Financial statements are the end product of an accounting procedure that may be used to communicate financial information or corporate operations to others. As a result, the Financial Statement may be summarized as an information instrument that links the firm with interested parties and displays the financial health and performance of the organization (Hery, 2014: 113).

A financial statement is a written report that gives quantitative information on a company's financial position and changes over time, as well as the outcomes obtained. The financial situation gives an overview of the company's wealth composition and sources of money. Changes in the financial situation reflect the firm's progress, offering an overview of whether the company is benefitting from its operations and whether it is experiencing changes that suggest management has effectively managed the company (Lili M. Sadeli, 2018: 18).

The aim of the Financial Statements is to show financial status, business performance, and any changes in financial position in a fair and consistent manner in line with generally accepted accounting standards. While the purpose of financial statements is stated in financial accounting standards, the goal of financial statements is to convey information about a company's financial status, performance, and changes that is useful to a broad number of users in economic decision-making (Hery, 2014: 129).

According to the Indonesian Accountants Association (2015: 1), a financial statement is a systematic presentation of an entity's financial status and financial performance. In other words, a financial statement is a written record that conveys a company's business activities and financial performance. The Financial Statement, based on the definition, is the ultimate product of the accounting process at the conclusion of the period.

The purpose of the Financial Statement, according to SAK EMKM in 2016, is to provide information on an entity's financial position and financial performance that is useful to a large number of users in economic decision-making by anyone who is not in a position to request a special Financial Statement to meet their needs. Resource providers for entities such as creditors and investors are examples of such consumers. In addition to achieving its goals, the Financial Statement demonstrates management's accountability for the resources entrusted to it.

The Financial Accounting Standards Board of the Indonesian Accountants Association and the Sharia Accounting Standards Board of the Indonesian Accountants Association establish financial accounting standards, as well as capital market regulatory rules for businesses under their supervision. Statement of Financial Accounting Standards 1 is the source of this information (PSAK) Paragraph 7 of the Financial Statements Presentation. External reporting is the focus of financial accounting. The financial statements are prepared by several external parties with defined objectives for each party. Principles and assumptions are used in the preparation of financial statements. As a result, accounting standards are required that may be used as a reference by both the constituent and the Financial Statement recipient. The financial accounting report given is a Financial Statement for General Purposes with additional languages general purpose financial statement (Martani, 2012: 8).

In the 1970s SAK followed the standards of U.S. accounting practices (U.S. GAAP), then in the 1990s began to apply to international accounting standards (IAS). As of January 1, 2015, SAK officially adopted the full International Financial Reporting Standard (IFRS), which is a continuation of IAS (IAI, 2020:7.29).

General Financial Accounting Standards (also called General SAK or simply SAK) regulate the recording, preparation, treatment, and presentation of Financial Statements for entities (entities or businesses) that have public accountability, including Limited Liability Companies, non-profit entities, insurance, banking, and pension fund companies. SAK consists of four components; Conceptual Framework of Financial Reporting (KKPK).

DSAK IAI added capital market regulatory regulations and Sharia accounting standards as part of SAK in Indonesia. SAK is one of the accounting standards that now applies in Indonesia. Limited liability company legal entities including public companies, exchange issuers, and financial institutions, must use SAK in compiling financial statements.

DSAK IAI also provides Financial Accounting Standards of Entities Without Public Accountability, in addition to SAK. SAK ETAP is the consequence of the adoption of IFRSs for SMEs, which were designed to be a more user-friendly accounting standard for small and medium-sized businesses (SMEs).

The Indonesian Accounting Association (IAI) created SAK EMKM in 2016 as a financial statement standard to address the financial reporting demands of Micro, Small, and Medium Enterprises (MSMEs) that do not or have not completed the accounting standards stated in SAK ETAP (Entity Without Public Accountability). In SAK EMKM the entity's Financial

Statements are prepared using basic assumptions of accrual and business continuity, as used by micro, small, and medium entities and using the concept of a business entity.

The Government also issued Government Accounting Standards (SAP) through Government Regulation No. 71 of 2010. SAP and its implementation regulations must be followed by all government agencies, both central and local governments. SAP requires government agencies to use an accrual basis (Warsidi, 2017: 5.2).

Furthermore, sharia financial accounting standards (also called SAK Syariah or SAS) are intended for entities that conduct Sharia transactions, both sharia institution entities and non- Sharia institutions. SAK Syariah was formed with a general framework model of General SAK, coupled with references from the fatwa of the Indonesian Ulema Council (IAI, 2018: 9.5).

## METHODS

The object of this research is the Milan Laundry washing service business located in one of the residential areas in South Jakarta. Research conducted by the author is a descriptive study (descriptive study). According to (Augustine and Kristaung, 2013: 55) is a qualitative study that only describes one particular parameter without taking issue with what, how, and why it happens. So this study only photographs facts as they are, then presented as a research report that uses certain scientific procedures and standards.

Outlets or laundry branches owned are in two different places, one in Cireunde, south tangerang which is still bordered by south Jakarta not far from the location of the work center and another in Tanah Kusir is still south Jakarta area. The location of the outlet is in a village that has many boardings and not far from the complex also to facilitate in finding customers.

The first location on Jalan Masjid Baitul Ulla rt 01 rw 04 no.4 pisang timur-cireunde, district ciputat east district or city of south tangerang. It is located between two well-known campuses in the area. For the second branch is on Jl.Tanah Kusir2 which is also in a village with many boarding residential areas, not only students or students are also office workers who entrust services to Milan Laundry. The number of residential facilities for nomads in the jakarta area around the existence of outlets provides more value in getting customers of washing services. With a level of busyness that takes time encourages people to use laundry services. Through maximum and excellent service makes customers happy to use Milan Laundry washing services.

Analysis of data that is commonly use in qualitative is descriptive. That is to explain or describe the nature of something that takes place at the time of the research is done and focus on the problems encountered by researchers when conducting research (Methodology Module: 38).

According to Sugiono, descriptive research is defined as follows: Without conducting comparisons or linking with other variables, research was done to determine the presence of independent variable values, either one or more variables (independent). The description provided in the Milan Laundry Business Financial Report did not comply with SAK EMKM. Supporting descriptive analysis can also be through content analysis or content analysis and theme analysis.

Content analysis or content analysis is part of communication science, how to analyze the content of information found on the ground. This analysis is more about studying how the objectivity of a data is obtained. Therefore, this analysis always displays three conditions namely objectivity, systematic approach, and generalization (Suharsaputra, 2012: 205).

The analysis of themes or analysis of cultural themes is a part of trying to determine the common thread or conclusion of the phenomenon studied. Faisal (1990:82) as quoted (Sugiono, 2015: 264) explained that the theme analysis is actually an effort to find a common thread that integrates across existing domains.

After descriptive analysis, and the contents then the theme analysis completes it into a 'social construct' that can be concluded and named (Scientific Writing Method Module, 2018: 116). Naming according to the sub-discussion as the theme of the discussion that leads to the purpose of the research ensures the preparation of statements for financial in accordance with applicable standards. Namely application of SAK EMKM in the preparation of Financial for milan laundry services business.

## RESULT AND DISCUSSION

Milan laundry business owners tend to see results as a mere advantage in carrying out laundry activities. Profit becomes the main goal without looking at the factors that bring about the profit. Often the benefits are seen from the magnitude of the target obtained from laundry operations. Achieving a large profit or profit target becomes a separate achievement for the company. The owner of Milan Laundry chose to use the Laundry Cashier app to help record his Financial Statements. The application inputs customer data on each transaction as an identity and record of the type of laundry service selected. The app also inputs expenses that occur at a certain time. When needed simply print the data reculating from the application.

The application reflects the amount of funds needed in carrying out business activities coupled with the amount of acquisition of laundry operations. Not details all postal supporting costs and other income that may be obtained outside of laundry activities. Application records simply show the cash flow in and out of each transaction's order.

The owner of the Milan Laundry washing service business considers there is no difference in recording the Financial Statements that have been applied. Recording of Financial Statements that have been used there are no obstacles in supporting business activities. Whenever a copy of the laundry cashier application is needed to simply answer the financial cash flow. The preparation of financial statements according to standards is still a discourse of business owners of Milan Laundry washing services. A misrecapa unveiled understanding of the complexity of a standard prevents laundry owners from being reluctant to use it. Because the background is not from accounting education raises negative perceptions of the high cost of adjusting a standard.

Here is a Financial Statement based on SAK EMKM that has been made by researchers to help facilitate Milan Laundry in providing information on financial statements. It is also intended to easily read financial conditions through reports made.

## CONCLUSIONS

The preparation of financial statements at Milan Laundry is still the standard of ordinary reports. The report only displays cash inflows and cash outflows generated from laundry service business activities. Recording financial statements is still simple based on the laundry cashier application. Where the data is obtained from a copy of the application of transaction input results every day according to orders from customers of Milan Laundry service users.

The preparation of financial statements on Milan Laundry business has not been in accordance with accounting standards (SAK EMKM). Financial records do not yet represent business conditions fully, so the problem is repeated the impact of ignoring financial statements according to standards.

The background of not accounting people gives rise to perceptions or understandings that are obstacles to making the recording of financial statements according to standards in general.

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