Implementation of the Entrepreneurship Program in Preparing Students Become Entrepreneurs

Eci Sriwahyuni1, Jefril Rahmadoni2, Istikomah3, Saifaldin Idris Onia4, Abdul Aziz bin Mustamin5, Husnil Khatimah6, Nova Asvio5

1Universitas Islam Negeri Imam Bonjol Padang, Indonesia, 2Universitas Andalas, Indonesia, 3Institut Agama Islam Yasni Bungo Jambi, Indonesia, 4University of Khartoum, Sudan, 5Universitas Islam Negeri Fatmawati Sukarno Bengkulu, Indonesia, 6Universitas Negeri Padang, Indonesia

Corresponding author e-mail: ecisriwahyuni@uinib.ac.id

Article History: Received on 7 November 2022, Revised on 19 December 2022 Published on 16 January 2023

Abstract: The high unemployment rate is due to the large number of high school graduates who do not continue their education to the tertiary level and most graduates are unable to compete for jobs. Therefore, every level of education needs to implement an entrepreneurship program to prepare students to become future entrepreneurs. This research is a literature study using the systematic literature review (SLR) method which consists of 6 stages: planning, literature search, criteria assessment (inclusion and exclusion), quality assessment, data collection, and data analysis. This research aims to find out the reasons for implementing the entrepreneurship program, the types of entrepreneurship programs, and the obstacles encountered in implementing the entrepreneurship program. The results of the data analysis show that the high unemployment rate and the desire to advance the economic sector are the main reasons for implementing entrepreneurship programs in schools. Broadly speaking, there are two ways to implement the entrepreneurship program in schools: first through entrepreneurship education that is integrated with subjects, extracurricular activities, and learning entrepreneurial practices, and second by holding various forms of life skills training. There are several obstacles encountered in implementing the entrepreneurship program in schools, including the mindset of students who are less developed, lack of creativity, inadequate infrastructure, and relatively short implementation time to provide less than optimal results.

Keywords: Entrepreneur, Entrepreneurship Program, Implementation

A. Introduction

The difficulty of competition in getting a job after graduating from school, makes teenagers confused in thinking about their future. There is a lot of unemployment among young people, even those who already have a bachelor's degree even though many are still not working. This adds to the anxiety of most high school graduates
because they see the phenomenon of unemployment with a diploma. So many educational institutions are contributors to unemployment with certificates. The Central Statistics Agency (BPS, 2022) recorded that the number of open unemployed in Indonesia reached 8,746,008 people in February 2021. The number increased by 26.3% compared to the same period last year. The unemployment rate for general high school graduates will reach 9.09% in 2021 and vocational high schools will reach 11.13% in 2021 (Web of the Central Bureau of Statistics, accessed on 08 December 2022).

From year to year, the unemployment rate continues to increase due to various reasons, one of which is the result of the lack of an entrepreneurial spirit in students, especially high school graduates. Many high school graduates do not continue their education to the tertiary level; on the other hand, many are unable to compete for jobs. Not all children aged 19-23 years (high school or vocational high school graduates) can go on to tertiary education, as much as 70.1% cannot continue, while some of them do not yet have the skills to be successful in society, because they do not yet have the attitude, knowledge, skills about the good entrepreneur (Tugino & Hasanah, 2021).

If the spirit of entrepreneurship had been instilled since school, it is very likely that high school graduates would be able to create their own jobs and be able to live independently. Unfortunately, education actually produces unemployment. It should be necessary to learn about entrepreneurial independence in students so that habituation is formed from an early age for students to learn entrepreneurship it becomes a generation of an entrepreneur (Mahfuda, 2022).

Suryana (2006) defines entrepreneurship as a creative and innovative ability that is used as a basis, tips, and resources to seek opportunities for success. Meanwhile, Winardi (2003) defines entrepreneurship or entrepreneur as a dynamic process in which people create wealth that develops gradually and regularly. According to Kasmir (2012), an entrepreneur is a person who has the courage to take risks to open a business on various occasions.

So, the young generation with an entrepreneurial spirit is creative, dare to take risks, and always innovates to find a way to success. Therefore, schools need to provide guidance to their students, especially those who are already in senior high school so they are not nervous about facing their future. Schools need to cultivate the entrepreneurial spirit of their students as capital for them after returning to society in the future and able to become entrepreneurs.

Margahana (2020) said that entrepreneurship is the skill to run what is in the soul to be used and utilized optimally which can be used for the future. An entrepreneur is a person who has high innovation and creativity in the field of business, they are able
to determine production methods, determine operational standards, market products, and can manage capital for operations (Daeng, 2019).

So, it can be concluded that entrepreneurs or entrepreneurs are creative people who always innovate in the field of business that are useful for the future and are able to live independently. An interest in entrepreneurship will make a person more active in seeking and taking advantage of the many opportunities that exist so that they can develop their business by optimizing their potential (Andriana & Fourqoniah, 2020).

School is a place to foster students' entrepreneurial spirit so they are able to live independently for their future. The actualization of entrepreneurial values in the world of education plays a very important role because the world of education is expected to be able to achieve stable economic growth and be able to reduce the unemployment rate in this country (Syafitri et al., 2021). Therefore, researchers feel that systematic literature review (SLR) research on the implementation of entrepreneurship programs in high schools needs to be carried out so that they can be used as a comprehensive source of information to improve the quality of entrepreneurship programs in schools so that great entrepreneurs are born in Indonesia.

B. Methods

The method used in this research is Systematic Literature Review (SLR). SLR is a well-planned review to answer specific research questions using a systematic and explicit methodology to identify, select, and critically evaluate the results of the studies included in the literature review (Rother, 2007). So according to Rother, Systematic Literature Review (SLR) is a planned review activity to answer research questions that are carried out systematically and explicitly to identify, select and critically evaluate the results of previous studies.

There are six stages in the SLR method, namely: (1) planning (determining the object of research); (2) literature search; (3) assessment of inclusion and exclusion criteria; (4) quality assessment; (5) data collection; (6) data analysis (Triandini et al., 2019). The details of the SLR stages in this research are as follows:

Planning (determining the object of research)

Before conducting a review, the object of research must first be determined. The object of research in this article is the implementation of the entrepreneurship program in high schools. Then determine the research questions (Research Questions / RQ) related to the research object that has been determined previously. The research questions (Research Questions/RQ) in this article are as follows:
RQ1: What is the basis for implementing the entrepreneurship program in senior high schools?

RQ2: What are the forms of entrepreneurship programs in senior high schools?

RQ3: What are the obstacles faced in implementing the entrepreneurship program in senior high schools?

Then the answers to these three questions will be sought through a literature review.

Literature search

The literature search process is a step taken to answer predetermined research questions. To get relevant sources in order to answer these questions, researchers used the Google Chrome search engine and chose Google Scholar (site address: https://scholar.google.com/). The search results for the keyword “entrepreneurship program in high school” obtained 19,300 related articles published since 2018 as shown in Figure 1.

Figure 1. Search results for journal articles with the keyword entrepreneurship program in senior high schools on the Google Scholar/Google Scholar site.

Due to the large number of related articles that appeared, the researchers narrowed the scope by only selecting articles published in 2022 and found 5,830 related articles. as shown in Figure 2.
Figure 2. Search results for journal articles with the keyword entrepreneurship program in senior high schools on the Google Scholar/Google Scholar site since 2022.

Assessment of inclusion and exclusion criteria

The next step is checking the scientific articles found whether they are in accordance with the objects and research questions and the criteria used, namely: 1) the data used are articles published in 2022 only; 2) the data used are articles that discuss the implementation of the entrepreneurship program in senior high schools (SMA), both SMU, MA, and Vocational School.

Quality assessment

After obtaining articles containing the implementation of entrepreneurship in high schools, a quality assessment (study quality assessment/QA) was carried out from the results of a literature search. Quality assessment in this study includes the following criteria:

QA1: Does the journal article contain information about the basis for implementing the entrepreneurship program in senior high schools?

QA2: Does the journal article contain information about the types of entrepreneurship programs in senior high schools?
QA3: Does the journal article contain information about the obstacles encountered in implementing the entrepreneurship program in senior high schools?

Data collection

The next step is to select a journal based on the results of the quality assessment for further analysis.

Data analysis

The last step is to analyze the data that has been obtained by answering research questions based on the literature that has been collected.

C. Results and Discussion

Results from Literature Search, Assessment of Inclusion and Exclusion Criteria, and Quality Assessment

When a literature search process was carried out on the Google Scholar website, search results were obtained for the keyword “entrepreneurship program in high school” as many as 19,300 related articles published since 2018. Then an inclusion criteria assessment was carried out on the search results by limiting the year published articles only in 2022 and obtained results of 5,830 related articles.

Furthermore, an exclusion assessment was carried out by limiting articles regarding entrepreneurship programs that were implemented in high schools only such as SMU (General High School), MA (Madrasah Aliyah) and SMK (Vocational High School) so that the results obtained were 49 related articles. The rest discusses about entrepreneurship in PAUD (Early Childhood Education), SD/MI (Elementary School/Madrasah Ibtidaiyah), SMP/MTs (Junior High School/Madrasah Ibtidaiyah), Higher Education, non-formal education institutions, and society at large.

After the inclusion and exclusion assessments were carried out, a quality assessment was then carried out referring to the three criteria (QA1, QA2 and QA3) previously described. The results of the quality assessment are shown in Table 1.
Table 1. Quality assessment results

<table>
<thead>
<tr>
<th>No</th>
<th>Title</th>
<th>QA1</th>
<th>QA2</th>
<th>QA3</th>
<th>Hasil</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Increasing Young Entrepreneurship and Creative Entrepreneurship at SMKN 2 Sumbawa Besar</td>
<td>V</td>
<td>V</td>
<td>V</td>
<td>√</td>
</tr>
<tr>
<td>Serli Oktapiani, Putri Reno Kemala Sari, Sri Andriani, Hartini, Muhammad Nur Fietroh</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Implementation of Innovative Madrasa Movement Through Organizing Entrepreneur Madrasahs at MAN 1 Jombang</td>
<td>V</td>
<td>V</td>
<td>V</td>
<td>√</td>
</tr>
<tr>
<td>Masturi, Khoirul Umam</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Learning Motivation to Grow Entrepreneurial Interest by Utilizing Digital Marketing as a Business Opportunity</td>
<td>V</td>
<td>V</td>
<td>-</td>
<td>√</td>
</tr>
<tr>
<td>Saida Zainurossalamia Z.A, Nadiya Rizky Apriyani, Sherina Elvira Nur Ramadhani, Vazha Tania Soraya Vauza, Salma Nabila, Andre</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Analysis of Entrepreneurship Learning in Forming the Entrepreneurial Spirit of Class IX IPS Students at MA Nurul Huda Sukaraja</td>
<td>V</td>
<td>V</td>
<td>V</td>
<td>√</td>
</tr>
<tr>
<td>Titik Royami, Khafid Ismail, Siti Afifah</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>PKM Instills an Entrepreneurial Spirit Based on Education Life Skills Integrated Farming-Livestock Business in State Senior High School (SMA) Students 1 Kabaruan Talaud</td>
<td>V</td>
<td>V</td>
<td>-</td>
<td>√</td>
</tr>
<tr>
<td>Julduz Paus, Stralen Pratasik, Jane D. Ticoh, Revolson A. Mege, Camel Mundaeng, Mariane F. Pangandaheng, Edwin Mangor</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Entrepreneurship Development Model of State Vocational High School 8 Tebo District in the Scholl of Entrepreneurship Program to Create Economic Independent Students</td>
<td>V</td>
<td>V</td>
<td>-</td>
<td>√</td>
</tr>
<tr>
<td>Inang, Siti Hajar Thaitami, Fajar Agung Mulia</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Implementation of Entrepreneurship Learning for the Development of Child Care Services Businesses at SMK Negeri 13 Sarolangun

Imam Khomsun

Study of the Effect of Entrepreneurship Learning on Students' Interest in Entrepreneurship in the Revolutionary Era 4.0

Pratista Andaniyta Siregar, Zuhrinal Nawawi

Symbol description:
V = if the article contains the requested information on the quality assessment
- = if the article does not contain the requested information on the quality assessment
√ = journal articles will be continued for analysis
x = Journal articles were not continued for analysis

From the results of the assessment of the quality of the articles referring to the three criteria (QA1, QA2 and QA3) in the table above, 29 articles were obtained which were then continued for analysis.

Reasons for Implementing the Entrepreneurship Program in High Schools

The main reason for implementing the entrepreneurship program in high schools is the high unemployment rate for high school graduates because most graduates do not continue their education to tertiary institutions. More than 50% of the journal articles analyzed stated that entrepreneurship is one of the solutions in reducing unemployment because competition in the business world is getting higher, causing the opportunity to find work in both private companies, state-owned enterprises and the government to be quite difficult (Oktpiani et al., 2022; Royami et al., 2022; Royami et al., 2022; Paus et al., 2022; Asrori et al., 2022; Kusumandari & Arifiana, 2022; Sudyantara et al., 2022; Dwijayanti et al., 2022; Kumala et al., 2022; Zulfikar & Mayvita, 2022; Rakib et al., 2022; Setiawan et al., 2022; Host et al., 2022; Khomsun, 2022; Nisa et al., 2022; Mahfuda, 2022; Ahmad, 2022). Therefore, the entrepreneurial mentality needs to be developed as early as possible to form the independent character of students (Rusmansyah, 2022) and also foster a sense of friendship in working together (Pauziah, 2022).

Another reason for implementing the entrepreneurship program in high schools is that it is one of the most effective solutions in dealing with increasingly heavy economic pressures (Masturi & Umam, 2022), so entrepreneurship has a very important contribution to growth and development in the economic field (RAKIB et
al. al., 2022) and able to respond to changes in national economic conditions by taking advantage of business opportunities during the Covid 19 pandemic (Apriyani et al., 2022 & Dewi et al., 2022) because economic progress can be achieved if there is a strong entrepreneurial spirit from the community (Ambarita et al., 2022) and what is even more interesting with this program allows students to have income from the businesses they build (Mardiyanti & Mantra, 2022).

**Types of Entrepreneurship Programs Implemented in High Schools**

Based on the literature review of the selected articles, in general, there are two ways to implement the entrepreneurship program to prepare students to become entrepreneurs in high school, namely: (1) through entrepreneurship education that is integrated with subjects, extracurricular activities, and practical learning entrepreneurship; (2) various forms of life skills training.

Entrepreneurship education programs that are integrated with subjects such as entrepreneurship learning by making handicrafts such as tissue boxes made from used cardboard base materials beautified with flannel cloth (Royami et al., 2022); entrepreneurship learning combined with the Problem-Based Learning (PBL) method with a life skills education approach through the implementation of integrated farming-livestock entrepreneurship-based biology and entrepreneurship learning (Paus et al., 2022); developing cooperative learning Entity Group Model (MGE) with alternative methods of group projects, lectures, writing essays, case studies, writing business plans, role-playing, business simulations, videos, interactions with entrepreneurs (Inang et al., 2022). entrepreneurship learning by learning material in class, practicing in the laboratory, and activities such as bazaars, street vendors for classes XI and XII, as well as workshops on entrepreneurship (Nisa et al., 2022); studentpreneur is an alternative learning model for cultivating an entrepreneurial spirit independently with a learning approach in the form of a series of student independence training in developing agricultural entrepreneurs (Mahfuda, 2022).

Entrepreneurship education programs in the form of extracurricular activities and learning entrepreneurial practices such as the activities of various entrepreneurship units, both cooperatives and garbage banks, and are often involved in expo activities (Masturi & Umam, 2022); the practice of designing information system applications to facilitate business center activities (Pauziah, 2022); entrepreneurial activities through the development of a child care service business and providing experience to students in using social media as a promotional medium for both products and services (Khomsun, 2022); entrepreneurial practices in the field of fashion design by procuring teacher and student uniforms, accessories, pillowcases, bags, and other types of household items; areas of expertise such as servicing madrasah electronics, manufacturing water level detectors, line follower robots, fans from waste materials; automotive expertise (motorcycle repair and maintenance techniques) (Ahmad, 2022).
Various forms of life skills training such as: creative entrepreneurship training with an introduction to business strategy and financial management and Human Resources (HR) (Oktapiani et al., 2022); training on using digital marketing as a business opportunity (Apriyan et al., 2022; Kumala et al., 2022); online store creation training (Mardiyanti & Mantra, 2022); business website (Rakib et al., 2022); training through a double track program (Asrori et al., 2022); training on making business concepts and business model canvases (Kusumandari & Arifiana, 2022); training in preparing business plans, personal branding, communication skills, online business development (Sudyantara et al., 2022); photoshop and graphic design training (Dewi et al., 2021); e-marketplace creation training (Dwijayanti et al., 2022); instant yogurt making training (Rusmansyah, 2022); training on making edible water bottles as environmentally friendly products and alternative products to replace plastic cups (Zulfikar & Mayvita, 2022); motivational training for building small businesses (Ambarita et al., 2022; Setiawan et al., 2022).

Obstacles in Implementing Entrepreneurship Programs in High Schools

There are several obstacles encountered in implementing the entrepreneurship program in high schools, including the mindset of students who are less developed, lack of creativity, very limited study time allocation, and inadequate infrastructure (Nisa et al., 2022), not yet the distribution of student perceptions about entrepreneurship and the limited facilities and infrastructure that support entrepreneurship (Masturi & Umam, 2022), entrepreneurship learning has not been integrated with vocational learning (Khomsun, 2022), the skills programs implemented are not very relevant to regional economic potential because they are more directed towards a modern economy (Ahmad, 2022).

Constraints in the training program, namely activities that produce less than optimal results because the implementation time is relatively short and there is too much material at the same time (Oktapiani et al., 2022), activities are only limited to students being able to make a shop, not reaching the store performance evaluation stage due to limitations time (Mardiyanti & Mantra, 2022), limited time and limited computer equipment owned by students to repeat exercises at home (Dewi et al., 2021; Rusmansyah, 2022), the limited number of participants in the implementation of activities (Zulfikar & Mayvita, 2022).

Implementation of the Entrepreneurship Program in High Schools in Preparing Students to Become Entrepreneurs

Entrepreneurship is one of the answers to answer the gap between the growth of the productive age population and the availability of jobs. The world of education is obliged to be able to produce generations that have independence, including economic independence (Rukmana et al., 2021). Therefore, every level of education
needs to apply entrepreneurial learning and practices to prepare students to become future entrepreneurs.

Entrepreneurship education aims to form human beings as a whole (holistic), as human beings who have the character, understanding, and skills as entrepreneurs. Basically, entrepreneurship education can be implemented in an integrated manner with educational activities in schools such as integrated entrepreneurship education in all subjects, integrated entrepreneurship education in extracurricular activities, entrepreneurship education through self-development, changes in the implementation of entrepreneurship learning from concept/theory to learning entrepreneurship practices, integrating entrepreneurship education into teaching materials/books, integrating entrepreneurship education through school culture and integrating entrepreneurship education through local content (Usman, et al., 20120).

There are many ways that schools can implement the entrepreneurship program as has been done in various senior high schools, including through practice-based entrepreneurship education such as making handicrafts, learning biology and entrepreneurship based on farming and livestock entrepreneurship, developing agricultural entrepreneurship, and marketing student products in bazaar activities (Royami et al., 2022; Paus et al., 2022; Nisa et al., 2022; Mahfuda, 2022).

Entrepreneurship education programs that are integrated into extracurricular activities such as activities in various entrepreneurship units, both cooperatives and garbage banks, the practice of designing information system applications, developing a child care service business, the field of fashion, areas of expertise such as servicing electronic equipment, automotive expertise (repair engineering and motorcycle maintenance) (Masturi & Umam, 2022; Pauziah, 2022; Khomsun, 2022; Ahmad, 2022).

In addition, various forms of life skills training are also held, such as: introduction to business strategy and financial management, utilizing digital marketing as a business opportunity, creating online stores, business websites, creating business concepts, personal branding, communication skills, online business development, preparation of business plans, photoshop and graphic design (Oktapiani et al., 2022; Apriyani et al., 2022; Kumala et al., 2022; Mardiyanti & Mantra, 2022; Rakib et al., 2022; Asrori et al., 2022; Kusumandari & Arifiana, 2022; Sudyantara et al., 2022; Dwijayanti et al., 2022).

With the existence of an entrepreneurship program in senior high schools, whether in the form of integrating subjects with practice, extracurricular activities or in the form of training, it is hoped that this will give birth to young entrepreneurs who are reliable, creative, innovative, independent, and willing to take risks. The birth of young entrepreneurs will reduce the unemployment rate and by itself, there will be an increase in the economic sector.
The development of technology continues to increase, and it has a very significant impact, especially in the field of education, including competitive competition. Teachers are expected to be able to provide application, especially in the school and learning environment through training students to become independent, creative, and innovative individuals. The process of creating a person to be creative, innovative, and independent is part of entrepreneurship or entrepreneurship with the aim of providing significant benefits to society, including by providing new jobs. Having well-established, innovative, and creative ideas will certainly make someone a learner who works and sells value. Entrepreneurship in schools is known as teacherpreneur where a person is encouraged to be able to take risks. Without fear of making mistakes so can. Give out of the box ideas. Providing innovative creations and works that can compete competitively. Teacherpreneurs provide opportunities in terms of economic improvement, for example at below average economic levels such as in remote areas that can connect schools and students with organizations that can help. That improves the economy through joint projects. With the development of entrepreneurship provided by the school, it can provide very significant benefits, especially for students or students by exploring.

Teachers who have an entrepreneurial or entrepreneurial spirit will certainly have broader insights so that they have a potential orientation for the sustainability of education in the future. The application of entrepreneurship can be implemented through the provision of direct learning in the classroom through entrepreneurship subjects or by conducting training and training in the form of seminars, workshops or training for teachers and the surrounding academic environment so that they can support inter-principle-based or entrepreneurship-based learning. Schools that have implemented entrepreneurship or teacherpreneur programs have been able to organize, manage and have the ability to take risks in business continuity.

D. Conclusion

The high unemployment rate is caused by the lack of an entrepreneurial spirit in students, especially high school graduates and many of them do not continue their education to the tertiary level. On the other hand, the highest school graduates are unable to compete for jobs. Therefore, every level of education needs to apply entrepreneurial learning and practice to prepare students to become future entrepreneurs. There are many ways schools can implement entrepreneurship programs, including through practice-based entrepreneurship education such as making handicrafts, learning biology and entrepreneurship based on farming and livestock entrepreneurship, developing agricultural entrepreneurship, and marketing students’ products at bazaar activities. In addition, there are also entrepreneurship education programs that are integrated into extracurricular activities such as cooperatives, waste banks, information system application design practices, business development for child care services, clothing sector, areas of expertise such as
electronic equipment servicing, automotive expertise (bike repair and maintenance techniques, motorcycle). In addition, various forms of life skills training are also held, such as: introduction to business strategy and financial management, utilizing digital marketing as a business opportunity, creating online shops, and business websites, creating business concepts, personal branding, communication skills, online business development, preparing business plans, photoshop, and graphic design. There are several obstacles encountered in the implementation of the entrepreneurship program in high schools, including the mindset of students who are less developed, lack of creativity, very limited study time allocation, and inadequate infrastructure. In training, activities encountered obstacles in the form of a relatively short implementation time so as not to give maximum results.

E. Acknowledgement

Thank you to the Rector of the Universitas Islam Negeri Imam Bonjol Padang, Rector of Universitas Andalas, Rector of the Institut Agama Islam Yasni Bungo, Rector of Universitas Negeri Padang, Rector of Universitas Islam Negeri Fatmawati Sukarno Bengkulu, Rector of University of Khartoum, Sudan, and friends who have supported us in conducting this research.

References


Rukmana, A. Y., Harto, B., & Gunawan, H. (2021). Analisis analisis urgensi kewirausahaan berbasis teknologi (technopreneurship) dan peranan society 5.0 dalam perspektif ilmu pendidikan kewirausahaan [Analysis of the urgency of technology-based entrepreneurship (technopreneurship) and the role of society 5.0 in the perspective of entrepreneurship education]. JSMA (Jurnal Sains Manajemen Dan Akuntansi), 13(1), 8–23.


