

The Effect of Human Resources Competence, Internal Control System and Accounting Understanding Based on SAK-ETAP on the Quality of Financial Statements

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Abstract

This study uses the SAK ETAP model to examine the effect of increasing human resource skills, internal control processes, and accounting expertise on the credibility of financial statements. The results of 99 questionnaires given to cooperative banks in DKI Jakarta were collected using quota sampling. This research uses Data Quality Test, Assumption Test, Model Feasibility Test, and Hypothesis Testing Procedure. According to the findings of this study, HR competence greatly enhances the credibility of financial reports. Knowledge, ability, and efficacy of a manager in monitoring cooperative human resources are closely related to the quality of cooperative financial reports; thus, it is very important for managers to have a thorough understanding of how cooperatives function. The existence of an effective internal control system has a significant impact on the quality of financial reporting. Standard Operating Companies, if implemented effectively, can help cooperatives improve the quality of their financial reports and get closer to their goals. By understanding accounting based on SAK ETAP, the quality of financial reporting can be significantly improved. How well cooperative management can identify, measure, and disclose transactions in cooperatives with post/account transactions that must be recorded to prepare complete financial statements and describe the financial condition of the cooperative which is actually an indication of the quality of the financial statements produced. can help cooperatives improve the quality of their financial reports and get closer to their goals. By understanding accounting based on SAK ETAP, the quality of financial reporting can be significantly improved. How well cooperative management can identify, measure, and disclose transactions in cooperatives with post/account transactions that must be recorded to prepare complete financial statements and describe the financial condition of the cooperative which is actually an indication of the quality of the financial statements produced. can help cooperatives improve the quality of their financial reports and get closer to their goals. By understanding accounting based on SAK ETAP, the quality of financial reporting can be significantly improved. How well cooperative management can identify, measure, and disclose transactions in cooperatives with post/account transactions that must be recorded to prepare complete financial statements and describe the financial condition of the cooperative which is actually an indication of the quality of the financial statements produced.

Keywords

internal control, SAK ETAP; accounting understanding system; human resource competence; quality of financial reports



I. Introduction

Businesses run by cooperative members are very beneficial for the surrounding environment. An economic and social movement based on the idea of the family, a cooperative is an enterprise made up of independent entrepreneurs operating according to a common set of values and goals. One type of non-bank financial institution that serves the

community by providing loans and saving deposits is a savings and loan cooperative. The Cooperative's Annual Member Meeting shall be held every year. The financial figures in the Annual Member Meeting reports are complete and of high quality, but many S&Ls still fail to hold the GMS on schedule each year.

The Department of Industry, Cooperatives, and Small and Medium Enterprises collects this information. In 2019, the DKI Jakarta Provincial Government provided funds to 3,667 cooperative units, 1,997 of which were operational and 1,670 of which were not. There are currently 1,670 inactive Savings and Loans Cooperatives, indicating that these institutions continue to face administrative and reporting challenges. This shows the importance of accurate financial reporting by the savings and loan cooperative administration in facilitating the annual Annual Member Meeting as planned every year. Financial statements are basically a source of information for investors as one of the basic considerations in making capital market investment decisions and also as a means of management responsibility for the resources entrusted to them (Prayoga and Afrizal 2021). Financial performance is a measuring instrument to know the process of implementing the company's financial resources. It sees how much management of the company succeeds, and provides benefits to the community. Sharia banking is contained in the Law of the Republic of Indonesia No.21 of 2008 article 5, in which the Financial Services Authority is assigned to supervise and supervise banks. (Ichsan, R. et al. 2021)

People who work in credit unions and credit unions form a group called Competency Resources, which consists of their combined efforts, abilities, and knowledge. The savings and loan association uses an Internal Control System, which is a form of financial data management, to achieve its objectives. The low quality of financial reporting can be caused by the lack of knowledge of savings and loan cooperative employees about Financial Accounting Standards for Entities Without Public Accountability (SAK-ETAP).

II. Review of Literature

2.1 Stewardship Theory

The managerial principles that form the basis of this research. Management theory exemplifies the cooperative relationship between the principle (cooperative members) and management (cooperative managers), in which the goals of the cooperative take precedence over the individual interests of the members. Understanding the role of savings and loan cooperatives as institutions that can be relied upon to act in accordance with the interests of savings and loan cooperatives through the proper implementation of their responsibilities and functions as well as the imposition of financial accountability in order to realize the maximum economic goals. and community service is made possible by the implications of management theory in this study.

2.2 Human Resources Competence

Resources, Workers in savings and loan cooperatives need to have the necessary skills to do their job. The attributes of competence can be broken down into the following five groups: A person's actions are driven by a) their motives, which are their persistent thoughts and desires; b) their characteristics, physical features and repeated reactions to situations and information obtained; c) their self-concept, values or self-image; d) knowledge, storage of their specific information; and e) skills, their capacity to perform physical or mental tasks.

Incentives to work hard in the form of interest rates on savings and loans are discussed, as are management relationships reinforced by intrinsic variables such as success from management, membership, and self-actualization. cooperative. Accounting background, financial expertise, and frequent education and training, especially in savings and loan cooperatives, are indicators of the finance department being ready and able to manage savings and loan cooperatives.

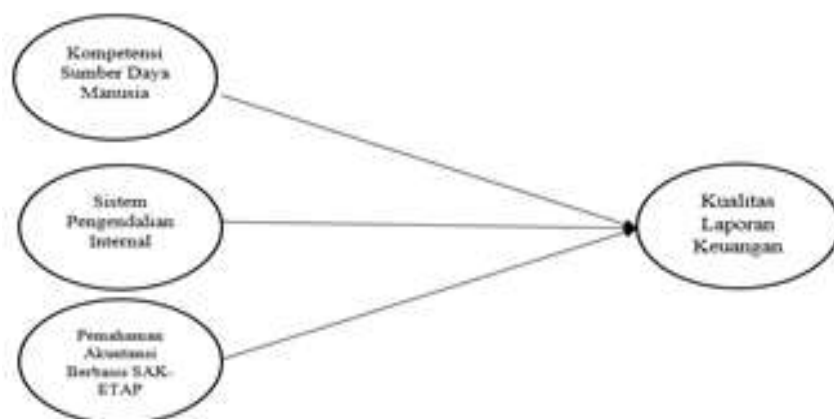
2.3 Internal Control System

Internal Control System is a system, procedure, or structure that exists in the organization of savings and loan cooperatives whose main purpose is to maintain the wealth of savings and loan cooperatives by verifying the accuracy and reliability of accounting data in coordination with related parties. in the finance department of savings and loan cooperatives, and encourage compliance with legal policies to carry out the main functions of savings and loan cooperatives. A reliable, accurate, and efficient Internal Control system is needed so that members of excellent savings and loan cooperatives can make the right decisions and implement the right policies to achieve the goals of a successful savings and loan cooperative.

2.4 SAK-ETAP-Based Accounting Understanding

SAK ETAP is the gold standard for processing data from cash flow statements. In the statement of cash flows, changes that occur in cash and cash equivalents during a certain time are broken down based on operating activities, investing activities and financing activities. The notes to the financial statements usually include a statement that the financial statements have been prepared in accordance with the applicable SAK ETAP, a summary of the main accounting policies adopted, and information that supports the items included in the financial statements. . The way different sections are introduced determines what information is included in the notes. Accounting Methods Used by SAK ETAP for Savings and Loan Cooperatives This section of the article is named "Knowledge". Including a) General Knowledge of Cooperatives; b) Asset Accounting; c) Liability Accounting; d) Accounting for Equity; and e) Cooperative Financial Position Report. SAK-ETAP is used by institutions such as savings and loan cooperatives that do not show a high level of social responsibility to the community. This SAK-ETAP relates to the process of preparing the financial balance using the SAK-ETAP System in accordance with the Cooperative Accounting Guidelines (Regulation of the State Minister of KUKM No. 04/PER/M.KUKM/VII/2012).

2.5 Research Framework



Based on the description above, the hypothesis that can be formulated as follows:
H1: Human Resources Competence has an effect on the Quality of Financial Statements.
H2: Internal Control System affects the Quality of Financial Reports.
H3: Understanding of Cooperative Accounting Based on SAK ETAP has an effect on the Quality of Financial Statements.

III. Research Method

As the title suggests, this is the study of what causes something to happen. The investigation of this problem is a causal analysis. To get to the bottom of this issue, the researchers in this study used a questionnaire to obtain some primary data.

3.1 Human Resources Competence (X1)

Having the right amount of education, training, and experience to carry out the tasks and obligations in a savings and loan cooperative successfully and efficiently is what is meant by human resource competence. Managers in the finance department of savings and loan cooperatives must have basic accounting, competence in finance, and frequent education and training to fulfill their responsibilities.

3.2 Internal Control System (X2)

The success and efficiency of savings and loan cooperatives requires understanding and implementing an effective Internal Control System to ensure that all staffing actions are carried out as planned. Therefore, the management of savings and loan cooperatives must pay attention to and direct the work of their subordinates. In order for errors and other anomalies to be stopped and for progress towards goals to be maintained, effective internal control is essential. Therefore, the internal control function is an integral part of the management of savings and loan cooperatives and must be carried out in conjunction with other management functions such as staff management (planning, organizing, and directing).

3.3 Understanding of Accounting Based on SAK ETAP (X3)

Accounting for Cooperatives Based on SAK-ETAP: Better Understanding Members of savings and loan cooperatives receive important information and have the opportunity to network at the annual members' meeting, when the topic of financial reporting quality is often discussed. Strong accounting knowledge can help in business expansion and development, which is why it is important for financial reporting accountants to have a solid understanding of the basics. If the savings and loan cooperative management is able to complete the entire bookkeeping process and produce financial reports according to SAK ETAP standards, they have demonstrated an understanding of accounting.

3.4 Quality of Financial Statements (Y)

Reports that serve as a means to send financial information, financial performance, and cash flow reports of savings and loan cooperatives to members who cannot request reports that are adjusted to meet information needs are referred to as quality financial reports. Managers of savings and loan cooperatives can be held responsible for actions taken to maintain financial accounts as part of their efforts to achieve their goals or can be held accountable for money deposited by customers. The preparation of the Financial Statements of the Savings and Loans Cooperative is carried out with the intention of describing the financial statement position, results of operations, and cash flows of the cooperative as a whole. This is done to fulfill the responsibilities of the management for the financial management of the cooperative.

IV. Result and Discussion

4.1 Description of Research Object

Table 1. Descriptive Statistics of Respondent Identity

Category	Information	Amount	Percentage
Gender	Man	68	68.7%
	Woman	31	31.3%
Age	< 20 years	There isn't any	
	21 – 50 years old	94	94.9%
	51 years old >	5	5.1 %
Education	Postgraduate	8	8.1 %
	Diploma/Bachelor	52	52.5%
	SENIOR HIGH SCHOOL	39	39.4%
	Etc	There isn't any	
Position	Manager	40	40.4%
	Employee	59	59.6%
Length of work	<5 years	57	57.6%
	6 – 8 years	19	19.2%
	9 – 10 years	14	14.1%
	10 years>	9	9.1%

4.2 Data Quality Test

a. Validity test

r-count is greater than 0.1975 and the significance value is less than 0.05 or 5%, it can be concluded that the questions used to evaluate HRM competence are valid and reliable. If the r-count is greater than 0.1975 and the significance value is less than 0.05 or 5%, then the Internal Control System variable test question is declared valid. If the r-count for SAK ETAP-based accounting understanding is greater than 0.1975 and the significance level is less than 0.05 or 5%, the validity of the questions used to measure SAK ETAP-based accounting understanding can be considered. Because the r-count for this variable is greater than 0.1975 and the significance value is less than 0.05 or 5%, it can be concluded that the questions used to evaluate the quality of financial statements are reliable.

b. Reliability Test

Table 2. Reliability Statistics

Cronbach's Alpha	N of Items
.896	58

Source: SPSS Output

Hasil Uji Reliabilitas

Nama Variabel	Sig. (2-tailed)	Keterangan
Kompetensi Sumber Daya Manusia	0,897	Reliabel
Sistem Pengendalian Internal	0,896	Reliabel
Pemahaman Akuntansi Berbasis SAK ETAP	0,895	Reliabel
Kualitas Laporan Keuangan	0,884	Reliabel

Source: SPSS Output

Cronbach's Alpha values for each variable in the table just presented are higher than 0.7. This indicates that there is at least one sample of water in every possible combination of questions involving independent and dependent variables.

4.3 Assumption Test

a. Normality test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		99
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.57483279
Most Extreme Differences	Absolute	.080
	Positive	.066
	Negative	-.080
Test Statistic		.080
Asymp. Sig. (2-tailed)		.116 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

Source: SPSS Output

Based on the results of the normality test presented in the table above, the Kolmogorov-Smirnov Z value is 0.080, and the Asymp.Sig (2-tailed) value is 0.116. Research data is normally distributed, as evidenced by Asymp.Sig (2-tailed) > 0.05.

b. Multiconierity Test

Model		Coefficients ^a				Collinearity Statistics		
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
		B	Std. Error	Beta				
1	(Constant)	.263	.254		1.036	.303		
	Kompetensi Sumber Daya Manusia	.169	.061	.163	2.762	.007	.759	1.317
	Sistem Pengendalian Internal	.265	.061	.299	4.352	.000	.561	1.782
	Pemahaman Akuntansi Berbasis SAK ETAP	.531	.064	.553	8.230	.000	.587	1.704

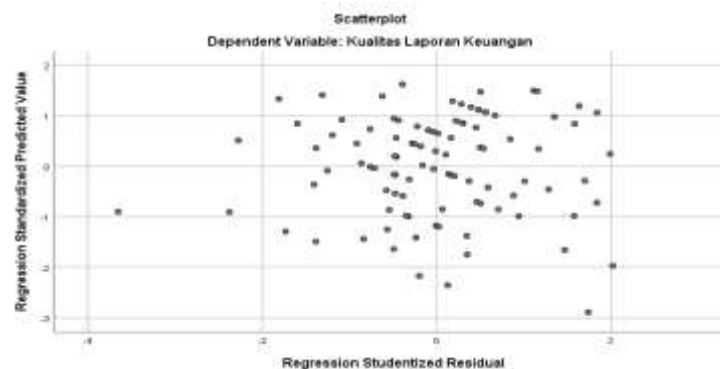
a. Dependent Variable: Kualitas Laporan Keuangan

Source: SPSS Output

The tolerance value for all independent variables is greater than 0.10 while the VIF value is less than 10. Thus, the non-multicollinearity condition is met or the regression model does not show multicollinearity.

c. Heteroscedasticity Test

The data from this study are presented in the form of a scatterplot. Heteroscedasticity can be seen in pre-existing patterns, such as a collection of dots, if they follow a certain regular pattern (wavy, widen, then narrow). When the Y values are evenly distributed above and below 0, we say that the data is not heteroscedastic.



Source: SPSS Output

There is no visible trend on the scatterplot graph because the points are evenly distributed above and below 0 on the Y axis. This leads us to believe that, except for the presence of heteroscedasticity, the regression model can be used to make predictions about Y.

4.4 Model Feasibility Test

a. Coefficient of Determination Test (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.865 ^a	.749	.741	.19994

a. Predictors: (Constant), Pemahaman Akuntansi Berbasis SAK ETAP, Kompetensi Sumber Daya Manusia, Sistem Pengendalian Internal

b. Dependent Variable: Kualitas Laporan Keuangan

Sumber: Output SPSS

The available data is used to perform calculations, and the results of the R² adjustment are 0.741%. This shows that the Quality of Financial Statements is the dependent variable, and that Human Resource Competence, Internal Control System, and Accounting Knowledge are independent variables that can be associated with 74.1% variation. When other factors are considered, it is possible to account for the remaining 25.9% of the variation. The estimate has a standard error of 0.19994, according to calculations. The more accurately the dependent variable can be predicted by the regression model.

4.5 Hypothesis testing

a. Individual Parameter Significance Test (T Test)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.263	.254		1.036	.303		
	Kompetensi Sumber Daya Manusia	.169	.061	.163	2.762	.007	.759	1.317
	Sistem Pengendalian Internal	.265	.061	.299	4.352	.000	.561	1.782
	Pemahaman Akuntansi Berbasis SAK ETAP	.531	.064	.553	8.230	.000	.587	1.704

a. Dependent Variable: Kualitas Laporan Keuangan

Source: SPSS Output

The level of significance in human resource management is 0.007. If you compare this number to the 0.05 threshold of significance, you'll see that it's basically worthless. ($0.007 < 0.05$). When t-count and t-table are compared, the latter has a total score of more than twice as large, namely 2.762 while the former has only 1.984. While Ho1 is fine, Ha1 is also fine. It is undeniable that the competence of human resources has a positive and significant impact on the quality of financial reports.

It is important to remember that the Internal Control System is meaningless. Most likely this number is much smaller than 0.05. ($0.000 < 0.05$). Evidence shows that t-count is superior to t-table with a ratio of 4.352 to 1.984. Conclusion: Ha2 is approved while Ho2

is rejected. Therefore, the internal control system significantly affects the correctness of the financial statements.

Simply put, SAK ETAP's financial expertise is irrelevant. Values greater than zero but less than 0.05. ($0.000 < 0.05$). The results showed that the t-count value was greater than the t-table value of 8.230. The final verdict is in favor of Ha3 and against Ho3. According to SAK ETAP, accounting knowledge has a major influence on the reliability of financial statements.

b. Simultaneous Significance Test (F-Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.305	3	3.768	94.263	.000 ^b
	Residual	3.798	95	.040		
	Total	15.102	98			

a. Dependent Variable: Kualitas Laporan Keuangan

b. Predictors: (Constant), Pemahaman Akuntansi Berbasis SAK ETAP, Kompetensi Sumber Daya Manusia,

Sistem Pengendalian Internal

Sumber: Output SPSS

Counting at the 0.000, the F value is 94.2663, and the corresponding values in the F table with significance are 4-1-3 and 99-3-95. (n is the number of samples and k is the number of independent variables). At the significance level of $0.000 < 0.05$, $F_{count} > F_{table}$ ($94.263 > 2.7$) indicates that (Ha) is true and (Ho) is wrong. The regression equation shows the significant effect of independent factors such as human resource competence (X1), internal control system (X2), and accounting knowledge based on SAK ETAP on the accuracy of financial statements (Y).

c. Multiple Linear Regression Analysis Test

$$Y = 0.263 + 0.169 \text{ Human Resources Competence} + 0.265 \text{ Internal Control System} + 0.531 \text{ Accounting Understanding Based on SAK ETAP} + e$$

In the SAK ETAP equation, $Y = 0.263\%$ 0.263 is a constant in the regression equation, if HR Knowledge, ICS Knowledge, and Accounting Savy are all set to 0. A positive result of 0.169 for Human Resources Competence (X1) indicates that an increase in the ability of HR experts can result in better product quality. planning and estimation the positive value of the internal control system variable (X2) indicates that a higher level of internal control is associated with a higher quality of financial reporting.

4.6 Discussion

The purpose of this study was to analyze the relationship between human resource skills, internal control systems, and accounting knowledge based on SAK ETAP in cooperative business entities located in DKI Jakarta. and its surroundings, as well as the quality of financial reports submitted to the Ministry of MSMEs and Cooperatives.

a. The Influence of Human Resource Competence on the Quality of Financial Reports

Cooperatives located in the DKI Jakarta area participate in training and competency tests for cooperative administrators, both managers and employees of cooperatives in order to improve the competence of managers and employees. In 2021, the Ministry of Cooperatives and SMEs will hold training in DKI Jakarta to improve the competence of

human resources for cooperatives and SMEs. As a result, the trainees who experienced an increase in competence were 70.17% people with an average value increase of 23.97%. Cooperative actors take part in trainings held by the government or the private sector, to be able to improve technical knowledge about service procedures to serve customers/cooperative members who come and perform administrative records of transactions carried out by customers/cooperative members properly and according to the required technical recording of administrative transactions. Because this affects the accuracy in making financial reports if all technical and procedures can be met, the cooperative management presents quality financial reports.

b. The Effect of Internal Control System on the Quality of Financial Reports

This shows how control systems play an important role in ensuring accurate financial reporting. Internal control systems have a substantial and beneficial effect on the accuracy of financial reporting. By developing company operational standards/standard operating procedures, cooperatives are better able to manage all cooperative operations and conduct periodic internal audits to safeguard all cooperative financial assets. Management is also tasked with identifying risks that may exist in the cooperative. By implementing SOPs and conducting internal audits on a regular basis, this can minimize the risks contained in administrative recording errors and transactions made by cooperative management and can also minimize the occurrence of fraud or fraud committed by cooperative management.

c. The Effect of Accounting Understanding Based on SAK ETAP

As can be seen in Table 4.1, the current emphasis in cooperative management recruitment is on candidates with a bachelor's degree who will work as cooperative employees or cooperative managers. Based on descriptive statistics, 52.5% of respondents have a diploma or bachelor's degree, and 8.1% have advanced degrees. This shows that employees and cooperative managers have a strong understanding of SAK ETAP-based accounting. In order to produce high-quality financial reports that accurately reflect the financial situation of the cooperative, management must be familiar with SAK ETAP-based accounting so that they can identify, measure and disclose transactions in cooperatives correctly using appropriate post/transaction accounts.

V. Conclusion

1. Competence of Human Resources affects the Quality of Financial Statements. This shows that more and more savings and loan cooperative administrators, including management and staff, are participating in training or competency tests offered by the government or cooperatives, thereby increasing the competence of savings and loan cooperative management.
2. Quality of Financial Statements is influenced by the Internal Control System. This shows that more and more savings and loan cooperative managers carry out internal audits of financial assets and frequently update operational standards to prevent fraud.
3. Understanding of Accounting Based on SAK ETAP has an impact on the Quality of Financial Statements. The higher the level of administrative education of savings and loan cooperatives, the easier it is to understand and use SAK ETAP. This shows that the more cooperatives recruit cooperative administrators, both administrators and employees with a minimum education of diploma/strata 1 or postgraduate, the greater the number of cooperative administrators who understand and apply SAK-ETAP-based cooperative accounting knowledge in the financial statements of savings and loan cooperatives.

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