

## **ABSTRACT**

*This study aimed to examine the effect of internal and external characteristics of the cooperative financial part of the understanding of SAK ETAP. The internal characteristics of the cooperative financial part can be seen from the level of education, educational background, and length of employment. While the external characteristics can be seen from the training and socialization of SAK ETAP who've followed the financial part of the cooperative.*

*The population in this study employee cooperative financial section in Depok Sleman. The sampling method in this study was convenience sampling. Total sample used in this study was 55 cooperatives. Analysis of data using multiple regression analysis.*

*These results indicate that the educational level, educational background, length of employment, and training and socialization significant positive effect on SAK ETAP understanding on cooperative finance department employees.*

*Keywords: cooperative, understanding, SAK ETAP, educational level, educational background, length of employment, and training and socializing.*