

The Effect of Internal Control, Human Resources and Utilization of Accounting Information Technology on the Quality of Financial Statements of Savings and Loans Cooperatives in Rembang Regency

Pengaruh Pengendalian Internal, Sumber Daya Manusia Dan Pemanfaatan Teknologi Informasi Akuntansi Terhadap Kualitas Laporan Keuangan Koperasi Simpan Pinjam Di Kabupaten Rembang

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ABSTRACT

The purpose of this study was to determine the effect of internal control, human resources and the use of accounting information technology on the quality of savings and loan cooperative financial reports. This study used a purposive sampling technique so that a sample of 33 savings cooperatives in Rembang Regency was obtained. Methods of data collection using questionnaires. The data analysis technique used multiple linear regression analysis using SPSS 23. The results showed that partially the influence of internal control, human resources and the use of accounting information technology had a significant effect on the quality of financial statements of savings and loan cooperatives.

Keywords: *Quality of Financial Statements, Internal Control, Human Resources, Utilization of Accounting Information Technology*

ABSTRAK

Tujuan penelitian ini adalah untuk mengetahui pengaruh Pengendalian internal, sumber daya manusia dan pemanfaatan teknologi informasi akuntansi terhadap kualitas laporan keuangan koperasi simpan pinjam. Penelitian ini memakai teknik purposive sampling sehingga mendapatkan sampel sebanyak 33 koperasi simpan pinjam di Kabupaten Rembang. Sumber data memakai penyebaran kuisioner. Teknik analisis data menggunakan analisis regresi linier berganda dengan menggunakan SPSS 23. Hasil penelitian menunjukkan secara parsial pengaruh pengendalian internal, sumber daya manusia dan pemanfaatan teknologi informasi akuntansi berpengaruh signifikan terhadap kualitas laporan keuangan koperasi simpan pinjam.

Kata Kunci : Kualitas Laporan Keuangan, Pengendalian Internal, Sumber Daya Manusia, Pemanfaatan Teknologi Informasi Akuntansi

1. Introduction

Cooperatives are seen as the best business entity to encourage and support community economic growth. The role of the cooperative itself is very important as a business role that works together with the community in increasing the level of the economy towards a better one. The existence of cooperatives is indeed a phenomenon in itself, because no other similar institution is able to match it and at the same time is expected to be a counterweight to other economic pillars or as a necessity, because cooperatives are one of the official business entities in Indonesia which have a clear and binding legal basis as stated in Law Number 25 of 1992 concerning Cooperatives which is the implementation or elaboration of Article 33 Paragraph (1) of the 1945 Constitution which reads "The economy is structured as a joint venture based on the principle of kinship".

Cooperatives are now experiencing an economic crisis caused by the Covid-19 virus so that cooperatives are greatly affected by the outbreak of the Covid-19 virus. It was found that many cooperatives experienced a decrease in their own capital and outside capital, which affected liquidity and the number of problem loans from the business activities of members and the community. went out of business and finally closed as a result of Covid-19. Resulting in health in the community's economy. The Covid-19 pandemic is a challenge in itself for cooperatives because cooperatives are the pillars of the teacher. The Indonesian economy is expected to be present in building a community economy that is based on kinship.

Indonesia has experienced many problems related to the management of financial reports, which have resulted in cooperative losses being carried out by employees or cooperative leaders themselves. Another problem is the many cases of cooperatives that do not provide accountability reports. This shows that the management of financial reports in savings and loan cooperatives must be more observant in managing financial reports (Suprayitno, 2007). The factors that affect the quality of financial reports are as follows:

Internal control is one of the benchmarks that must be intensified in the preparation of financial reports. Because the accounting internal control system is able to form organizational structures, methods and measures that are coordinated to maintain organizational wealth, check the accuracy and reliability of accounting data, encourage efficiency and comply with government policies (Udiyanti et al, 2014; Sumaryati et al., 2020). Effective internal accounting controls will ensure the availability of reliable financial reporting, increase compliance with applicable regulations, and reduce the risk of losses, irregularities and violations (Susanto 2008). In line with this opinion, Wilopo (2006) states that internal control is very important to provide protection for entities against human weaknesses and to reduce the possibility of errors and actions that are not in accordance with the rules.

Human resources are individuals who have the ability to achieve high performance in the work they do. Human resources can affect the quality of financial reports. Financial reports are a product produced by the accounting field or discipline. Therefore, competent human resources are needed to produce quality financial reports. As we know, the process of preparing financial reports is the most important process of an organization to find out how the performance or existence of an organization in one period, therefore if it is not supported by competence with a background in accounting education, high frequency of education and training and has experience in the field of finance (Wandini and Budiasih, 2017) in (Ismunawan and Nurul Septyani, 2020) the application of accounting standards cannot produce financial reports that have quality information that can be used by users of that information. The results of research conducted by Ismunawan and Nurul Septyani (2020), Ayem and Nugroho (2020), state that human resources have a significant positive effect on the quality of financial reports. In Istiyani's research (2018), human resources have no positive effect on the quality of financial reports.

Utilization of Information Technology is empowering the sources of existing tools with systematic goals and concepts that are useful for processing data, processing, obtaining, storing, manipulating data in various ways to produce quality information and the better the use of technology in a cooperative, the better it will be the quality of the financial reports it produces (Hamzah, 2007). The results of research conducted by Ayem and Nugroho (2020), Istiyani (2018), state that the use of information technology has a significant effect on the quality of financial reports, but this is inversely proportional to Ismunawan and Septyani's research (2020) which obtained empirical evidence that the use of information technology is not effect on the quality of financial reports.

Based on the survey results, it showed that there were 39 active savings and loan cooperatives that reported well in 2020 and there were 33 active savings and loan cooperatives that reported well and there were 6 savings and loan cooperatives that were not active because they did not report, but there was 1 savings and loan cooperative that was active but does not report in 2021, which means that the Cooperative Office in Rembang Regency is dissolving a savings and loan cooperative that is not active and that does not report to the Office is likely due to a lack of understanding, skill, ability of employees and is said to be of high quality if the process presented shows correct, honest information, thorough and precise in reporting accompanied by clear and complete evidence. This has become an interest in conducting research in Rembang Regency. Apart from that, with different research results, this research was conducted to examine more deeply regarding internal control, human resources, the use of accounting information technology and the quality of financial reports.

2. Literature Review

Stewardship Theory

In research conducted and supported by the stewardship theory. According to (Donaldson and Davis in Ayem and Nugroho, 2020) the theory of stewardship is a situation where management is not motivated by individual goals, but rather aims at their main results for the benefit of the organization. Stewardship theory according to (Said in Ayem and Nugroho, 2020) in relation to financial reporting, explains the relationship between principal and agent, then in stewardship theory that is a situation where management is not motivated by individual goals, but is more aimed at their main target results for the benefit of the organization. Relationship with financial reporting, explaining the relationship between principal and agent, then in stewardship theory explains the relationship between the principal (cooperative members) and the steward (management) which tends to provide maximum benefits to the organization rather than prioritizing its own goals. The implications of stewardship theory in this study can explain the role of cooperatives as an institution that can be trusted to take actions in accordance with organizational interests by carrying out their duties and functions properly and making financial accountability mandated so that economic goals, as well as public services can be achieved optimally (Sudaryo and Sjarif, 2017). It can be concluded that stewardship theory is a situation where managers are more concerned with organizational interests than achieving individual goals in order to create organizational success and community satisfaction.

Quality of Financial Statements

Quality is defined as compliance with standards, measured based on the level of non-conformity, and achieved through inspection (Mulyana, 2010). According to Kasmir (2014), financial reports are defined as reports that show the company's financial condition at this time or in a certain period. It can be concluded that the quality of financial reports is information that contains data on various elements of the wealth structure and financial structure which are a reflection of the results of certain activities (Halim, 2002).

According to Ismunawan and Septyani (2020) the quality of financial reports is that ideally financial reports reflect an accurate picture of the company's financial condition and performance, information must be useful for assessing the past and the future, the sharper the picture presented through financial data, the closer it is to truth (Ernawati, 2019). The quality of a financial report can be said to be of high quality if it meets the characteristics of the quality of financial

reports, the characteristics of financial reports as stated in the Statement of Financial Accounting Standards (PSAK), among others, are understandable, relevant, reliable and comparable.

Internal control

According to Romney and Steinbart (2009). Internal control is an organizational plan and various business methods used to safeguard assets, provide accurate and reliable information, encourage and improve the efficiency of the organization's operations, and encourage compliance with predetermined policies. Internal control associated with stewardship theory describes a structure that facilitates and empowers internal control to be effective in order to produce a good level of financial independence. The internal control system is a policy and procedure designed by the company to give management assurance that the company has achieved its goals and objectives, (Arens, 2006) in (Darmawan, 2017) An effective internal control system will guarantee reliable financial reporting, increase compliance with applicable regulations, as well as reducing the risk of losses, deviations, and violations (Dewi, 2017) in (Ayem and Nugroho, 2020). Financial reports and internal control systems are directly proportional, the higher the internal control, the higher the quality of financial reports.

According to Mulyadi (2013) Internal control includes organizational structures, methods and measures that are coordinated to maintain and preserve organizational assets, check the accuracy and reliability of accounting data, encourage efficiency and comply with management policies. The internal control system includes an organizational structure, methods and measures that are coordinated to safeguard organizational assets, check the accuracy and reliability of accounting data, encourage efficiency and encourage compliance with management policies. The definition of the internal control system emphasizes the objectives to be achieved, and not on the elements that make up the system. Thus, the definition of internal control above applies both in companies that process information manually, with bookkeeping machines, or with computers (Mulyadi, 2014).

Internal control is defined as a way to direct, supervise and measure the resources of an organization, and plays an important role in the prevention and detection of fraud. Internal control consists of policies and procedures used in achieving goals and guaranteeing or providing reliable financial information, as well as ensuring compliance with applicable laws and regulations.

Human Resources

According to Hariandja (2002) Hariandja explains that Human Resources are one of the most important factors in a company in terms of other factors besides capital. From that human resources are needed to be managed properly so that the effectiveness and efficiency of the organization is increasing. According to Sonny Sumarsono (2003) human resources (HR) are services or work effort that can be provided in the production process. In other respects, HR describes the quality of effort made by a person in a certain time to produce goods and services. The second meaning, HR relates to humans who can work to provide services or business work. Being able to work can be interpreted as being able to carry out all activities that have economic activities.

Human resources are people in the organization who contribute ideas and do various types of work in achieving organizational goals. The contribution in question is the thoughts and work they do in various activities within the company (Sukirno, 2006) in (Ismunawan and Nurul Septyani, 2020). Cooperatives or other organizations need competent human resources who understand accounting theories and concepts, to produce quality financial reports. According to

(Hutapea and Thoha, 2008) in (Ismunawan and Nurul, 2020) there are 3 main components in determining competence, including knowledge, skills and attitudes.

Utilization of Information Technology

According to Williams and Sawyer (2003) Defining Information Technology is a technology that combines computing (computers) with high-speed communication lines that carry data, voice and video. William and Sawyer (2003) provide an understanding of information technology is a combination of computer-related communication channels with high-speed data transmission, both in the form of text, audio and video. Data in the form of multimedia that is accommodated using a computer.

Information technology is a system of facilities and infrastructure (hardware, software, useware) and methods for obtaining, sending, processing, interpreting, storing, organizing and using data in a meaningful way (Warsita, 2012) in (Ismunawan and Nurul Septyani, 2020). According to Supriyanto (2005) in Ismunawan and Nurul Septyani, (2020) Information technology is a technology that utilizes a set of computers to process data into useful information.

Technological developments are increasingly increasing. Utilization of information technology is a process of processing and disseminating data by utilizing computer and telecommunications equipment for activities carried out by a person. Information technology in Indonesia is also developing in line with the development of increasingly modern human civilization (Ernawati and Budiyono, 2019).

Utilization of information technology is important because it makes it very easy to speed up the process of managing financial transaction data, presentation of financial reports, and can avoid mistakes in posting documents from books, journals, ledgers, to become a complete financial report in accordance with laws and regulations on financial management. finance (Agustina and Setyowati, 2016).

Hypothesis Development

Effect of internal control on the Quality of Financial Statements.

The internal control system according to Mulyadi (2017) is the management and supervision of company operations. The effect of internal control in relation to the quality of financial reports affects the internal control system, namely the internal control system can be used to support quality. Internal control is one way to direct, supervise and measure the resources of an organization.

The effect of internal control is associated with stewardship theory describing a structure that facilitates and empowers internal control to be effective in order to produce a good level of financial independence. The internal control system is a policy and procedure designed by the company to provide management with assurance that the company has achieved its goals and objectives, namely: reliability of financial reporting, operational efficiency and effectiveness, and compliance with laws and regulations Arens in Darmawan (2017). An effective internal control system will guarantee reliable financial reporting, increase compliance with applicable regulations, and reduce the risk of losses, irregularities and violations (Dewi, 2017) in (Ismunawan and Nurul Septyani, 2020). Financial reports and the internal control system are directly proportional, the higher the internal control, the higher the quality of financial reports.

In Darmawan's research (2017) states that the internal control system has a positive and significant effect on the quality of financial reports. Mahayani's research (2017) states that the

internal control system has a positive and significant influence on the quality of financial reports. Based on this description, it can be proposed the first hypothesis is:

H1: Internal control has a significant positive effect on the quality of financial statements of savings and loan cooperatives in Rembang Regency

The influence of human resources on the quality of financial statements.

Human Resources (HR) is part of the most central human resource management process and is a series formed in achieving organizational goals. The influence of human resources in relation to the quality of financial reports affects an employee who has a low understanding of his functions and responsibilities, as well as the risks found when processing data will have an impact on the presentation of financial reports, the quality of financial reports is also influenced by human resources, because quality financial reports will not run properly without the presence of human resources who play a role in it.

Human resources are associated with stewardship theory drawing that cooperative management in the financial section must be ready and have competent human resources supported by an educational background in accounting, experience in finance, and a high frequency of education and training (Wandini and Budiasih, 2017) in (Ismunawan and Nurul, 2020). Cooperatives really need competent resources who really understand financial accounting. The quality of financial reports will increase if it is supported by the competence of cooperative management who understands financial accounting standards. Research conducted by Arismawati (2017) and Mardinan et al., (2018) states that the level of education or level of competency has a positive and significant effect on the quality of financial reports. Based on this description, the second hypothesis can be put forward:

H2: Human Resources has a significant positive effect on the quality of financial statements of savings and loan cooperatives in Rembang Regency.

Effect of Utilization of Information Technology on the Quality of Financial Statements.

Utilization of information technology According to (Supriyanto, 2005) in (Ismunawan and Nurul Septyani, 2020) Utilization of information technology is a technology that utilizes a set of computers to process data into useful information. The influence of the use of information technology in relation to the quality of financial reports affects the role of reducing the occurrence of human error, the use of information technology is the speed in processing information. In a government organization, the accounting system certainly has complex transactions. Therefore, the use of information technology will speed up the processing of transaction data and presentation of financial reports so that it will present accurate and quality financial reports.

The use of information technology associated with stewardship theory draws the need for fast, reliable and accurate information in an environment full of uncertainties that is absolutely necessary. These needs can be met if the company invests in information technology (Rahmawati, 2008). Therefore, the use of information technology is necessary to support individual and organizational performance. Information technology includes computer technology (computing technology) and communication technology (communication technology) which are used to process and disseminate information both financial and non-financial in nature (Rahmawati, 2008) effective use of information technology can be carried out if each individual in the organization can utilize the technology well.

Previous research conducted by Diani (2014) on the use of information technology on the quality of financial reports, the results of the analysis concluded that the use of information

technology on the quality of financial reports is significantly positive on the quality of financial reports. Based on this description, the third hypothesis can be proposed:

H3: Utilization of Information Technology has a significant positive effect on the quality of financial reports of savings and loan cooperatives in Rembang Regency.

Research Model

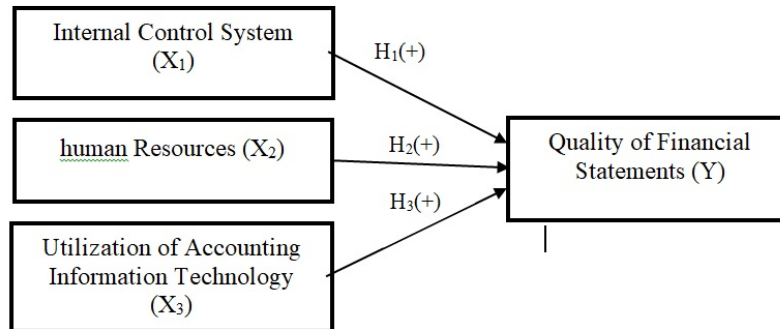


Figure 1. Research Model

3. Methods

This study uses the population of savings and loan cooperatives in Rembang Regency. This study also used a sample consisting of 66 respondents from savings and loan cooperatives in Rembang Regency. The type of research data used is quantitative data, according to Sugiyono (2018) concrete research data in the form of numbers that will be measured using statistics as a calculation test tool, related to the problem under study to produce a conclusion. The data sources used in this study are: Primary data is a source of research data obtained directly from the original source, not through intermediaries (Sugiyono, 2016). In this study, the primary data that researchers used were interviews and questionnaires. Interviews are questions and answers that are carried out with high frequency (repeatedly) in an insertive manner to informants who are directly involved and understand and can provide information regarding the focus of research. Questionnaire is a way of collecting data or information in large quantities, quickly and efficiently.

4. Results and Discussion

Instrument Test

Validity test

(Ghozali, 2018) The validity test is used to measure the legitimacy or validity of a questionnaire. A questionnaire is said to be valid if the statements on the questionnaire are able to reveal something that will be measured by the questionnaire.

Table 1. Validity Test Results

Statement Items	r_{hitung}	r_{tabel}	Information	Statement Items	r_{hitung}	r_{tabel}	Information
Y1	0,583	0,361	Valid	X1.6	0,674	0,361	Valid
Y2	0,556	0,361	Valid	X1.7	0,492	0,361	Valid
Y3	0,698	0,361	Valid	X1.8	0,614	0,361	Valid
Y4	0,386	0,361	Valid	X1.9	0,722	0,361	Valid
Y5	0,442	0,361	Valid	X1.10	0,610	0,361	Valid

Statement Items	r _{hitung}	r _{tabel}	Information	Statement Items	r _{hitung}	r _{tabel}	Information
Y6	0,533	0,361	Valid	X2.1	0,715	0,361	Valid
Y7	0,634	0,361	Valid	X2.2	0,730	0,361	Valid
Y8	0,466	0,361	Valid	X2.3	0,745	0,361	Valid
Y9	0,549	0,361	Valid	X2.4	0,774	0,361	Valid
Y10	0,481	0,361	Valid	X3.1	0,733	0,361	Valid
X1.1	0,651	0,361	Valid	X3.2	0,704	0,361	Valid
X1.2	0,747	0,361	Valid	X3.3	0,678	0,361	Valid
X1.3	0,639	0,361	Valid	X3.4	0,767	0,361	Valid
X1.4	0,433	0,361	Valid	X3.5	0,692	0,361	Valid
X1.5	0,646	0,361	Valid	X3.6	0,617	0,361	Valid

Source: Processed data, 2023.

The table shows that all variables have valid statements because $r_{count} > r_{table}$. So that all statement items on each variable are declared valid.

Reliability Test

Ghozali (2018) Reliability test is a tool for measuring a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if one's answers to statements are consistent or stable from time to time. To determine the reliability of a question in the questionnaire, cronbach alpha is used. A construct or variable is said to be reliable if the Cronbach alpha value is > 0.70 (Nunally in Ghozali, 2018).

Table 2. Reliability Test Results

Variabel	Cronbach Alpha	Standart	Information
Y	0,722	$> 0,7$	Reliabel
X1	0,825	$> 0,7$	Reliabel
X2	0,726	$> 0,7$	Reliabel
X3	0,793	$> 0,7$	Reliabel

Source: Processed data, 2023

Multiple Linear Regression Analysis

Based on the test equipment used for the analysis of this research is to use multiple linear regression analysis consisting of the influence of internal control variables, Human Resources and Utilization of Accounting Information Technology on the Quality of Financial Statements.

Table 3. Results of Multiple Linear Regression Analysis

Variabel	B	t _{hitung}	t _{tabel}	Sig	Decision
	15,458	3,858	1,6698	0,000	-
X1	0,277	2,202	1,6698	0,031	H1 diterima
X2	0,091	0,414	1,6698	0,680	H2 ditolak
X3	0,462	2,042	1,6698	0,045	H3 diterima

Source: Processed data, 2023.

Then the multiple linear equation is obtained as follows:

$$Y : 15,458 + 0,277 X1 + 0,091X2 + 0,462X3 + \varepsilon$$

Dimana:
Y : Quality Of Financial Reports
α : Constant
β1, β2, β3 : Regression Coefficient
X1 : Internal Control
X2 : Human Resources
X3 : Utilization Of Accounting Information Technology
ε : Standard error

Partial Test (t test)

To test the hypothesis in this research using a partial test. Ghozali (2018) states that the partial test (t test) is used to determine the effect of each independent variable on the dependent variable. As for testing this hypothesis partially using a significance test with a significance degree of less than 5% (0.05). Based on Table 3, it can be described as follows:

Hypothesis Test 1

The Effect of Internal Control on the Quality of Financial Statements The results of the hypothesis testing performed show that the value of Sig. of 0.031 or < 0.05 and $t \text{ count} > t \text{ table}$, namely $2.202 > 1.6698$, which means that internal control has a significant (accepted) effect on the quality of financial reports.

Hypothesis Test 2

The Effect of Human Resources on the Quality of Financial Statements The results of the hypothesis testing performed show that the value of Sig. of 0.680 or > 0.05 and $t \text{ count} > t \text{ table}$, namely $0.414 > 1.6698$, which means that human resources have no significant effect (rejected) on the quality of financial reports.

Hypothesis Test 3

The Effect of Using Information Technology on the Quality of Financial Statements The results of the hypothesis testing conducted in this study show that the value of Sig. of 0.045 or > 0.05 and $t \text{ count} < t \text{ table}$, namely $0.042 < 1.6698$ which means that information technology has a significant (accepted) effect on the quality of financial reports.

F test

The F test is used to determine whether the independent variable has a significant relationship to the dependent variable with the Sig value criterion. < 0.05 , the independent variable has a significant effect on the dependent variable.

Table 4. F Test Results

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	315,544	3	105,181	10,548	0,000
Residual	618,274	62	9,972	-	-
Total	933,818	65	-	-	-

Source: Processed data, 2023.

Determination Coefficient Test

The coefficient of determination test aims to measure how far the model's ability to explain the variation of the dependent variable.

Table 5. Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,581	0,338	0,306	3,158

Source: Processed data, 2023.

4. Conclusions

This research is about examining Internal Control, Human Resources and Utilization of Accounting Information Technology on the Quality of Financial Reports of Savings and Loans Cooperatives in Rembang Regency. This research uses quantitative methods so that it can process data with SPSS. Based on the research results obtained, it can be concluded as follows:

Internal control has a significant effect on the quality of financial reports, this is because cooperative leaders have created an effective control environment accompanied by good risk calculations and the control activities carried out have been implemented optimally to achieve predetermined goals.

Human resources have no significant effect on the quality of financial reports, this is due to the lack of human resources owned by cooperatives, lack of knowledge or expertise that is not appropriate in their field and behavior or attitude that is not good and not in accordance with an employee's code of ethics. The human resources owned by savings and loan cooperatives lack good competence, are adequate and lack understanding of their responsibilities, this cannot help success in the process of preparing financial reports. The less in terms of human resources owned by savings and loan cooperatives, it will add to the lack of finding the quality of the financial reports presented. The results of this study support previous research conducted

Utilization of information technology has a significant effect on the quality of financial reports. This is due to the large number of cooperatives that utilize technology effectively and maximally, as evidenced by the existence of computerized transactions and computer facilities owned by employees that are sufficient to assist in the process of preparing financial reports.

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