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The Influence of Human Resource Competence, Level of Education and Use of Information Technology on the Quality of Financial Reporting Village Credit Institutions in Abiansemal District, Badung District

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Abstract: *Good quality financial reports are financial reports that can produce useful information in making economic decisions. Educated human resources play an important role in preparing financial reports by utilizing information technology will assist in the preparation of financial statements. The purpose of this study was to analyze the effect of human resource competence, level of education and the use of information technology on the quality of the financial reports of the Village Credit Institution in Abiansemal District, Badung Regency. This research was conducted in all LPDs in Abiansemal District, the number of samples used was 96 respondents with the saturated sampling method (census method). The data collection used in this research is a questionnaire. The collected data was then analyzed using Multiple Linear Regression analysis. The results of this study indicate that HR competence has a positive and significant effect on the quality of LPD financial reports in Abiansemal District. Education level has a positive and significant effect on the quality of LPD financial reports in Abiansemal District. The use of information technology has a positive and significant effect on the quality of LPD financial reports in Abiansemal District. The implication of this research is that human resource competence and education level play an important role in the process of preparing LPD financial reports for quality results in the preparation of LPD financial reports and by utilizing information technology optimally it will produce good and quality financial reports.*

Keywords: *Human Resources; Competence; Level of education; Utilization of Information Technology; Financial Report Quality*

1. Introduction

Based on Statement of Financial Accounting Standards (PSAK) No. 1 of 2017 concerning the Presentation of Financial Reports, "financial reports are a structured presentation of the financial position and financial performance of an entity. The purpose of financial reports is to provide information about the financial position, financial performance and cash flows of an entity that is useful for most users of financial statements in making economic decisions." Financial reports are information that describes the financial condition of an organization, which will later be used as a source of information in assessing the performance of an organization (Anggayana & Wirajaya, 2019). In 1984 the Bali

provincial government established Village Credit Institutions in every Traditional Village in Bali. LPD is a financial institution owned by a Traditional Village, domiciled in the jurisdiction of the Traditional Village. The existence of the LPD is needed to ensure the realization of the welfare of indigenous communities, where the LPD carries out financial functions and manages financial resources that belong to the Traditional Village. LPD management includes receiving/collecting funds from Krama Desa in the form of dhana sepelan and dhana sesepelan or called savings and deposits, as well as LPD providing loans in the form of credit to Krama Desa.

In carrying out its management, the LPD is the same as that carried out in the Traditional Village government, namely based on kinship and in the process of providing financial services it is carried out on the basis of the principle of mutual trust. LPD administrators are appointed based on the results of traditional village deliberations. The LPD organization consists of prajuru/management and panureksa/internal supervisors. The LPD administrators are residents from each Banjar in one Traditional Village, consisting of the head of the LPD or pamucuk, secretary or secretary and treasurer or patenten. Like other financial institution organizations, the LPD also has an Internal Supervisory Board where Bendesa serves as chairman of the internal supervisory board of the LPD Traditional Village and members are elected by the Krama of the Traditional Village through a meeting of the Traditional Village administrators (PERDA Bali, 2017).

Management's success in managing an entity or organization can be reflected in the financial reports produced. According to Kordlouie, et. al, (2014) the main purpose of making financial reports is to describe the performance of a business company in helping stakeholders make economic decisions. Quality financial reports are useful for the parties concerned, including: traditional village owners, administrators, customers (borrowing and saving customers) and supervisors (Pariani et al., 2016). With these quality financial reports, LPDs will also be able to grow public trust so that it is possible to increase the number of customers of an LPD. According to research by McDaniel, et. al, (2002) in Gamayuni, (2017) states that good quality financial reports are financial reports that can produce useful information for users in making economic decisions. Whether an LPD progresses or not depends on the quality of the financial reports produced. Preparing quality financial reports must meet the four qualitative characteristics of financial reports, namely understandability, relevance, reliability and comparability. Apart from that, there are several variables that can influence the quality of the financial reports produced. The variables used in this research are human resource competency, use of information technology and education possessed by LPD employees.

Employees are Human Resources who play a very important role in preparing financial reports for an entity or organization, because their abilities, knowledge and skills can make it easier for them in the process of preparing financial reports and can overcome obstacles that arise so that the resulting financial reports will be of high quality. In Paramitha's research, (2019) found that employee competency results had a positive and significant effect on the quality of financial reports. On the other hand, Aswandi's research (2018) shows that human resource competency has a negative effect on the quality of financial reports.

Another factor that can also influence the quality of the financial reports produced is information technology. The use of information technology will help speed up the process of managing financial transaction data, presenting financial reports, and can avoid errors in posting from journals to ledgers, to become financial reports Soimah, (2014). According to research by Mene, et al. (2018) shows that the use of information technology on the quality of local government financial reports has a positive and significant effect. In line with this, Dewi's research (2021) shows that the use of information technology has a significant effect on the quality of financial reports.

Basically, in the practice of preparing financial reports, competent human resources are needed in their field. It is assumed that management has good behavior and high integrity towards its responsibilities. This is supported by stewardship theory. This theory better describes a situation where management is not motivated by individual goals. but is more focused on their main target results for the benefit of the organization and assumes a strong relationship between satisfaction and organizational success (Yoyo et. al, 2017: 60). Human resource capabilities are very important in achieving success and goals in an organization, Employee competency is the willingness of HR to carry out the tasks and responsibilities delegated to them with the support of adequate education, training and experience (Muda, et al., 2017). Human Resource Competency is important in managing and presenting financial information so that financial reports are accurate. arranged on time. Based on this explanation, the first hypothesis proposed in this research is as follows.

H1: The Influence of Human Resource Competency on the Quality of Financial Reports

The level of education influences a person's performance at work, this is because the knowledge they have will be useful in the world of work. Adequate education will make employees have better competencies and broader insight. Competent employees plus adequate education will make the quality of the financial reports produced also better. Based on the description above, the second hypothesis proposed in this research is:

H2: Education level has a positive effect on the quality of LPD financial reports.

Information technology is a combination of computerization and communication technology in the form of software and hardware systems (Kelton and Robin, 2010) in Paramitha, (2019). Utilizing information technology can make it easier for employees to manage data more quickly and accurately related to the preparation of financial reports so that it will improve the quality of the financial reports produced. Based on the description above, the third hypothesis proposed in this research is:

H3: The influence of the use of information technology on the quality of financial reports.

2. Research Method

The approach used in this research is a quantitative approach in associative form. The location of this research was carried out at LPD in Abiansemal District, Badung Regency. The object of this research was the Quality of Financial Reports in LPD Abiansemal District, Badung Regency. The dependent variable in this research was the quality of financial reports (Y). The independent variables in this research are human resource competency (X1), education level (X2), and use of information technology (X3). The measurement indicators for the variable quality of financial reports (Y) are relevant, reliable, comparable and understandable. Indicators for measuring human resource competency variables (X1) are motivation, traits, self-concept, knowledge and skills. Meanwhile, the indicator for measuring the variable level of education (X2) is measured using two indicators, namely formal education and non-formal education. And the third indicator for measuring the variable utilization of information technology (X3), namely hardware, software and communication networks. The population in this study were all LPDs in Abiansemal District, Badung Regency, totaling 34 LPDs (LPPLD, 2020). The sampling technique used in this research is the on probability sampling technique chosen is the Saturated Sampling (Sesus) technique, where in this technique all members of the population are used as samples. The sample in this study consisted of 34 LPDs in Abiansemal District, Badung Regency. The total observation is 102 observations.

The type of data used in this research is quantitative data and qualitative data, the data source used in this research is primary data, namely the results of answers to questionnaires distributed to collectors in each LPD. This research uses a questionnaire as a research instrument. The questionnaire was measured using a 5 point Likert scale. In this research, the research instrument was tested using validity and reliability tests.

Data analysis techniques in this research include descriptive statistical tests, classical assumption tests (normality test, multicollinearity test, heteroscedasticity test), multiple linear regression analysis, coefficient

of determination test, F test (simultaneous) and significant t test. The multiple linear regression equation used in this research is as follows:

$$Y = a + b1\ X1 + b2\ X2 + b3\ X3 + e \quad (1)$$

Information:
Y = Quality of Financial Reports
X1 = Human Resources Competency
X2 = Education Level
X3 = Utilization of Information Technology
a = Constant Value
b1, b2, b3 = Regression Coefficients
ε = Error term

3. Result and Discussion

Research instrument testing was carried out using validity and reliability tests. The number of respondents in testing this research instrument was 32 LPD employees in Abiansemal District, Badung Regency. The validity test is used to measure whether a questionnaire is valid or not. The results of the validity test can be seen in Table 1 below:

Table 1. Validity Test Results

Variable	Indicator	*Corrected Item-Total Correlation*	Description
HR Competency	X1.1	0.898	Valid
	X1.2	0.748	Valid
	X1.3	0.708	Valid
	X1.4	0.798	Valid
	X1.5	0.898	Valid
	X1.6	0.677	Valid
	X1.7	0.898	Valid
	X1.8	0.748	Valid
	X1.9	0.708	Valid
	X1.10	0.798	Valid
	X1.11	0.898	Valid
	X1.12	0.677	Valid
	X1.13	0.898	Valid
Level of education	X2.1	0.783	Valid
	X2.2	0.839	Valid
	X2.3	0.690	Valid
	X2.4	0.783	Valid
	X2.5	0.839	Valid
	X2.6	0.801	Valid
	X2.7	0.808	Valid
Utilization of Information Technology	X3.1	0.677	Valid
	X3.2	0.865	Valid
	X3.3	0.797	Valid
	X3.4	0.865	Valid
	X3.5	0.797	Valid
	X3.6	0.751	Valid
	X3.7	0.790	Valid
Quality of Financial Reports	Y1.1	0.627	Valid
	Y1.2	0.850	Valid
	Y1.3	0.687	Valid
	Y1.4	0.925	Valid

Y1.5	0.925	Valid
Y1.6	0.850	Valid
Y1.7	0.687	Valid
Y1.8	0.925	Valid
Y1.9	0.925	Valid

Source: Output SPSS, 2024

Validity test results for 32 respondents. Where the variables Human Resource Competency, Level of Education and Use of Information Technology have a Pearson correlation value of more than 0.30. This shows that the statements in the questionnaire have met the valid requirements.

Reliability tests can be measured using the Cronbach's alpha technique. If the alpha results obtained are greater than or equal to 0.7 then the instrument is said to have a fairly high level of reliability. The results of the reliability test can be seen in Table 2 below.

Table 2. Reliability Test

Variable	*Cronbach's Alpha*	Description
HR Competency	0,953	Reliable
Level of education	0,901	Reliable
Utilization of Information Technology	0.902	Reliable
Quality of Financial Reports	0.939	Reliable

Source: Output SPSS, 2024

The results of the analysis show that the Cronbach alpha value for all variables is greater than o.7 so that all research variables are reliable.

Descriptive statistical analysis in this research is presented to provide information regarding the characteristics of research variables, including: minimum, maximum, average and standard deviation values with N being the number of research respondents. The results of the descriptive analysis are presented in Table 3 below:

Table 3. Descriptive Statistical Analysis

	Descriptive Statistics				
	N	*Minimum*	*Maximum*	*Mean*	*Std. Deviation*
HR Competency	96	25	65	48.16	9.515
Level of education	96	14	35	27.16	4.917
Utilization of Information Technology	96	14	35	28.29	4.984
Quality of Financial Reports	96	18	45	36.30	6.568
Valid N (listwise)	96				

Source: Output SPSS, 2024

The human resource (HR) competency variable has the lowest value of 25 and the highest value of 65 with an average value of 48.16 and a standard deviation (level of data distribution) of 9,515. The education level variable has the lowest value of 14 and the highest value of 35 with an average value of 27.16 and a standard deviation (level of data distribution) of 4,917. The information technology utilization variable has the lowest value of 14 and the highest value of 35 with an average value of 28.29 and a standard deviation (level of data distribution) of 4,984. The financial report quality variable has the lowest value of 18 and the highest value of 45 with an average value of 36.30 and a standard deviation (level of data distribution) of 6,568.

Testing the normality of residual data in this study used the Kolmogorov-Smirnov method. Residual research data is said to be normally distributed if the significance probability value or Asymp coefficient. Sig. (2-tailed) is greater than the level of significance used, namely 0.05 (5 percent). Table 4 presents the results of the research normality test as follows.

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		96
Normal Parameters[a,b]	*Mean*	.0000000
	Std. Deviation	1.65427704
Most Extreme Differences	*Absolute*	.065
	Positive	.065
	Negative	-.029
Test Statistic		.065
Asymp. Sig. (2-tailed)		.200[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Source: Output SPSS, 2024

Table 4 shows that the significance probability value or Asymp coefficient. Sig. (2-tailed) of 0.200 is greater than 0.05. This means that the residual data used in this research is normally distributed.

The heteroscedasticity test can be analyzed using the Glejser method by regressing the absolute residual value as a dependent variable with the independent variable. A regression model will be said to be free from heteroscedasticity if the probability of significance for each independent variable is above 0.05. Table 5 presents the results of the heteroscedasticity test as follows.

Table 5. Heteroscedacity Test

Model		*Unstandardized Coefficients*		*Standardized Coefficients*		
		B	*Std. Error*	Beta	T	Sig.
1	(Constant)	.745	.823		.905	.368

	HR Competency	.028	.015	.222	1.868	.065
	Level of education	.008	.032	.032	.238	.812
	Utilization of Information Technology	-.041	.035	-.170	-1.179	.241

Source: Output SPSS, 2024

Based on Table 5, it shows that the probability of significance for each independent variable is above 0.05, so it can be concluded that the regression model of this research is free from symptoms of heteroscedasticity.

The multicollinearity test aims to test whether in the regression model a correlation is found between the independent variables. The existence of multicollinearity can be seen from the tolerance value and variance inflation factor (VIF). If the tolerance value is more than 0.10 or VIF is less than 10, it can be said that there is no multicollinearity. The results of the multicollinearity test can be seen in Table 6 below.

Table 6. Multicollinearity Test

Coefficients[a]

Model		*Unstandardized Coefficients*		*Standardized Coefficients*			*Collinearity Statistics*	
		B	*Std. Error*	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1.965	1.161		3.832	.000		
	HR Competency	.574	.021	.483	2.272	.008	.741	1.349
	Level of education	.864	.045	.647	2.902	.001	.596	1.679
	Utilization of Information Technology	.932	.049	.341	3.118	.000	.504	1.985

a. Dependent Variable: Quality of Financial Reports

Source: Output SPSS, 2024

Table 6 shows the tolerance and VIF values of the human resource competency variables, level of education and use of technology. This value shows that the tolerance value for each variable is greater than 0.10 and the VIF value is smaller than 10, which means that the regression equation model is free from multicollinearity.

Multiple linear regression analysis is an analysis used to determine the effect of the independent variable on the dependent variable. Data processing using the SPSS program shows the research results in Table 7 below.

Table 7. Multiple Linear Regression Analysis

Coefficients[a]

Model		*Unstandardized Coefficients*		*Standardized Coefficients*		
		B	*Std. Error*	*Beta*	T	Sig.
1	(Constant)	1.965	1.161		3.832	.000

HR Competency	.574	.021	.483	2.272	.008
Level of education	.864	.045	.647	2.902	.001
Utilization of Information Technology	.932	.049	.341	3.118	.000

a. Dependent Variable: Quality of Financial Reports

Source: Output SPSS, 2024

Berdasarkan Tabel 7, maka persamaan regresi linier bergandanya adalah.

Y = 1,965 + 0,574(X1) + 0,864(X2) + 0,932(X3) + e

Information :

Y: Quality of Financial Reports

X1: Human Resources Competency

X2: Education level

X3: Utilization of Information Technology

It is known that the constant value of 1.965 means that if the variables of human resource competency, level of education and use of information technology are worth 0 (zero), then the quality of financial reports (Y) will have a positive value of 1.965 assuming the other variables are constant.

The regression coefficient value of human resource competence or β1 = 0.574; This means that the human resource competency variable has a positive relationship with the quality of financial reports. This means that if the human resource competency variable (X1) increases by 1 percent assuming other variables are constant, then the quality of financial reports (Y) will also increase by 0.574 percent.

The regression coefficient value for education level or β2 = 0.864; This means that the education level variable has a positive relationship with the quality of financial reports. This means that if the education level variable (X2) increases by 1 percent assuming other variables are constant, then the quality of financial reports (Y) will also increase by 0.864 percent.

The regression coefficient value for the use of information technology or β3 = 0.932; This means that the variable use of information technology has a positive relationship with the quality of financial reports. This means that if the technology utilization variable (X3) increases by 1 percent assuming other variables are constant, the quality of financial reports (Y) will also increase by 0.932 percent.

The coefficient of determination used in this research is the value of adjusted R2 because the value of adjusted R2 can increase or decrease if one variable is added to the model. The adjusted R2 results can be seen in Table 8. As follows.

Table 9. Coefficient of Determination Results (R^2)

Model Summary[b]

Model	R	*R Square*	*Adjusted R Square*	*Std. Error of the Estimate*

1	.968[a]	.937	.934	1.681

a. Predictors: (Constant), Human Resources Competency (X1), Education level (X2), Utilization of Information Technology (X3)
b. Dependent Variable: Quality of Financial Reports
Source: Output SPSS, 2024

The value of the coefficient of determination is shown by the adjusted R square value. Table 8 shows that the adjusted R square value is 0.934, this means that the influence of human resource competency, level of education and use of information technology on the quality of financial reports is 93.4% and the remaining 6.6% is influenced by other factors outside the variables. study.

The model feasibility test (F test) is carried out to find out whether the independent variables influence the dependent variable together (simultaneously). The results of the model feasibility analysis (F Test) can be seen in Table 9 as follows.

Table 9. Model Feasibility Test Results (F Test)

ANOVA[a]

Model		*Sum of Squares*	Df	*Mean Square*	F	Sig.
1	Regression	3838.259	3	1279.420	45.752	.000[b]
	Residual	259.980	92	2.826		
	Total	4098.240	95			

a. Dependent Variable: Quality of Financial Reports
b. Predictors: (Constant), Human Resources Competency (X1), Education level (X2), Utilization of Information Technology (X3)
Source: Output SPSS, 2024

Based on Table 9, the significant F value of 0.000 is smaller than the value of α = 0.05 (0.000 < 0.05) indicating that the independent variables, namely human resource competency, level of education and use of information technology, have a simultaneous effect on the quality of financial reports (Y) at the 0.000 significance level. Thus, the model is considered worthy of testing and hypothesis verification can be continued.

The t statistical test is used to test the influence of the independent variable on the dependent variable. The real level or level of significance (α) used is 5 percent (0.05). If the significance level t is greater than α = 0.05 then H_o is accepted and Hα is rejected, which means there is no influence of the independent variable on the dependent variable. On the other hand, Ha is accepted or H_o is rejected, meaning that there is an influence of the independent variable on the dependent variable under study if the significance level t is less than or equal to α = 0.05. The t test results are presented in Table 10 as follows.

Table 10. T Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	1.965	1.161		3.832	.000
	HR Competency	.574	.021	.483	2.272	.008
	Level of education	.864	.045	.647	2.902	.001
	Utilization of Information Technology	.932	.049	.341	3.118	.000

a. Dependent Variable: Quality of Financial Reports

Source: Output SPSS, 2024

The results of testing the influence of each independent variable on the dependent variable in this study are described as follows.

The influence of human resource competency on the quality of financial reports. Because the significance level of t is 0.008 which is smaller than 0.05 with a regression coefficient value of 0.574, so H is accepted. This means that human resource competency has a positive effect on the quality of financial reports.

The influence of education level on the quality of financial reports. Because the significance level of t is 0.001 which is smaller than 0.05 with a regression coefficient value of 0.864, so H2 is accepted. This means that the level of education has a positive effect on the quality of financial reports.

The influence of the use of information technology on the quality of financial reports. Because the significance level of t is 0.000 which is smaller than 0.05 with a regression coefficient value of 0.932, H3 is accepted. This means that the use of information technology has a positive effect on the quality of financial reports.

4. Conclusion

Based on the results of data analysis and discussion in the previous chapter, the following conclusions can be drawn. HR competency has a positive influence on the quality of financial reports. The research results show that if the competency of human resources in village credit institutions in Abiansemal Badung sub-district increases, then the quality of the financial reports produced will also increase. The level of education has a positive effect on the quality of financial reports. The research results show that if the education level of employees at village credit institutions in the Abiansemal Badung sub-district increases, the quality of the financial reports produced will also increase. The use of technology has a positive effect on the quality of financial reports. The research results show that if the use of technology in village credit

institutions in the Abiansemal Badung sub-district increases, the quality of the financial reports produced will also increase.

Suggestions Based on the research results and conclusions, suggestions that can be made are as follows. For the LPD Management in Abiansemal District, Badung Regency, it is hoped that this can increase the reliability of financial reports because presenting financial report information fairly and not favoring the needs of certain parties is not an achievement but rather an obligation to increase the competence of financial administrator employees in managing and presenting financial reports. For future researchers, it would be best to add other variables such as Human Resource Capacity and Internal Control. Research can be accompanied by interview methods or involve face-to-face contact with respondents.

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