



The Effects of Human Resources Competency, Accounting Information Technology Implementation and Motivation on Financial Statement Quality of Savings and Loan Cooperative in Banyumas Regency

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Abstract:

This research aims to analyze whether there is an influence between (1) Human Resource Competency, (2) Accounting Information Technology Implementation, and (3) Motivation on the quality of the financial statement of savings and loan cooperatives in Banyumas Regency. The data used in this research is primary data obtained from filling out questionnaires to the treasurer or the finance department and management of savings and loan cooperatives in Banyumas Regency. Savings and loan cooperatives are selected based on criteria using purposive sampling technique and obtained a total of 48 cooperatives that used as research samples. The findings indicate that Human Resource Competence has a favorable and substantial impact on the financial statement quality of the cooperative. Similarly, the use of Accounting Information Technology has a substantial and beneficial impact on the quality of a cooperative's financial statements. Meanwhile, the motivation variable has a negative effect on cooperative's financial statements quality. The implications of this research for the policy maker of the ministry of cooperatives is to highlight the importance of providing training and education about digitalization of financial statement and the digital economy to all management so that they can help cooperatives provide accurate and good financial statements and for cooperatives themselves to always support cooperative management to be actively involved in such training and education.

Keywords: Human Resources Competence, Accounting Information Technology, Motivation, Financial statements of Cooperative.

Introduction

Currently, cooperatives have become a very important part of economic cycle. The role of cooperatives is recognized as one of the drivers for the development in Indonesia. Cooperatives in Indonesia

3.99% of GDP which is believed will continue to increase along with the total reforms carried out by the Ministry of Cooperatives and Small and Medium Enterprises (Yasa, 2018).

In terms of quantity, the results of the development are very encouraging, marked by the number of cooperatives in Indonesia which has increased rapidly. But in terms of quality, there still needs to be a lot of improvement to achieve the expected conditions. The development movement and development of cooperatives as carried out in Purwokerto has been started since 2017 and is considered very good to continue, but it is unfortunate that the great potential of cooperative development which is expected to become a major milestone in the Indonesian economy is still experiencing some obstacles. One of the obstacles is related to the providing of cooperative financial statement (Raya, 2016).

There are still many cooperatives that only apply record keeping in a simple manner without regard to the rules of making financial statements systematically and according to applicable standards (Sumarwan, 2018). Even though currently the cooperative financial standards have been specifically regulated in the Ministry of Cooperatives and Small and Medium Enterprises Regulation No. 14 of 2015, especially for savings and loan cooperatives and sharia. The regulation aims to create uniformity in the application of accounting treatment and presentation of financial statements as well as a reference that cooperatives must follow in preparing financial statements.

The current problem that arises in the preparation of cooperative financial reports is that there are still many cooperatives in Indonesia that have difficulties in providing good financial reports (Purwanti and Kurniawan, 2013). Most cooperatives have difficulty making good financial reports because of the lack of quality of human resources in the preparation of cooperative financial statements. Treasurer or financial party as the party authorized to produce financial statements of the cooperative does not have sufficient ability to provide good financial statements (Birchall and Ketilson. 2009).

The first factor that influences the reliability of financial statement preparation is the quality of adequate human resources. The limited treasurer or financial section of the cooperative with an educational background in accounting makes the lack of understanding or mastery of the treasurer or the finance department of the cooperative in managing and preparing financial reports. In the research of Runtuwene (2017), it was found that competencies which are part of the quality of human resources did not significantly influence the quality of financial statements.

In addition to requiring competent human resources in the world of accounting, the fundamental thing to note in the preparation of quality financial reports is the use of information technology. The cooperative still has minimal access to markets, institutions, financing and information and the use of appropriate technology (Hanny et al., 2017). By using information technology is so that financial

statements can be made easily because it is supported by existing software or hardware. The use of information technology, especially management of information and electronic transactions, has a very important role to improve organizational performance. There is still a lack of accuracy in the preparation of financial statements manually, leading to a greater risk of errors. These conditions will affect the quality of the cooperative's own financial statements, such as not being on time to make financial statements and the work is not completed properly.

Therefore, the use of information technology in the preparation of financial statements is needed. One information technology that can help speed up the work that is being done is a computer. By using a computer, the calculation in managing information and transactions will be more accurate and consistent, which will also have an impact on improving the quality of financial reports produced (Primayana, et al, 2014). The main reason for using technology-based accounting is efficiency, time and cost savings. In addition, the reason for increasing the effectiveness of getting the financial statement output correctly and precisely becomes the trigger for the growing use of information technology in the accounting field.

Work pressure will cause work stress on cooperative employees. Work motivation and work pressure are directly related to job satisfaction. The perceived motivation and work pressure can reduce or increase the level of employee job satisfaction. Employees who feel motivated by the work situation obtained will feel more satisfied with the performance it produces so that it will have an impact on increasing the overall performance of the company and affect the quality of the output produced, namely quality financial reports (Situmorang, 2014). Some previous studies were not in line with expectations that motivation had a significant positive effect on the quality of financial statements. It was stated in the research results of Fauziah (2017) that motivation does not significantly influence the quality of the financial statements produced, so that high or low levels of motivation, not necessarily the better the quality of the financial statements produced.

According to Moorhead and Griffin (2013) to achieve high-level performance, an employee must be willing to do a good job (motivation), must be able to do work effectively (ability), and must have the material, resources, equipment, and information to do the work the (environment). So that efforts to obtain quality financial reports can be done by motivating employees with various constructive and value-added efforts.

One example is PT Tokopedia provides motivation to its employees by emphasizing each employee if they work well then it will also bring a positive side to his life later both his work life and personal life. Employees work not only for Tokopedia but also remind that every employee has a plus value that can be used in the future. Not only for himself but also influences the company and also makes his team more

solid. Every hard skill or soft skill that is owned by the employee is all for the good of the employee itself (Kristi, 2015). Every employee is expected to have high motivation to support the activities in an organization. Motivation is important for employees so that they can make a positive contribution to the institution. Without motivation, employees cannot fulfill their duties according to standards, because the motivations for working are not fulfilled.

Furthermore, aside from the previously described gap phenomenon and research gap, there remains a significant dearth of study on the quality of cooperative financial reports, particularly in Banyumas Regency. The author's enthusiasm in undertaking research on the topic is evident from the description of the background provided.

The theory used in this research is economics of information theory, which stated about how different levels of information affect economic analysis. This theory examines the relationship between information, time, and decision making. The information economics integrates the possibility of imperfect information that will result in asymmetric information. The importance and value of information in economics is enormous. This removes risk and uncertainty, and allows for better choices that will report higher returns. The less risk and uncertainty, the higher the utility value.

Literature Review

Information economics, also known as economics of information, is the study of how different levels of information affect economic analysis. This topic was first discussed in George Stigler's article published in 1961. It is the division of microeconomic theory that examines the relationship between information, time, and decision making. One of the fundamental assumptions of economics, perfect information, is considered illusory, and the study of information asymmetry is still in the basic stages of development. Since the invention of the internet, the exchange of information has accelerated at a much faster pace than before (polyconomics.com, 2018).

The information economics integrates the possibility of imperfect information that will result in asymmetric information. Information asymmetry occurs in situations where the agent has greater information, either before or after the interaction between agents occurs. This is a situation where there is imperfect knowledge. Specifically, this occurs when one party has information that differs from the other. The study of this situation is of particular relevance especially to avoid conflicts that will arise from it. If the agent has inside information prior to the economic relationship, such as information asymmetry, adverse selection can occur. If the insider information is after the economic relationship, it will be considered a moral hazard. The importance and value of information in economics is enormous. This

removes risk and uncertainty, and allows for better choices that will report higher returns. The less risk and uncertainty, the higher the utility value (polyconomics.com, 2018).

Research Methodology

This research uses quantitative methods with hypothesis testing. The data used in this research are primary data obtained from filling out questionnaires to the treasurer or financial department and management of savings and loan cooperatives in Banyumas Regency.

The population in this study are cooperatives in Banyumas Regency. The research focus is only on savings and loan cooperatives. The cooperative was selected by using purposive sampling which met the criteria as the research sample. There are several criteria needed in sampling in this study, including:

- i. Work in cooperatives registered in the official website of the cooperative ministry www.dekop.go.id
- ii. Saving and loan cooperative located in Banyumas Regency
- iii. Registered as an active cooperative
- iv. Apply the use of information technology, such as using accounting software

From the above criteria, 48 cooperatives were found in the Banyumas Regency. The Human Resource Competency Questionnaire components comprise of the quality of human resources refers to the capacity of individuals to effectively perform their assigned tasks and responsibilities, which is determined by their level of education, training, and experience (Mutiarani, 2016). The measurement items of the accounting information technology implementation questionnaire encompass various components such as hardware and software. These components include computers (mainframes, mini, micro), software, databases, networks (internet, intranet), and other technology-related elements (Wilkinson et al. In Arfianti, 2011). The measuring of motivation is derived on Fadli's (2014) work, which suggests that motivation can be assessed using indicators of motivator values or intrinsic variables. The Financial report quality variable is assessed in accordance with the guidelines outlined in Regulation of the Ministry of Cooperatives and Small and Medium Enterprises Number 14 (2015).

However, while distributing the questionnaires there were obstacles in finding several cooperatives at the time of the research such as the wrong address of the cooperatives, the inactivity of the cooperatives at the time and no phone number or contact that can be reached. The return rate of the questionnaires is 85.42% with a total of 41 questionnaires were returned and could be processed further. The data then processed further with validity and reliability test, classic assumption test, and multiple linier regression analysis and hypothesis test using t test.

Results and Discussions

A. Data Processing of Research Results

Normality Test

The normality test aims to test whether in the regression model, the confounding variables or residuals are normally distributed. It is known that the t and F tests assume the residual values follow a normal distribution. If this assumption is violated, the statistical test becomes invalid for a small number of samples (Ghozali, 2013). Testing the normality of the data in this study using the Kolmogorov-Smirnov Normality Test in the SPSS program.

Table 1. Normality Test Result

	Unstandardized Residual
N	41
Asymp. Sig (2-tailed)	.200

Based on the results of the normality test shown in the table above, it can be seen that the significance value is $0.200 > 0.05$. These results can be concluded that the residual value is normally distributed because of the Asymp value. Sig. (2-tailed) result is greater than $0.05 (\alpha)$.

Multicollinearity Test

The multicollinearity test aims to test whether the regression model finds a correlation between the independent variables. It is said that there is no correlation between independent variables or multicollinearity between independent variables if the VIF value is less than 10 and the tolerance value is more than 0.1 (Ghozali, 2013). The results of the multicollinearity test in this research are shown in the table below.

Table 2. Multicollinearity Test Result

Model	Collinearity	
	Tolerance	VIF
Human resource competency	.130	7,664
Accounting information technology	,114	8,739
Motivation	,674	1,484

Based on the results of the multicollinearity test shown in table 2, it is known that the VIF value for all independents is less than 10 compared to the tolerance value greater than 0.1. These results can be concluded that all independent variables in this study do not occur multicollinearity between the independent variables.

Heteroscedasticity

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from one observation to another observation. If the residual variance from one observation to another observation persists, it is called homoscedasticity, while if it is different, it is called heteroscedasticity. A good regression model is when there is no homoscedasticity or heteroscedasticity. One way to detect the presence or absence of heteroscedasticity is to use the glejser test. The glejser test proposes to reset the absolute value of the residual to the independent variable. The probability result is significant if the significance value is above the 5% confidence level (Ghozali, 2013).

Table 3. Heteroscedasticity Test Result

Model	sig
Human resource competency	,941
Accounting information technology	,652
Motivation	,821

From this table it can be concluded that for the regression model, the influence of human resource competence, application of accounting information technology and motivation on financial reports quality of savings and loan cooperatives, there is no heteroscedasticity problem, which is indicated by a significance value greater than 0.05.

Multiple linear regression test

Multiple linear regression test was used to test the three hypotheses, namely the competence of human resources, the implementation of accounting information technology and motivation on cooperative financial reports. The following is a summary of the results of multiple regression analysis presented in the table below:

Table 4. Regression Test Results

Model	Unstandardized Coefficients	
	B	Std. Error
(Constant)	9,068	2,529
Kompetensi SDM	,594	,102
Implementasi Teknologi Informasi Akuntansi	,361	,102
Motivasi	-,126	,064

From the overall results shown in the table above, a new equation can be made, as follows:

$$Y = 9,068 + 0,594 \text{ HRC} + 0,361 \text{ IT} - 0,126 \text{ M} + \epsilon$$

From the results of the multiple linear regression equation above, it can be interpreted that the constant value (α) is 9.068. It can be interpreted if the value of all independent variables is 0, then the

quality of the financial reports is 9.068. Based on the results of the regression test, it is known that the regression coefficient value of the human resource competence variable is positive at 0.594. This can be interpreted that every increase in the competence of human resources by 1 unit, it will increase the quality of financial reports by 0.594 units with the assumption that the other independent variables have a fixed value. Based on the results of the regression test, it is known that the regression coefficient value of the information technology implementation variable is positive at 0.361. This shows that each increase in the implementation of accounting information technology by 1 unit, will increase the quality of financial reports by 0.361 units with the assumption that the other independent variables have a fixed value. Based on the results of the regression test, it is known that the coefficient of the motivation variable is negative at -0.126. This shows that with an increase in motivation of one unit, the quality of financial reports will decrease by 0.126 units, assuming the other independent variables are constant.

From the results of the linear regression equation, it can be said that the t statistical test above is in accordance with the statement in the significance test according to Ghozali (2013). The t-test was used to determine the effect of each independent variable on the dependent variable. If the direction of the coefficient is in accordance with the sound of the hypothesis and the significance value is < 0.05 , the hypothesis is accepted, and if one of the two is not met, the hypothesis is rejected. If $t \text{ count} > t \text{ table}$ and $\text{significance} < 0.05$, then H_0 is rejected. The t table can be seen in the statistical table at a significance of 0.05 with degrees of freedom $df = n - k - 1$ or $41 - 3 - 1 = 37$, the results obtained for the t table are 2.02619. Based on the hypothesis testing that has been done, the results are shown in the table below.

Table 5. t - test result

Model	T	Sig.
Human resource competency	5.810	.000
Accounting Information Technology Impelementation	3,537	.001
Motivation	-1.957	.058

Based on the table above, it can be seen that the t-count value of each variable and can be interpreted as follows: 1) Based on the table, it can be obtained that the t-count value is 5.810 with a significance value of 0.000. This shows that the t count value is greater than the t table value of 2.026 and the significance value is less than 0.05. Thus it can be concluded that the variable competence of human resources (X1) has a positive and significant effect on financial reports quality of savings and loan cooperatives (Y). 2) Based on the table, the t count value is 3.537 with a significant value of 0.001. This shows that the t count value is greater than the t table value of 2.026 and the significant value is less than 0.05. Thus it can be concluded that the variable accounting information technology implementation (X2) has a positive and

significant effect on financial reports quality of savings and loan cooperatives (Y). 3) Based on the table, it can be obtained that the t-count value is -1.957 with a significance value of 0.058. This shows that the t count value is smaller than the t table value of 2.026 and the significance value is less than 0.05. Thus it can be concluded that the motivation variable (X3) has a negative but significant effect on financial reports quality of savings and loan cooperatives (Y).

The t-test result shows that :

1. H1 is accepted. Human resource competency affects financial statement quality.
2. H2 is accepted. Accounting information technology implementation affects financial statement quality.
3. H3 is rejected. Motivation does not affects financial statement quality.

Discussion

The Effect of Human Resource Competency on Financial Statement Quality of Cooperative

The results of this research indicate that there is a positive and significant influence of human resource competence (X1) on the quality of the financial statement of savings and loan cooperatives (Y) in Banyumas Regency. To assess the competence of human resources in carrying out a function, such as in presenting financial statement, it can be seen from the knowledge and abilities of the cooperative management as well as the attitude or responsibility towards their duties.

The knowledge and ability of the cooperative management can be seen from the level of education and educational background of the treasurer/finance department at savings and loan cooperatives in Banyumas Regency. The majority of respondents, 65.83% of respondents are undergraduates and have bachelor degree, and 43.91% of respondents also have an accounting education background, both from Diploma and Undergraduate. These results explain that the knowledge and ability of the cooperative treasurer is quite good. The treasurer or the finance department of the cooperative has received sufficient education with an accounting education background, and the majority are undergraduates, in which the treasurer or the finance department of the cooperative has obtained sufficient knowledge and adequate ability to make financial statements according to standards. From these results, it can be explained that competent human resources are treasurers / finance department of cooperatives who have knowledge, abilities and attitudes / responsibilities. This will improve performance for the better and the resulting output, namely financial statements, will have good quality. This result is also proven by the operation of these cooperatives to this day. This reflects that human resources in cooperatives in Banyumas are competent in carrying out their duties.

This is in line with the theory used, the information economy, which states that different levels of information affect economic analysis. With good competence from the treasurer or the finance department concerned, in addition to being able to provide accurate information, the treasurer or finance department can also minimize errors during the delivery of information so as to make the decision-making process better Purwanti and Kurniawan (2014). So as to assess the competence of human resources in carrying out their functions, such as in carrying out the bookkeeping process and presenting financial statements, it can be seen from the knowledge and abilities of the treasurer or the finance department of the cooperative as well as the attitude or responsibility towards these duties. Therefore, it can be concluded that good competence of human resources is influential and in line with information economic theory.

The results of this research are in line with research conducted by Nurlis and Yadiati (2017), Purwanti and Kurniawan (2014) and Synthia (2017) which states that human resource competence has a significant positive effect on the quality of Financial statements. The results of this research conclude that the better the competence of human resources, the better the quality of the Financial statement produced. Human Resource Competence is the ability possessed by an employee related to knowledge, skills, and attitudes in completing their performance so that they can achieve the desired goals. The treasurer/finance department of the cooperative who has competence will be able to complete his work efficiently and effectively and produce quality Financial statements.

The Effect of Accounting Information Technology Implementation on Financial Statement Quality of Cooperative

The results of this research indicate that there is a positive and significant effect between the application of accounting information technology (X2) on the quality of the Financial statement of savings and loan cooperatives (Y) in Banyumas Regency, which explains that the use of information technology affects the quality of Financial statements. An information system can be said to be effective if the system is able to produce acceptable information and is able to meet information expectations in a timely, accurate, and reliable manner. By utilizing technology, financial information becomes quality, namely accurate, timely, and relevant.

This research indicate that the implementation of accounting information technology has a positive effect on the quality of the resulting Financial statement. One example in the field in this research is the presence of adequate computers, the use of software that supports the preparation of Financial statements, and the installation and use of internet networks in these cooperatives. This reflects that the

implementation of accounting information technology in cooperatives in Banyumas Regency has been carried out quite well.

This is in line with the theory used, namely the information economy, which states that different levels of information affect economic analysis. With the implementation of good accounting information technology, the data processing process will be better, more precise and faster, so as to minimize errors in the data input process that might occur if done manually (human error). Then it can be concluded that the implementation of accounting information technology can be said to be effective if it is able to produce information that is acceptable and able to meet information expectations in a timely, accurate, and reliable manner. Therefore, it can be concluded that the implementation of accounting information technology is one of the influential points and is in line with information economic theory. However, the facts on the ground show that some of the savings and loan cooperatives in Banyumas still have several obstacles, such as the difficulty in carrying out the bookkeeping process until the publication of Financial statements with a computerized system, the limited software used, and the regular schedule for maintaining the information technology (Arfianti, 2011). The results of this research are in line with research conducted by Irvan et al. and Komarasari (2017) and Soimah (2014) which state that the use of information technology affects the quality of Financial statements. The results of this research conclude that the better the application of accounting information technology, the better the quality of the Financial statement produced.

The Effect of Motivation on Financial Statement Quality of Cooperative

The results of this research indicate that there is a negative effect of motivation (X3) on the cooperative Financial statements quality of savings and loan cooperatives (Y) in Banyumas Regency, which means that motivation indirectly affects the quality of the Financial statements of savings and loan cooperatives.

Based on the questionnaire data, it is known that the respondents have met the criteria stating that they are motivated, such as the recognition of the achievements achieved, the sense of responsibility, as well as the work itself and a work environment that supports individual progress and growth. In this study, researchers focus more on one of the factors contained in the theory of hygiene factors, namely motivators, or factors that, if increased, will give a person satisfaction at work. However, despite feeling motivated, this motivation itself cannot be used as a single benchmark. This is because researchers only focus on factors to increase satisfaction, namely motivators, and do not include factors that can prevent job dissatisfaction, namely hygiene factors, such as money (bonus, salary, incentives), employment conditions, relationships with colleagues, relationships with superiors, company policies and security.

The results of this research are indirectly related to the theory used, the information economy, which states that differences in information can affect economic analysis. If someone has high motivation, he will have the urge to produce and convey the right information, one of which can be done by increasing competence and implementing accounting information technology. Therefore, the results of this research affect indirectly to the theory used (Furiady and Kurnia 2015).

The results of this research are not in line with research conducted by Furiady and Kurnia (2015), Sutawan, et al., (2015), Devi, at al., (2016) which states that motivation has a significant effect on the quality of financial statement. The results of this research conclude that with motivation, the quality of financial statements will actually decrease, this is because most respondents feel that in making cooperative financial statements this is not really necessary and even becomes an obstacle. This research concludes that motivation has an indirect effect on the quality of financial statements.

Conclusion

This research was conducted to determine and analyze the effect of Human Resource Competency, Use of Accounting Information Technology, and Motivation on the Quality of Financial Statements of Savings and Loan Cooperatives in Banyumas Regency. Based on the results of the data analysis that has been carried out and the discussion that has been described in the previous chapter, the following conclusions are obtained: There is a positive and significant effect between Human Resource Competency on the Quality of Financial Statements here is a positive and significant effect between the application of accounting information technology on the quality of the Financial statement and there is a negative effect between motivation on the quality of the Financial statement of savings and loan cooperatives in Banyumas Regency. The results of this research conclude that motivation is a supporting variable, which supports the competence and implementation of accounting information technology. Because motivation has an indirect effect on the quality of financial statement.

Limitation

There are several limitations that emerged through this research process such as, this research only observes Savings and Loan Cooperatives in Banyumas Regency. So there is a possibility that the results obtained cannot represent cooperatives in general because they are only based on certain demographic areas. This research only focuses on several factors that affect the quality of financial reports, namely the competence of human resources, the application of accounting information technology and motivation. So there is the possibility of other factors besides these three factors that can directly affect the quality of

financial statements. Because based on the results of the research, it is known that motivation does not directly affect the quality of financial statements.

Suggestion

Based on the above limitations, the researcher can provide some suggestions that can be considered and get better results. For further research, other variables related to the quality of financial reports can be added, such as the variable of the application of Financial Accounting Standards, because this research is only limited to examining the variables of human resource competence, implementation of accounting information technology and motivation. The number of samples in this study is still too small. For further researchers, it is expected to increase the number of samples so that the picture of the research results is closer to the actual conditions.

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