

**THE INFLUENCE OF HUMAN RESOURCE COMPETENCIES,
INFORMATION TECHNOLOGY UTILIZATION, AND EDUCATION
LEVEL ON THE QUALITY OF FINANCIAL STATEMENTS OF LPD
ABIANSEMAL**

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ABSTRACT

The study aims to examine the influence of human resource competence, the utilization of information technology, and the level of education on financial reporting. The population in this study consists of Village Credit Institutions (LPD) in the Abiansemal District, with a sample of 62 respondents. The data analysis techniques used in this research include multiple linear regression, the coefficient of determination, the F-test, and the T-test. Based on the research findings, it can be concluded that: (1) Human resource competence has a positive and significant effect on financial reporting, with a regression coefficient of 0.566 and a significance value of 0.000. (2) The utilization of information technology has a positive and significant effect on financial reporting, with a regression coefficient of 0.202 and a significance value of 0.021. (3) The level of education has a positive and significant effect on financial reporting, with a regression coefficient of 0.282 and a significance value of 0.001. The independent variables collectively explain 63.7% of the variance in financial reporting. The researcher suggests that the Abiansemal District regularly provide training to improve employee competencies, consistently utilize information technology, and offer opportunities for employees to pursue higher education. Additionally, it is recommended that the recruitment of employees be aligned with the required level of education.

Keywords: Human resource competence, Utilization of information technology, level of education, Financial reporting

I. INTRODUCTION

In general, Village Credit Institutions (LPD) can prioritize, assist or improve the welfare of the community through the provision of funding through the provision of credit. However, there are still several Village Credit Institutions in Bali, especially in Badung district, Abiansemal district, which cannot or have not succeeded in encouraging the economy of local communities, especially indigenous peoples. A number of Village Credit Institutions have stopped operating, one of the causes of which is the poor quality of financial statements that lead to undesirable situations, such as the condition of Village Credit Institutions that are not in good health and experiencing problems (Harefa, 2021). This happened because at the time of the election of the Village Credit Institution administrators, they did not look at the level of education of each human resource (Dewi and Yuniasih, 2021).

As according to the media (detik.com) the case that occurred at the Ambengan Traditional Village Credit Institution, Sunan Village, Abiansema Badung District occurred corruption where one of the employees was proven guilty of committing a Corruption Crime. The employee is suspected of corruption by misusing funds from the Ambengan Customary Village Credit Institution for personal interests from 2011 to 2018 which cost the state finances more than Rp 1.95 billion. Then there is also according to the media (kompas.com) with the same problem, namely at the Sangeh Traditional Village Credit Institution, Abiansema Badung District, there has been an act of corruption that has resulted in losses to state money. The former Chairman of the Sangeh Village Credit Institution was sentenced to eight years in prison related to a corruption case of IDR 57.2 billion (Aryo Mahentro, 2023). This is due to the low level of education. We can prevent this kind of thing with competent human resources and also supported by adequate information technology facilities.

Quality financial reports are very important for every region to have in order to help encourage economic growth. The existence of regional financial institutions will greatly facilitate the residents of a region to source development financing in customary village areas, as well as be used as a place to collect funds and provide credit to the village community.

Mangkunegara (2008) explained that Human Resource Competency is a competency related to knowledge, skills, abilities and personality characteristics that directly affect their performance. It was stated by Latjandu et al (2016) that the factor that can affect the quality of financial statements is Human Resource Competence, this competence is the basis for a person to be able to achieve high performance quality in completing their work. If humans do not have competence in themselves, then humans cannot complete their work effectively and appropriately. Human Resources (HR) who do not have skills in the field of interest will also have a bad impact on them, therefore to overcome this an adequate level of education and information technology is needed to help human resources produce a quality and integrated financial report.

The financial statements produced by quality can reflect the success of the Village Credit Institution. Quality financial statements must include such financial statements that are understandable, relevant, reliable, and financial statements that can be compared with the previous period's financial statements (Paramitha & Dharmadiaksa, 2019).

Riandani, R. (2017) stated that Human Resource Competence has a positive effect on the quality of financial statements. The results of research conducted by Melinda (2021), and Pratiwi (2021) also stated that Human Resource Competence has a positive effect on the quality of financial statements, in contrast to the results of Saputra's (2020) research, which stated that Human Resources competence has no effect on the quality of financial statements.

The use of information technology will help speed up and simplify the process of managing financial transaction data and can avoid mistakes in posting from book documents, journals, ledgers, to become a unit of financial statements (Siti, Soimah. 2014). According to research conducted by Sara (2022), the use of information technology has a positive effect on the quality of financial statements, while Lestari, et al. (2021) stated that the use of information technology has no effect on the quality of financial statements.

Another factor is the level of education. With a higher level of education, employees who have duties in the finance department will find it easier to understand their work in compiling financial statements. Research that has been conducted by Setiadi & Devi (2020), Puspitasari & Anik (2020), Sukriani., et al. (2018) shows that the quality of financial statements can be positively and significantly influenced by the level of education. Meanwhile, the results of the research of Budiono., et al. (2018) stated that the quality of financial statements is not significantly influenced by the level of education.

In this study, we will analyze what can affect the Quality of Financial Statements of Village Credit Institutions (LPD) in Abiansema sub-district, and the reason for choosing the object of this Village Credit Institution is according to the media (detik.com) & (kompas.com) seen the phenomenon that occurs there is still inappropriate data reporting and there are cases of corruption committed by irresponsible individuals that result in problems distrust of the village community in storing their money in the Village Credit Institution.

Based on the above research background, the following problems can be formulated:

- 1) Does Human Resource Competence affect the quality of the financial statements of Village Credit Institutions in Abiansema District?
- 2) Does the Utilization of Information Technology affect the quality of the financial statements of Village Credit Institutions in Abiansema District?
- 3) Does the level of education affect the quality of the financial statements of the Village Credit Institution in Abiansema District?

II. LITERATURE REVIEW

Agency Theory

According to Jensen and Meckling (1976) in Zuliarti (2012), it is stated that agency theory is a contract in which one or more people, then referred to as the Principal, hire and authorize one or more people, who are then called Agents in carrying out duties and making decisions for the benefit of the Principal.

Technology Acceptance Model (TAM) Theory

The Technology Acceptance Model (TAM) which was originally developed by Davis (1989) is one of the most widely used models in explaining and predicting the behavior of Information Technology users. The TAM model adopted from The Theory of Reasoned Action (TRA) model, developed by Fishbe and Ajzen (1975) with A Person's Perception of a Thing will determine the person's attitude and behavior This model is able to predict the user's acceptance of Technology based on two variables, namely Perceived Usefulness and Perceived Ease of Use.

Quality of Financial Statements

Financial reports can be of high quality because of the accounting system and the competence of accounting staff that runs well. The preparation of financial statements must be supported by the competencies possessed by the accounting staff themselves, so that the application of government accounting standards can run effectively and can produce financial reports that have quality information that can be used by financial information users (Mulyadi, 2015: 36).

Human Resources (HR) Competence

Competence is related to the abilities that each individual must possess in order to be able to do their job well. So a person's competence is a combination of

skills, abilities, and knowledge to perform work as an individual characteristic to achieve maximum performance (Nurjaya, et al. 2021:335).

Utilization of Information Technology

The use of Information Technology is termed as a form of usefulness of computer systems that are used well by humans in facilitating their activities. Information technology can also be interpreted as a technology used to process data, including processing, obtaining, compiling, storing, manipulating data in various ways to produce quality information, namely relevant, accurate and timely information, which is used for personal, business, and government purposes and is strategic information for decision-making. This technology uses a set of computers to process data, a network system to connect one computer to another according to needs, and telecommunications are used so that data can be distributed and accessed globally.

Education Level

The level of education is a level of education that can increase a person's intelligence. The high level of education will make it easier for finance staff to understand the work that must be done (Dewi, 2018:11). Based on the formulation of the problem supported by the literature review that has been presented and the results of previous research, a hypothesis can be drawn as follows:

- H1: Human Resource Competence Has a Positive Effect on the Quality of Financial Statements of Village Credit Institutions in Abiansemal District.
- H2: The Utilization of Information Technology Has a Positive Effect on the Quality of Financial Statements of Village Credit Institutions in Abiansemal District.
- H3: Education Level Has a Positive Effect on the Quality of Financial Statements of Village Credit Institutions in Abiansemal District.

III. RESEARCH METHODS

The object of research in this study is the Village Credit Institution (LPD) which operates in Abiansemal District. The data collection technique used in this study is Questionnaire, the type of data used in this study is the type of quantitative data. The source of data used in this study is primary data, this data was obtained from employees of the Abiansemal District Village Credit Institution, as respondents in this study. The sample determination method used in this study is Purposive Sampling. The sample in this study was taken from 2 respondents in each of the 31 Village Credit Institutions in Abiansemal District. Thus, the number of samples in this study is 62 people. Data quality testing was obtained using the Statistic Package for Social Science (SPSS) 26 for windows program.

IV. RESULTS AND DISCUSSION
Analysis Results

Table 1.
Validity Test

Variabel	Indikator	Korelasi	Keterangan
Kualitas Laporan Keuangan Lembaga Perkreditan Desa (Y)	Y ₁	0,866	Valid
	Y ₂	0,847	Valid
	Y ₃	0,896	Valid
	Y ₄	0,849	Valid
	Y ₅	0,740	Valid
	Y ₆	0,770	Valid
	Y ₇	0,744	Valid
	Y ₈	0,857	Valid
Kompetensi Sumber Daya Manusia (X ₁)	X _{1.1}	0,856	Valid
	X _{1.2}	0,905	Valid
	X _{1.3}	0,865	Valid
	X _{1.4}	0,676	Valid
	X _{1.5}	0,911	Valid
	X _{1.6}	0,867	Valid
Pemanfaatan Teknologi Informasi (X ₂)	X _{2.1}	0,887	Valid
	X _{2.2}	0,871	Valid
	X _{2.3}	0,857	Valid
	X _{2.4}	0,849	Valid
	X _{2.5}	0,907	Valid
	X _{2.6}	0,878	Valid
	X _{2.7}	0,714	Valid
	X _{2.8}	0,848	Valid
Tingkat Pendidikan (X ₃)	X _{3.1}	0,747	Valid
	X _{3.2}	0,782	Valid
	X _{3.3}	0,807	Valid
	X _{3.4}	0,751	Valid
	X _{3.5}	0,864	Valid
	X _{3.6}	0,851	Valid
	X _{3.7}	0,837	Valid
	X _{3.8}	0,700	Valid
	X _{3.9}	0,870	Valid
	X _{3.10}	0,854	Valid

Source: Data processed (2025)

In table 1, it is shown that all research instruments have a correlation coefficient value with the total score of all statement items greater than 0.30. This shows that the statements in the research instrument are valid and suitable for use as research instruments.

Table 2.
Reliability Test

No.	Variabel	Cronbach's Alpha	Keterangan
1	Kualitas Laporan Keuangan Lembaga Perkreditan Desa (Y)	0,931	Reliabel
2	Kompetensi Sumber Daya Manusia (X ₁)	0,918	Reliabel
3	Pemanfaatan Teknologi Informasi (X ₂)	0,946	Reliabel
4	Tingkat Pendidikan (X ₃)	0,940	Reliabel

Source: Data processed (2025)

Based on the results of the instrument feasibility test in Table 2, it shows that all research instruments have a Cronbach's Alpha coefficient of more than 0.60. So it can be stated that all variables have met the requirements of reliability or reliability so that they can be used to conduct research.

Table 3.
Descriptive Test Results

Keterangan	N	Mini mum	Maxim um	Mean	Std. Deviation
Kualitas laporan keuangan Lembaga Perkreditan Desa	62	17	32	26.95	4.463
Kompetensi sumber daya manusia	62	11	24	19.89	3.786
Pemanfaatan teknologi informasi	62	17	32	27.19	4.669
Tingkat pendidikan	62	21	40	34.35	4.933
Valid N (listwise)	62				

Source: Data processed (2025)

The quality variable of the Village Credit Institution's financial statements has an N of 62, a minimum value of 17 and a maximum value of 32, red of 26.96 and standard of diveviation of 4.463.

The human resource competency variable has an N of 62, a minimum value of 11 and a maximum value of 24, a mean of 19.89 and a standard of diveviation of 3.786.

The variable of information technology utilization has an N of 62, a minimum value of 17 and a maximum value of 32, a mean of 27.19 and a standard deviation of 4.669.

The variable level of education has an N of 62, a minimum score of 21 and a maximum score of 40, a mean of 34.35 and a standard deviation of 4.933.

Table 4.
Normality Test Results

ONE-SAMPLE KOLMOGOROV-SMIRNOV TEST		
		Unstandardized Residual
N		62
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.62125976
Most Extreme Differences	Absolute	.069
	Positive	.039
	Negative	-.069
Test Statistic		.069
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Source: Data processed (2025)

Table 3 shows the value of Asymp. The Sig (2-tailed) Residual is 0.200 and the value is greater than 0.05 which means that it can be stated that the research variable is normally distributed.

Table 5.
Multicollegiate Test Results

Model	COEFFICIENTS ^a				Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Error Std.	Beta			
1 (Constant)	.495	2.681			.185	.854
Kompetensi sumber daya manusia	.566	.106	.480		5.355	.000
Pemanfaatan teknologi informasi	.202	.086	.212		2.365	.021
Tingkat pendidikan	.282	.084	.312		3.353	.001
					.686	1.457

it shows that the results of the analysis of the tolerance value are greater than 0.10 with the VIF value is less than 10. So it can be explained that there is no multicollinearity between independent variables in the regression model.

Table 6.
Heterokedasticity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
	Error					
(Constant)	4.838	1.604			3.016	.004
Kompetensi sumber daya manusia	-.042	.063	-.099	-.668		.507
Pemanfaatan teknologi informasi	-.044	.051	-.127	-.859		.394
Tingkat pendidikan	-.022	.050	-.067	-.435		.665

Source: Data processed (2025)

From Table 5 that each model has a significance value greater than 0.05. This means that in this regression model, heteroscedasticity does not occur.

Table 7.
Multiple Linear Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	.495	2.681			.185	.854
Kompetensi sumber daya manusia	.566	.106	.480	5.355		.000
Pemanfaatan teknologi informasi	.202	.086	.212	2.365		.021
Tingkat pendidikan	.282	.084	.312	3.353		.001

Source: Data processed (2025)

Based on the table above, it can be seen that the regression equation is:

$$Y = 0.495 + 0.566X_1 + 0.202X_2 + 0.282X_3 + e$$

The constant value of 0.495 states that if the variables of human resource competency (X1), information technology utilization (X2) and education level (X3), are equal to zero, then the quality of the financial statements of the Village Credit Institution (Y) is 0.495 units.

The value of the regression coefficient of the human resource competency variable (X1) has a positive value of 0.566, indicating that if the human resource competency variable increases by 1 unit, then the quality variable of the financial statements of the Village Credit Institution will increase by 0.566 assuming that the other independent variables are constant.

The value of the regression coefficient of the information technology utilization variable (X2) of 0.202 shows that if the variable of information technology utilization increases by 1 unit, the quality variable of the financial statements of the Village Credit Institution will increase by 0.202 assuming that other independent variables are constant.

The value of the regression coefficient of the education level variable (X3) of 0.282 shows that if the education level variable increases by 1 unit, the quality

variable of the Village Credit Institution's financial statements will increase by 0.282 assuming that other independent variables are constant.

Table 8.
F Test Results

ANOVA ^A						
Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	795.724	3	265.241	36.704	.000 ^b
1	Residual	419.131	58	7.226		
	Total	1214.855	61			

Source: Data processed (2025)

Based on the results of the F test, the significance value of F of 0.000 was obtained lower than 0.05, indicating that the competence of human resources, the use of information technology and the level of education, had a significant effect on the quality of the financial statements of the Village Credit Institution. Thus the research model is considered worthy of testing and hypothesis testing can be continued.

Table 9.
Determination Results

MODEL SUMMARY				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.809 ^a	.655	.637	2.688

Source: Data processed (2024)

Based on the results of the Adjust R Square determination test of 0.637, this means that 63.7 percent of the variation in the quality of the financial statements of Village Credit Institutions (Y) is influenced by the variables of human resource competence (X1), information technology utilization (X2) and education level (X3), the remaining 36.3 percent is influenced by other factors outside the model.

Discussion

The Influence of Human Resource Competence on the Quality of Financial Statements of Village Credit Institutions in Abiansemal District

Based on the results of the test (t-test) in this study, it was found that the competence of human resources has a positive regression coefficient value of 0.566 and sig t $0.000 < 0.050$. The results of the test show that the competence of human resources has a positive and significant influence on the quality of the financial statements of the Village Credit Institution. This means that the better the competence of human resources, the better it will lead to an improvement in the quality of the Village Credit Institution's financial statements. In relation to agency theory (Agency Theory) with human resource competence, good human resource competence, especially in terms of communication skills, technical expertise, and managerial skills, is able to reduce information asymmetry that occurs. Therefore, a competent agent will be able to provide more accurate, clear and transparent information to the principal so that they can build or improve the relationship of trust between the two parties. Agents with high competence tend to be better able to understand and implement organizational strategies and policies in accordance with the principal's interests. Human Resources are individuals who work as the driving force of an organization, both institutions and companies and function as assets that must be trained and developed their abilities, then Human Resources are

expected to be able to provide useful and useful information for interested parties, so the information presented in financial reporting must meet qualitative characteristics, so that it can be used in decision-making. The financial reporting criteria that must be owned in order to meet user needs include Relevant, Reliable, Understandable, and Comparable (Witdya Pangestika, 2023).

The results of this study are supported by the results of previous research conducted by Widiastuti, Indraswarawati, and Lesmana Putra (2023) and Yusuf Fasial, Indriyani, Titin Mayang, and Adam Muhammad (2023) stated that human resource competence has a positive effect on the quality of financial statements of Village Credit Institutions.

The Effect of Information Technology Utilization on the Quality of Financial Statements of Village Credit Institutions in Abiansemal District

Based on the results of the test (t-test) in this study, it was found that the use of information technology had a positive regression coefficient value of 0.202, and sig t $0.021 < 0.050$. The results of the test show that the use of information technology has a positive and significant influence on the quality of the financial statements of Village Credit Institutions. This means that the better the use of information technology, the better it will cause an increase in the quality of the Village Credit Institution's financial statements. This research is in line with the TAM (Technology Acceptance Model) theory with Information Technology, then the Technology Acceptance Theory (TAM), the acceptance and use of information technology plays an important role in improving the quality of financial statements. User perceptions of the benefits and ease of use of technology influence technology adoption, which in turn impacts improved accuracy, timeliness, compliance, and transparency of financial statements. Organizations that successfully utilize information technology well will be able to produce more reliable and relevant financial reports. The use of Information Technology is a benefit expected by information system users in carrying out their duties or behavior in using technology when doing work. Information Technology advances have wide uses, one can access, manage, and use them (Dewi and Yuniasih, 2021).

The results of this study are supported by previous research conducted by Dewi and Yuniasih (2021) and Kadek Nita (2023) stating that the use of information technology has a positive effect on the quality of financial statements of Village Credit Institutions.

The Influence of Education Level on the Quality of Financial Statements of Village Credit Institutions in Abiansemal District

Based on the results of the test (t-test) in this study, the results were obtained that the level of education had a positive regression coefficient value of 0.282 and sig t $0.001 < 0.050$. The results of the test show that the level of education has a positive and significant influence on the quality of the financial statements of the Village Credit Institution. This means that the higher the level of education, it will cause an increase in the quality of the Village Credit Institution's financial statements. This research is in line with Agency Theory with an Education Level, so Agents with a higher level of education can also help Agents in understanding and implementing a better reporting system, so that it can make it easier for Principals to get relevant and accurate data. The level of education according to Lestari in Wirawan (2016:3) is "an activity of a person in developing his abilities, attitudes, and forms of behavior, both for future life through certain organizations

or unorganized". Without an adequate level of education, a person can be hampered in acquiring knowledge and insights that are important for personal and social development, then the higher the level of education, the higher the knowledge and level of intellect.

The results of this study are supported by Dewi and Yuniasih (2021) and Ayu Yulianingsih, Ayu Suryandari, and Brahma Putra (2021) stating that the level of education has a positive effect on the quality of the financial statements of Village Credit Institutions.

V. CONCLUSIONS AND RECOMMENDATION

Based on the results of the analysis and discussion that has been carried out, the following conclusions can be drawn:

Human resource competence has a positive and significant effect on the quality of the financial statements of Village Credit Institutions in Abiansema District. This means that the better the competence of human resources, the better the quality of the financial statements of the Village Credit Institution in Abiansema District.

The use of information technology has a positive and significant effect on the quality of the financial statements of the Village Credit Institution in Abiansema District. This means that the better the use of information technology, the better it will improve the quality of the financial statements of the Village Credit Institution in Abiansema District.

The level of education has a positive and significant effect on the quality of the financial statements of the Village Credit Institution in Abiansema District. This means that the higher the level of education, the better the quality of the financial statements of the Village Credit Institution in Abiansema District.

Suggestions:

Based on the results of this study, it is expected to periodically provide training to improve the competencies of employees, always utilize information technology and provide opportunities for employees to pursue higher education and always recruit employees according to the level of education needed.

For the next researcher, other variables that were not studied in this study should be added, in addition to the need to increase the number of samples and expand the scope of research which is not only limited to Village Credit Institutions in Abiansema District.

For the supervisory agency or the local government, it is expected to be able to provide support in the form of technical assistance and supervision on a regular basis to the Village Credit Institution, so that financial reporting can be carried out accurately, transparently, and in accordance with applicable regulations. This support is important to ensure that all institutions have adequate capacity to prepare quality financial reports.

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