



Research Paper

# The Influence of Accounting Understanding, Utilization of Information Technology, Competence of Human Resources and Internal Control Systems on the Quality of Financial Reports in Savings and Loan Cooperatives in Maumere – Sikka Regency - East Nusa Tenggara

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**ABSTRACT:** This study aims to examine the effect of understanding accounting, utilization of information technology, human resources and internal control on the quality of financial reports both jointly and financially. Savings and Loan Cooperatives under the auspices of the Main Swadaya Puskopdit in Maumere, Sikka Regency, East Nusa Tenggara Province. The population in this study were employees of the financial statement cooperative, amounting to 52 people. The data used are primary data, data collection techniques by distributing questionnaires consisting of 25 statement items. The analytical method used is multiple linear regression with the help of SPSS v.25. The results of the research simultaneously show that understanding of accounting, utilization of information technology, human resources and internal control jointly affect the quality of cooperative financial reports. The results of the study partially show that the variables of accounting understanding, utilization of information technology, human resources and internal control have a partial effect on the preparation of cooperative financial statements.

**KEYWORDS:** Understanding of accounting, utilization of information technology, human resources, internal control and quality of financial reports.

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## I. INTRODUCTION

Cooperatives are business entities consisting of individuals or cooperative legal entities based on their activities based on cooperative principles as well as a people's economic movement based on the principle of kinship (UU RI No. 25 of 1992 Article 1). In its development, cooperatives play a role as a catalyst for the people's economy and have a strong business network and competitiveness, in order to anticipate various opportunities and challenges in the future. The success or failure of a cooperative depends on the members being able to work as effectively and efficiently as possible in terms of improving the cooperative's finances in preparing financial reports. Financial statements provide information on the financial position, financial performance and cash flow statements of an entity that is useful to a wide range of users in making economic decisions.

Various problems that have occurred so far have caused the preparation of financial statements to have not been effective, including the recording has not been carried out accurately, the preparation is not in accordance with the provisions. Furthermore, there are still entities that are late in submitting financial reports, inadequate information and reporting systems, and have not been supported by adequate Human Resources (BPK, 2013).

The effectiveness of the preparation of financial statements is the main requirement that must be applied so that the financial statements prepared do not contain elements of misstatement that result in the information received by the public not in accordance with the actual facts. According to the International Federation of Accountants (IFAC) (2013) states that all organizations, both private and public, must prepare financial reports effectively so that quality information is produced in a timely manner for interested parties. The case that

occurred in cooperatives reported on the Liputan 6.com website, the government through the Ministry of Cooperatives and SMEs has dissolved 40,013 cooperatives in the past three years. This reform step was carried out to improve the health of thousands of cooperatives in Indonesia in 2019. According to Anak Agung as the Minister of Cooperatives and SMEs, said that as many as 40,013 cooperatives have been disbanded for reasons of inactivity, currently there are 152,989 cooperatives that are active. held the Annual Member Meeting (RAT), while 72,981 active cooperatives have not held a RAT. Healthy cooperatives will be fostered and unhealthy cooperatives will be dissolved

In preparing financial reports, employees who understand accounting must be supported, because an understanding of a science will be very useful to produce valuable and reliable information. Information technology also plays an important role, because with optimal use of information technology, because with optimal use of information technology, there will be an increase in terms of processing transactions and data faster, accurate in calculations, lower processing costs, preparing reports and being more timely. , where data storage is more compact (Wilkinson et al., 2000). Human Resources The main concern is that employees who are involved in these activities are required to understand and understand very well how the implementation and accounting process is carried out by adhering to applicable guidelines, so that they can produce quality financial reports (Roviyantie, 2011). Another important thing is internal control which plays a very important role in the process of preparing financial statements. The Committee for Sponsoring Organizations (COSO, 2013) stipulates that the control environment is a set of standards, structures and processes that form the basis for implementing internal control throughout the organization. The control environment determines in influencing the control awareness of managers and employees regarding their actions, attitudes and awareness (Magu&Kibati, 2016).

The purpose of this study was to examine the effect of understanding accounting, utilization of information technology, human resource competence and internal control both jointly and partially on the quality of financial reports in cooperatives under the auspices of PUSKOPDIT in Maumere, Sikka Regency.

## **II. LITERATURE REVIEW**

### **2.1. Theory Agency**

According to Jensen and Meckling (1976) agency theory is a contract between the manager (agent) and the owner (principal). In order for this contractual relationship to run smoothly, the owner will delegate decision-making authority to the manager. Agency theory focuses on two individuals, namely the principal and the agent. Agency theory tries to establish a formal relationship between the principal and the agent or interested parties in the budgeting process..

In cooperative organizations, members act as principals and the agent is the manager (management) of the cooperative consisting of supervisors, administrators, managers/employees. The function of cooperative management as an agent must be able to carry out the mandate given by members and on the other hand, members as principals must participate in decision making, financing (capital) cooperatives and utilizing cooperative services. go hand in hand (Sugiyanto, 2011).

### **2.2. Stewardship Theory**

Stewardship theory is built on philosophical assumptions about human nature, namely that humans are essentially trustworthy, able to act responsibly, have integrity and honesty with others (Queen, 2012). The implications of stewardship theory for this research are that it can explain the existence of cooperatives as an institution that can be trusted to accommodate the aspirations of the community, can provide good service to the public, and be able to account for the finances entrusted to it, so that economic goals are met and the welfare of the community can be achieved optimally. . To carry out these responsibilities, stewards direct all their abilities and expertise in making internal control effective in order to produce quality financial information reports (Wahida, 2015).

### **2.3. Financial statements**

The effectiveness of the preparation of financial statements is the main requirement that must be applied so that the financial statements prepared do not contain elements of misstatement that result in the information received by the public not in accordance with the actual facts. According to the International Federation of Accountants (IFAC) (2013) states that all organizations, both private and public, must prepare financial reports effectively so that quality information is produced in a timely manner for interested parties.

### **2.4. Accounting Understanding**

Understanding is a process, method, act of understanding or understanding (Hoetomo, 2005). In cooperatives, the accounting rules used refer to the Regulation of the Minister of State for KUKM RI Number: 04/PER/M.KUKM/VII/2012 concerning General Guidelines for Accounting for Cooperatives Based on SAK-

ETAP. The application of SAK-ETAP used is a form of government response in building and realizing cooperatives that are managed professionally by applying the principles of openness, transparency and accountability, accepted, trusted, both by members in particular and the wider community in general.

## **2.5. Utilization of Information Technology**

Utilization of information technology is the optimal use of computers (mainframe, mini, micro), software (software), databases, networks (internet, intranet), electronic commerce, and other types related to technology (Wilkinson et al., 2000). Information technology, apart from being a computer technology (hardware and software) for processing and storing information, also functions as a communication technology for the dissemination of information.

## **2.6. Human Resources Competence**

Human resource competence is HR expertise that is useful for carrying out the work and obligations that have been entrusted with competent training capital, education, and experience. Employees who have knowledge about their duties and functions, as well as problems faced in the process of preparing financial reporting (Mutiana et al, 2017). Cooperatives are in dire need of professional human resources with broad insight, have competence in their field and have a competitive spirit that is sporty. Professional human resources will be able to complete their tasks and work completely, based on their main duties and functions. Qualified and competent human resources in the field of accounting (finance) are the main support for the preparation of quality financial reports.

## **2.7. Internal Control System**

*Committee for Sponsoring Organizations*(COSO, 2013) stipulates that the control environment is a set of standards, structures and processes that form the basis for implementing internal control throughout the organization. The control environment influences the control of company managers and employees as far as their actions, attitudes and consciousness are concerned. In addition, the control environment keeps all actors in the company from making mistakes (Magu&Kibati, 2016)

## **2.8. Framework**

The preparation of financial statements must have an understanding of accounting and financial reporting provisions that must be understood and obeyed by the organizers of accounting and financial reporting in carrying out their activities. The higher the understanding of accounting and the provisions regarding the correct presentation of financial statements, the easier it will be to prepare financial statements (Riyanti, 2017). Research conducted by Purwanti (2015) and Pratiwi (2015) shows that the understanding of accounting has a significant positive effect on the quality of financial statements, meaning that the understanding of accounting gives a significant change to the quality of financial statements..

The process of compiling information that is fast, accurate by utilizing technology in cooperatives is expected to produce good financial reports. Information technology includes computers (mainframe, mini, micro), software (software), databases, networks (internet, intranet), electronic commerce, and other types related to technology Wilkinson et al. (2000). Andrianto's research (2017), Riyanti (2015), it is known that the information system has a positive effect on the quality of financial reports. Human resource competence is the ability of a person in an organization or a system to carry out their functions and authority to achieve goals effectively and efficiently (Ihsanty, 2014). Research conducted by Sumaryati et al (2020), shows that human resource competence has an effect on which is positive and significant to the quality of financial reports, meaning that the better the competence of human resources, the better the quality of local government financial reports produced. Internal control is a system, procedure or structure that is interconnected and has the main objective of maintaining organizational wealth, checking the accuracy and reliability of accounting data that is coordinated in such a way, and encouraging compliance with legal policies to carry out main functions (Rahmawati, 2010). 2015) Research conducted by Triyanti (2016) and Wayan (2020) shows that there is a positive and significant influence on financial statements showing the results that the internal control system is implemented, the better the quality of the financial reports produced. Based on this framework, the hypothesis in this study is that understanding accounting, utilization of information technology, human resource competence and internal control, both simultaneously and partially affect the quality of financial reports in cooperatives.

## **III. RESEARCH METHODS**

This study aims to test the hypothesis and includes the type of causality research, namely research that states a causal relationship between the variables of accounting understanding, utilization of information technology, human resource competence, and internal control on the quality of financial reports. The population in this study is the sample in this study, namely cooperative employees who carry out financial management

tasks consisting of financial employees related to accounting, as many as 52 respondents from 11 credit cooperatives under the auspices of PUSKOPDIT SwadayaUtama in Maumere, Sikka Regency. The data source used is primary data, while the data collection technique is done by distributing questionnaires consisting of 25 statement items. This study uses a quantitative approach, where the research data, namely the questionnaire that has been filled in by the respondent, is quantified in advance so that it produces outputs in the form of numbers. After the data is obtained, the next step is to analyze and test the hypothesis which is carried out through the SPSS v 25 program.

Furthermore, after the questionnaire to perform data analysis, it is necessary to test the validity and test the reliability. To find out whether the instrument used has validity or not, statistical testing will be carried out using the Pearson product moment test. While the reliability test is a test conducted to measure the reliability of the questionnaire. Reliability testing in research generally uses an approach by calculating the Cronbach Alpha of each variable involved. After Validity and Reliability is met, so done analysis data. The method of data analysis in this study used the method multiple linear regression analysis (multiple regression model) which is a technique to explain and test the relationship and influence between the dependent variable and the independent variable (Lind et al., 2011: 120). The empirical model equation used in examining the effect of the independent variable on the dependent variable, namely:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

#### IV. RESULTS AND DISCUSSION

##### 4.1. Results

The results of the study were obtained from primary data collection through a list of questionnaires. The number of respondents who filled out the questionnaire was 52 people and all the questionnaires had been returned with a 100% return rate.

##### 4.1.1. Descriptive statistics

Table 1. Descriptive Statistics of Variable Descriptive Statistics

Descriptive Statistics					
	N	Min	Max	mean	Std. Deviation
Accounting Understanding	52	7.00	15.00	11.6346	1.49547
Utilization of Information Technology	52	10.00	20.00	13.8462	3.00578
HR Competence	52	12.00	24.00	18.4038	2.92561
Internal Control System	52	13.00	34.00	24.7308	5.24354
Quality of Financial Statements	52	9.00	24.00	18.8077	4.06823
Valid N (listwise)	52				

Source: SPSS 25 data processing results.

Based on Table 1, it can be seen that the minimum, maximum, average, and standard deviation values of the variables studied were 52 respondents. The value of the standard deviation of all variables is smaller than the mean value. This means that all of these variables have a fairly good data distribution, so that there are no data outliers.

##### 4.1.2. Multiple Linear Regression Analysis

The results of multiple linear regression analysis using the SPSS 25 program can be shown in table 2 below:

Table 2. Multiple Linear Regression Analysis Test Results

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		SC	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-5.915	3.827		-1,545	.129
	X1	.612	.300	.225	2,039	.047
	X2	.425	.166	.314	2,564	.014
	X3	.309	.139	.222	2,228	.031
	X4	.244	.091	.315	2,674	.010

a. Dependent Variable: Quality of Financial Statements

Source: SPSS 25 .data processing results

The multiple linear regression equation model from the results of data analysis in table 4.18 is as follows:

$$Y = -5915 + 0,612X_1 + 0,425X_2 + 0,309X_3 + 0,244X_4$$

#### **4.1.3. t test**

Accounting understanding can be seen that the accounting understanding variable has a t count of 2.039 > greater than t table 2.011, with a significant used of 5% (0.05) and df = nk which is 52-4, then the t table is 2.011, with a significance level of 0.047 < 0.05, then Ha is accepted. This means that the variable of accounting understanding has a positive and significant effect on the quality of financial statements

The variable of information technology utilization has a t count of 2.564 > greater than t table 2.011, with a significant use of 5% (0.05) and df = nk which is 52-4, then the t table is 2.011, with a significance level of 0.014 < 0, 05, then Ha is accepted. This means that the variable of the use of information technology has a positive and significant effect on the quality of financial reports. The human resource competency variable has a t count of 2.228 > greater than t table 2.011, with a significant use of 5% (0.05) and df = nk which is 52-4, then the t table is 2.011, with a significance level of 0.031 < 0.05, then Ha is accepted. This means that the variable of human resource competence has a positive and significant effect on the quality of financial reports. Based on table 4.2 it can be seen that the internal control system variable has a t count of 2.674 > greater than t table of 2.011, with a significant use of 5% (0.05) and df = nk which is 52-4, then the t table is 2.011, with a level of significance of 0.010 < 0.05, then Ha is accepted. This means that the internal control system variable has a positive and significant effect on the quality of financial reports.

#### **4.1.4. F Uji test**

This test was conducted to find out whether understanding of accounting, utilization of information technology, human resources and internal control have a joint effect on the quality of cooperative financial reports. Based on the test, the p-value in the significant column is 0.00, this number is smaller than 0.05. Thus it can be concluded that the understanding of accounting, the use of information technology, human resources and internal control have a joint effect on the quality of cooperative financial reports.

#### **4.1.5. Coefficient of Determination (R<sup>2</sup>)**

Based on the results of the coefficient of determination test above, the value of R<sup>2</sup> (adjusted R Square) is 0.513, which means that the variable quality of cooperative financial statements can be explained by other variables. understanding of accounting, utilization of information technology, competence of human resources and internal control system by 51.3%, the remaining 48.6% is influenced by other variables that have not been examined in this study.

### **4.2. Discussion**

#### **4.2.1. The Effect of Accounting Understanding on the Quality of Financial Statements**

The test results show that the regression coefficient ( $\beta_1$ ) = 0.61, meaning that accounting understanding affects the quality of financial statements. It is interpreted that every 1 point increase in accounting understanding will relatively increase the effectiveness of the quality of financial reports by 0.612. The results of the study show that the regression coefficient value of 61.2% means that the quality of financial reports, the quality of financial reports will increase, will be followed by a good understanding of accounting with the involvement of employees in preparing financial reports. quality finance.

Based on the results of statistical tests, it is known that the significance value is smaller than the alpha level used, with a significance level of 0.047 < 0.05, then Ha is accepted. This means that the variable of accounting understanding has a positive and significant effect on the quality of financial statements. This shows that the understanding of accounting has a positive and significant effect on the quality of the cooperative's financial statements. The results of this study are in line with research conducted by Purwanti et al (2015) Pratiwi et al (2015) in their research stated that there is a positive and significant influence between accounting understanding on the quality of financial statement preparation.

#### **4.2.2. The Effect of Information Technology Utilization on the Quality of Financial Reports**

The test results show that the regression coefficient ( $\beta_1$ ) = 0.425, meaning that the use of information technology affects the quality of financial reports. It is interpreted that every 1 point increase in accounting understanding will relatively increase the effectiveness of the quality of financial reports by 0.425. The results of the research show that the regression coefficient value of 42.5% can be interpreted as the better the use of information technology, the better the quality of the financial statements used. Based on the results of statistical tests, it is known that the variable Utilization of information technology has a t count of 2.564 > greater than t table 2.011, with a significant use of 5% (0.05) and df = nk which is 52-4, then the t table is 2.011, with a significance level of 0.014 < 0.05, then Ha is accepted. This means that the variable of the use of information technology has a positive and significant effect on the quality of financial reports. The results of this study show that the more effective and efficient the use of information technology will be, the more quality the financial reports will produce. The findings of this study are in line with research conducted by Riyanti (2015),

Adrianto (2017) which fully supports that the use of information technology has a positive and significant effect on the quality of financial reports.

#### **4.2.3. The Influence of Human Resource Competence on Report Quality**

The test results show that there is a positive and significant influence between the competence of human resources on the quality of financial reports. Based on the results of the analysis using SPSS 25, it shows that the results of the t test (partially) can be seen that the human resource competence variable has a t count of 2.228 > greater than t table 2.011, with a significant use of 5% (0.05) where for 52 respondents is 2.011, meaning that the value of t count > t table. A significant value is obtained 0.031 < 0.05, then  $H_a$  is accepted. This means that the variable of human resource competence has a positive and significant effect on the quality of financial statements,

This is in line with research conducted by Sumaryati et al (2020) which shows that the variable of human resource competence has a positive and significant effect on the quality of financial reports. This is done by equalizing the competence of human resources which is an indicator of training and development of human resources in the quality of financial reports.

#### **4.2.4. The influence of the Internal Control System on the quality of financial reports**

Based on the results of the analysis using SPSS 25, it shows that the results of the t test (partially) can be seen that the internal control system variable has a t count of 2.674 > greater than t table 2.011, with a significant use of 5% (0.05) where for 52 respondent is 2.011, it means that the value of t count > t table. A significant value is obtained 0.031 < 0.05, then  $H_a$  is accepted. This means that the internal control system on the quality of financial reports has a positive and significant effect on the quality of financial reports. This means that the internal control system variable has a positive and significant effect on the quality of financial statements, Thus, the fourth hypothesis  $H_4$  which states that the internal control system has a positive and significant effect on the quality of cooperative financial reports is proven. The results of this study show that the better the internal control system is implemented, the better the quality of the financial statements produced. The internal control system encourages employees to achieve cooperative goals and objectives so that they can achieve goals effectively and efficiently. Controlling financial activities, the reports produced will provide useful financial information.

This is in line with research conducted by Triyanti (2016) and Wayan et al (2020) which state that there is a significant influence between internal control on the quality of financial reports. Influence of Accounting Understanding, Utilization of Information Technology, Human Resource Competence and Internal Control System on Report Quality Based on the results of ANOVA or F Test, the calculated F value is 14,404 with a significance level of 0.000 < 0.05, where the calculated F value is 14,404 > F table of 2.84 (df1=4-1=3 and df2=52-4=48). So  $H_0$  is rejected and  $H_a$  is accepted. It means that the variables of accounting understanding, utilization of information systems, competence of human resources and internal control systems together affect the quality of cooperative financial reports.

## **V. CONCLUSION**

After testing and analyzing the data, it can be concluded that the understanding of accounting, the use of information technology and the role of internal audit, both jointly and partially affect the effectiveness of the preparation of financial statements in cooperatives under the auspices of PUSKOPDIT SwadayaUtamaMaumere.

Some suggestions for further research, namely adding data collection techniques through interviews, so that they can dig up more detailed information, expand the object of research, and add other variables that affect the quality of financial reports.

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