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Analyis of Factors Affecting The Quality of Financial Report in Umbulsari Jember District

Rachmad Ramadoni[1], Diana Dwi Astuti[2], Hamzah Fansuri Yusuf[3]

Study Program of Accounting, Institut Teknologi dan Sains Mandala, Indonesia[1,2,3]

Corresponding Author:
Rachmad Ramadoni
(ramadhonirachmad37@gmail.com)

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ABSTRACT

This study examines the factors influencing the quality of financial statements in Umbulsari District, Jember Regency. The research focuses on five key variables: the utilization of information technology, human resource competence, internal control systems, the implementation of regional financial accounting systems, and transparency. Utilizing a quantitative approach, the study employs primary data collected through surveys distributed to financial management staff in local government agencies (OPD). The results reveal that each factor significantly impacts the quality of financial statements, both partially and simultaneously. Enhanced use of information technology, improved human resource competencies, robust internal controls, effective accounting systems, and increased transparency contribute positively to producing high-quality financial statements. These findings underscore the importance of integrating these elements to ensure accountability and informed decision-making within local governments.

Keywords: Financial Statement Quality, Information Technology, Human Resource Competence, Internal Control, Transparency

1. INTRODUCTION

Financial statements serve as a crucial medium for conveying information about the financial condition and performance of organizations, including governmental entities. The quality of financial statements is determined by their relevance, reliability, comparability, and understandability, as outlined in the Conceptual Framework of Governmental Accounting and Government Regulation No. 71 of 2010. In the context of local government, the quality of financial statements is influenced by factors such as the utilization of information technology, human resource competence, the effectiveness of internal control systems, the implementation of Regional Financial Accounting Systems (SAKD), and transparency. These factors ensure accurate, timely, and accountable financial reporting. This study aims to examine how these factors contribute to improving the quality of financial statements in the Local Government Work Unit (SKPD) of Tegalwangi Village, Umbulsari District, Jember Regency, reflecting effective financial management and supporting decision-making processes.

In the context of local governance, financial reports are pivotal for accountability and management effectiveness. Specifically, in Umbulsari District, Jember, these reports are used to ensure the proper allocation and use of financial resources. According to Government Regulation No. 8 of 2008, a financial report represents the financial accountability of the state or region over a specific period. The quality of these reports is often evaluated through opinions issued by the Audit Board of the Republic of Indonesia (BPK), which applies criteria such as adherence to Government Accounting Standards (SAP), compliance with regulations, and the effectiveness of internal controls.

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Several factors can influence the quality of financial reports in local governments. These include the utilization of information technology, the competence of human resources, the robustness of internal control systems, the implementation of financial accounting systems, and the level of transparency practiced by the local entities. Each of these factors contributes to improving the accuracy, timeliness, and reliability of financial reporting.

The use of information technology has become an indispensable element in modern financial management. Computers and digital networks facilitate faster and more efficient processing of transactional data, which is crucial for timely financial reporting. This efficiency ensures that the reports remain relevant and can effectively support decision-making processes. Additionally, the application of specialized accounting software minimizes errors, thereby enhancing the overall quality and reliability of the reports.

Human resources also play a vital role in determining the quality of financial reports. Competent personnel with adequate knowledge of governmental accounting standards are essential for ensuring that financial reports meet established benchmarks. Training and professional development programs for staff involved in financial management are crucial for maintaining high standards. Moreover, a well-trained workforce is better equipped to adapt to technological advancements and implement best practices in financial reporting.

Transparency is another key factor influencing the quality of financial reports. By providing accessible and clear financial information to stakeholders, transparency fosters trust between the government and the community. It also encourages active participation from the public in financial oversight, which helps improve the integrity of financial management. Through transparent reporting practices, governments can demonstrate their commitment to accountability and enhance public confidence in their operations..

2. METHODS

Population is the entire group of people, events or things that researchers want to investigate (Ihsan, 2014). The population used in this research were several Regional Apparatus Organizations (OPD) in Umbulsari District, Jember Regency. This study employs a quantitative research method aimed at understanding the factors influencing the quality of financial reports in Umbulsari District, Jember. Quantitative research involves the collection and analysis of numerical data to identify patterns, relationships, and causalities between variables. The research design is explanatory, focusing on testing hypotheses and explaining phenomena related to financial reporting quality. The primary data used in this study were gathered through surveys distributed to financial managers, treasurers, and accounting staff in several local government offices within the district.

The population for this research consists of financial personnel in various Local Government Organizations (Organisasi Perangkat Daerah or OPD) in Umbulsari District. A purposive sampling technique was used to select respondents who meet specific criteria, such as their role in financial management and familiarity with accounting practices. Data collection was conducted using structured questionnaires containing statements about the variables being studied: the utilization of information technology, human resource competence, internal control systems, implementation of financial accounting systems, and transparency. Each variable was measured using a Likert scale, ensuring quantifiable and standardized responses.

Data analysis was carried out using multiple regression analysis with the assistance of statistical software (SPSS). Before testing the hypotheses, several preliminary tests were conducted, including validity and reliability tests for the questionnaire items, as well as classical assumption tests such as normality, multicollinearity, and heteroscedasticity checks. These steps ensured that the data met the requirements for accurate statistical analysis. The regression model was then used to evaluate the partial and simultaneous influence of independent variables on the dependent variable, i.e., the quality of financial reports. The results provided insights into the significant factors affecting financial reporting quality and offered recommendations for improvement.

3. RESULTS AND DISCUSSION

Result

The results of the study indicate that the utilization of information technology has a significant and negative impact on the quality of financial reports in Umbulsari District, Jember. The regression analysis shows a coefficient of -0.642 for this variable, meaning that an increase in the use of information technology could lead to a decrease in the quality of financial reporting. This suggests that while technology is important, its improper use or lack of understanding among staff may undermine the effectiveness of financial reporting systems.

Furthermore, the competence of human resources was found to have a significant and positive impact on the quality of financial reports. With a regression coefficient of 0.364, this result underscores the importance of having skilled personnel in financial management. Competent staff with adequate knowledge and training in governmental accounting standards are critical in ensuring that financial reports are accurate, reliable, and prepared in accordance with applicable regulations

Tabel 1. Hasil Analisis Regresi Linier Berganda

Coefficients[a]

	Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	11,334	5,611		2,020	,058
	X1	-,642	,159	-,749	-4,034	,001
	X2	,364	,153	,394	2,374	,028
	X3	,462	,157	,374	2,942	,008
	X4	,188	,111	,238	1,688	,108
	X5	,653	,192	,436	3,400	,003

a. Dependent Variable: Y

Source: Processed Secondary Data (2024)

Based on table 4.11, the multiple linear regression equation with a standard error of 0.05 is obtained as follows:

$Y = 11.334 – 0.642X1 + 0.364X2 + 0.462X3 + 0.188X4 + 0.653X5$

The multiple linear regression equation above can be explained as follows:

1) A constant value of 11.334 can be interpreted as meaning that if there is no influence of the variable use of information technology, human resource competence, internal control, application of financial accounting systems and transparency, then the value of financial report quality is 11.344.
2) The regression coefficient value for the information technology utilization variable (X1) is -0.642, which means that for every 1 unit increase in the information technology utilization variable, the financial report quality variable will decrease by 0.642.
3) The regression coefficient value for the human resource competency variable is 0.364, which means that for every 1 unit increase in the human resource competency variable, the financial report quality variable will increase by 0.364.
4) The regression coefficient value for the internal control variable is 0.462, which means that for every 1 unit increase in the internal control variable, the financial report quality variable will increase by 0.462.
5) The regression coefficient value for the financial accounting system implementation variable is 0.188, which means that for every 1 unit increase in the financial accounting system implementation variable, the financial report quality variable will experience an increase of 0.188.

6) The regression coefficient value for the transparency variable is 0.653, which means that for every 1 unit increase in the transparency variable, the financial report quality variable will increase by 0.653.

Tabel 2. Hasil Uji Koefisien Determinasi (R2)

Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,873a	,763	,700	1,34014

a. Predictors: (Constant), X5, X4, X2, X3, X1
b. Dependent Variable: Y

Source: Processed Secondary Data (2024)

Based on table 4.12 above, it shows that the Adjusted R Square value is 0.700 or 70%, so the influence of the independent variable (X) on the dependent variable (Y) is 70% while the remaining 30% is influenced by other variables outside this research.

Tabel 3. Hasil Uji t (Parsial)

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	11,334	5,611		2,020	,058
	X1	-,642	,159	-,749	-4,034	,001
	X2	,364	,153	,394	2,374	,028
	X3	,462	,157	,374	2,942	,008
	X4	,188	,111	,238	1,688	,108
	X5	,653	,192	,436	3,400	,003

a. Dependent Variable: YY

Source: Processed Secondary Data (2024)

Based on table 4.13, it shows that the significance value for the variables utilization of information technology, human resource competency, internal control system and transparency is <0.05, which means that the variables utilization of information technology (X1), human resource competency (X2), internal control system (X 3) and transparency ((X4) has no partial effect on the quality of financial reports in Umbulsari District, Jember Regency.

Tabel 4. Hasil Uji F (Simultan)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	109,696	5	21,939	12,216	,000[b]
	Residual	34,123	19	1,796		
	Total	143,820	24			

a. Dependent Variable: Y
b. Predictors: (Constant), X5, X4, X2, X3, X1

Source: Processed Secondary Data (2024)

Based on table 4.14, it shows a significant result of <0.05, which means that there is a simultaneous influence between the independent variables, namely the use of information technology, human resource competency, internal control system, implementation of the financial accounting system and transparency on the dependent variable, namely the quality of financial reports.

Discussion

The Effect of Information Technology Utilization on Financial Report Quality

The utilization of information technology has been found to have a significant but negative impact on the quality of financial reports in Umbulsari District. This suggests that the implementation of technology in financial reporting processes has not been optimized. Several factors could explain this result, such as inadequate technical skills among financial staff or insufficient maintenance of IT infrastructure. Ideally, information technology, including accounting software and computer networks, should accelerate data processing, improve accuracy, and support better decision-making.

However, the findings indicate that over-reliance on technology, without proper management and training, can lead to reduced quality. For instance, data input errors, system malfunctions, or improper usage of software can undermine report reliability. Furthermore, a lack of comprehensive training for staff may create operational barriers, leaving the technology underutilized or misused.

To address these issues, local government agencies in Umbulsari should focus on providing intensive training programs for financial personnel, ensuring they have the necessary skills to operate accounting systems effectively. Regular maintenance and updates of hardware and software are also essential to minimize technical disruptions. Additionally, supervision and monitoring of technology use should be implemented to ensure its effectiveness. By adopting these measures, the potential benefits of technology can be harnessed to produce timely, relevant, and reliable financial reports

The Effect of Human Resource Competence on Financial Report Quality

The study revealed that human resource competence positively and significantly impacts the quality of financial reports. This highlights the pivotal role of skilled personnel in producing accurate and reliable financial information. Competence encompasses knowledge of government accounting standards, technical expertise, and a professional attitude toward financial management tasks.

Staff members with high levels of competence are better equipped to handle financial transactions accurately, comply with established accounting standards, and prepare reports that meet quality criteria such as relevance, reliability, and understandability. Conversely, a lack of competence in any of these areas can result in inconsistencies, errors, or reports that fail to meet decision-making requirements.

This finding underscores the importance of continuous training and professional development for government employees involved in financial reporting. Updating their skills to align with regulatory changes and technological advancements is essential. Moreover, leadership support in the form of supervision and motivation can enhance staff performance and foster a culture of excellence in financial management.

Ensuring competent human resources not only improves report quality but also strengthens public trust in government operations. By investing in training and development programs, local governments can better equip their workforce to address the challenges of financial reporting, ultimately achieving higher levels of accountability and transparency

The Effect of Internal Control Systems on Financial Report Quality

Internal control systems were found to have a positive and significant effect on the quality of financial reports. These systems are designed to ensure that all financial transactions are conducted in accordance with applicable regulations, prevent fraud, and guarantee the reliability of financial data.

In the context of local government, effective internal controls encompass several key components, including risk assessment, control activities, information and communication, and monitoring. These elements create a disciplined work environment where operational procedures are adhered to, and errors are minimized. Consequently, they improve the accuracy and reliability of financial reports, supporting better decision-making processes.

Weak implementation of internal controls, however, can lead to vulnerabilities in financial reporting. For example, inadequate documentation, poor control over data access, or infrequent risk evaluations can compromise report quality. Therefore, local government agencies must ensure the consistent application of internal controls, supported by relevant technology and regular audits to evaluate their effectiveness.

Training staff to understand their roles in the control process is also critical. Regular reviews and improvements to the control system can further enhance its effectiveness. By strengthening internal controls, local governments can significantly improve the accountability and reliability of their financial reports, thus fostering public confidence in financial management

The Effect of Financial Accounting System Implementation on Financial Report Quality

The study found no significant relationship between the implementation of financial accounting systems and the quality of financial reports. This may indicate challenges in the system's implementation, such as a mismatch between the system's design and the organization's needs or a lack of understanding among staff regarding its use.

Financial accounting systems are intended to systematically collect, record, and present financial data, whether manually or through technology. In local government, these systems must adhere to Government Accounting Standards (SAP) to produce reports that are relevant, reliable, and compliant with regulations.

However, ineffective use of these systems can limit their benefits. Issues such as non-compliance with recording procedures, insufficient training on system usage, or reliance on manual methods may reduce the system's impact. Local governments should reassess the alignment of their accounting systems with organizational requirements and provide adequate support for their implementation.

Staff training, supervision of system usage, and regular monitoring of data quality are essential steps to optimize the benefits of financial accounting systems. By addressing these areas, local governments can enhance the role of these systems in improving financial reporting quality

The Effect of Transparency on Financial Report Quality

Transparency has a positive and significant effect on the quality of financial reports. Transparency involves providing clear, accessible financial information to all relevant stakeholders, ensuring openness in financial management processes.

Effective transparency enables the public to understand how public funds are managed and utilized, fostering trust in government operations. For instance, publishing financial reports online or in public forums ensures that stakeholders can easily access important information.

On the other hand, a lack of transparency can lead to public distrust and suspicions about financial management. Therefore, local governments must adopt policies that support openness, such as regular publication of reports and ensuring that financial management processes are auditable.

Involving the public in financial planning and oversight further enhances transparency. By doing so, governments not only improve the quality of financial reports but also build stronger relationships with their constituents. Transparency thus becomes a critical factor in achieving accountable and reliable financial reporting

4. CONCLUSION

The study comprehensively examines the factors affecting the quality of financial reports in Umbulsari District, Jember, emphasizing the significant role of multiple variables. Information technology utilization negatively impacts the quality of financial reports, indicating challenges in its implementation. This suggests a need for proper training and maintenance to enhance the effective use of technology. Conversely, human resource competence significantly improves financial report quality. Skilled personnel with adequate knowledge of governmental accounting standards can ensure accuracy, reliability, and compliance in financial reporting.

Internal control systems also show a significant positive influence, reinforcing their role in preventing errors and ensuring accountability. These systems create a structured financial management environment, promoting adherence to regulatory frameworks. Meanwhile, the implementation of financial accounting systems did not exhibit a significant impact on report quality. This outcome highlights possible gaps in understanding or misalignment between the system and organizational needs. Therefore, a reassessment and optimization of these systems are necessary to realize their potential.

Lastly, transparency plays a critical role in enhancing financial report quality. Open access to financial information fosters trust and accountability among stakeholders, underscoring the importance of transparent practices in local governance. Collectively, the study demonstrates that a combination of skilled human resources, robust internal controls, and transparency can significantly improve the quality of financial reporting. It recommends the optimization of technological tools and accounting systems to complement these factors, ensuring the creation of financial reports that meet high standards of relevance, reliability, and accountability. This is vital for building public trust and supporting informed decision-making at all levels of government administration.

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