

The Influence of Top Management Support, Quality of Human Resources, Accounting Information Systems, Internal Control Systems on the Quality of Financial Reports

Ni Putu Diah Lestari Dewi¹, I Ketut Yadnyana²

^{1,2} Udayana University

^{1,2} Faculty of Economics and Bussiness, Bali, Indonesia

Abstract: The purpose of this study was to analyze the effect of top management support, quality of human resources, accounting information systems and internal control systems on the quality of financial reports in savings and loan cooperatives in Denpasar City. The population of this research is all savings and loan cooperatives in the city of Denpasar, which amount to 250 savings and loan cooperatives. The sampling technique in this study used the Slovin formula, so that a total of 71 savings and loan cooperatives were obtained. Methods of collecting data using questionnaires. The analysis technique used is multiple linear regression analysis.

The results of this study indicate that top management support, quality of human resources, accounting information systems and internal control systems have a positive and significant effect on the Quality of Financial Statements. This means that the higher the support given by top management to Saving and Loan Cooperatives employees, the better the quality of human resources owned by Saving and Loan Cooperatives in Denpasar City, the better the use of accounting information systems at Saving and Loan Cooperatives and the better implementation of internal control in Saving and Loan Cooperatives in Denpasar City, it will motivate employees to work well so as to improve the quality of the financial statements produced.

Keywords: Top Management Support, Quality Of Human Resources, Accounting Information Systems, Internal Control Systems, Quality Of Financial Reports.

I. INTRODUCTION

Accounting is a process for identifying, measuring, and communicating economic information that can be used as a reference in assessing and making decisions for users of economic information (Hermanson, Edwards, and Maher, 2011). The results of the accounting process are accounting documents in the form of financial statements that reflect the performance of a company because in it there is an overview of the value of a company including balance sheet, income statement, cash flow, estimated valuation, and accounting opinions (Petkovic and Rac, 2010). Like other business entities or types of companies, the success of cooperatives is highly dependent on the application of optimal accounting processes (Kemenkop and UKM RI, 2015c).

A cooperative is a business entity consisting of a cooperative person or legal entity based on its activities based on the principle of cooperatives as well as the people's economic movement based on the principle of kinship (Law of the Republic of Indonesia, 1992). All of types of cooperatives, Savings and Loan Cooperatives are the types of cooperatives that are most at risk of being affected by higher losses than other types of cooperatives, so optimizing the factors that affect the quality of financial reports that greatly affect the sustainability of saving and loan cooperatives is highly needed (Suryandari and Novitasari, 2016). This is made possible by the large and large number of business units, actors, the amount of production, and the creation of employment opportunities, so it can be concluded that the prospect of developing cooperatives has quite high opportunities in the framework of macroeconomics in Indonesia.

Financial statements as a description of the activities of a company contain information about company performance, especially Risk Based Capital that can be used to assess the company's capacity to generate cash, and formulate the effectiveness of the company in utilizing additional resources. Information on changes in financial position in the company's financial statements is also useful to assess investment activities, funding and operations of the company and assess the company's needs in utilizing cash flows. The financial statements also indicate management's responsibility for the resources entrusted to it (Nurdin, 2007). Thus it is very important for a company to always maintain quality accounting documents, namely documents that are relevant, reliable, comparable and understandable, thereby supporting the development of the company in attracting consumers and investors so as to add value to a company (Octarinda, 2016). However, there are several factors that influence the realization of a quality financial report and maintain its reliability and relevance and can also increase the value of its benefits, including top management support, quality of human resources, accounting information systems, and internal control systems (Latjandu, Kalangi, and Tinangon, 2016).

For cooperatives in general, Annual Member Meetings, supervisors, and administrators are managers (Dewi and Syafrizal, 2014). While for large cooperatives, of course, many managers need to depend on the scope of activities and organizational structure. The top management of the cooperative is directly responsible to the management. Top management in cooperatives has unique characteristics because members of cooperatives are also top management who have the right and obligation to determine and manage and supervise the operation of the cooperative.

In accounting and organizational theory, the accounting process is strongly influenced by human resources and accounting information systems, which are designed to help organizations achieve certain goals or objectives (Dauderis and Annand, 2014). Processing of accounting data by utilizing accounting information systems has been proven to guarantee the accuracy / accuracy of results and reduce errors that occur, so as to increase efficiency and minimize risks or losses (C.O.S.O, 2006).

Internal control is not useful if it is not supported by the quality of human resources in an entity (Mulihartini and Muliarta, 2016). Internal control has significance for related entities in terms of operational and financial entities (Cecilia, 2017). internal control systems have five indicators including the Control Environment, Risk Assessment, Control Activities, Information and Communication, and Monitoring, where the Indicators are interrelated (C.O.S.O, 2006). internal control systems in accounting is a system designed to guarantee the reliability of financial reporting where the system is strongly influenced by regulatory and policy management, plan management, risk management, communication and information management, performance of managers responsible for governance, and staff performance (American Institute of Certified Public Accountant, 2017). internal control systems in Saving and Loan Cooperatives are more concretely aimed at safeguarding and safeguarding the assets of the organization, ensuring the availability of more accurate reports, increasing compliance with applicable provisions, reducing the impact of fraud / loss, irregularities including fraud, and violations of the principle of be careful, and improve organizational effectiveness and cost efficiency. internal control systems in Saving and Loan Cooperatives are currently not implemented comprehensively, considering that members can also become customers as well so that certain types of supervision, such as credit and collection, sometimes consider family aspects more.

There are a number of problems that have been identified in the management of cooperatives that relate to the support of top management, human resources, accounting information systems and internal control systems, among others: the management of cooperatives is currently less concerned with professionalism and objectivity (Bali Provincial Government, 2015); the low quality of Cooperative human resources, where most HUMAN RESOURCE cooperatives are low educated with minimal technical expertise, competence, entrepreneurship and management (Bali Provincial Government, 2015); most cooperatives still use simple technology and do not utilize accounting information systems (Bali Provincial Government, 2015); cooperatives are also very susceptible to a decline in performance performance in the accounting process given the limited funds for optimizing internal control systems (Suryandari and Novitasari, 2016). Therefore, the existence of competent human resources with knowledge of accounting is expected to be able to compile financial reports in accordance with SAP, resulting in quality financial reports (Anggreni, Widanaputra, and Asri Dwija Putri, 2018).

Bali is a successful cooperative province in Indonesia. However, that reputation has not been followed by good cooperative management. The capability of managing cooperatives in Bali needs to be improved along with improving the performance of supervisors. It should be remembered again that the main purpose of cooperatives is to improve the welfare of cooperative members through Remaining Business Results. So that at the end of the period all cooperative members obtain. This also signifies that the cooperative is an active cooperative and is expected to develop later (Prawitasari and Badera, 2015).

According to cooperative data recapitulation from the beginning of 2017 until June 2018, data obtained from the total cooperatives in general which are active in Denpasar City are as many as 1,057 and cooperatives in general are inactive as many as 7 cooperatives (Denpasar Cooperative and UMKM Office). The number of Saving and Loan Cooperatives in Denpasar City is 250 active cooperatives. This shows that there are still many Savings and Loan Cooperatives in Bali, especially in Denpasar City, which are still active because Saving and Loan Cooperatives make it easier for people in Bali, especially in Denpasar City to have their own capital by utilizing Cooperative services. According to the Indonesian Cooperative, Saving and Loan Cooperatives Statistics in Bali, the average number of members per cooperative is compared to other provinces in Indonesia, but the average Business Result Remaining produced by cooperatives in Bali is not the highest average BUSINESS RESULTS compared other regions in Indonesia (Central Statistics Agency, 2014). From the data collected and processed through research conducted by Suryandari and Novitasari in 2016 in Bali, about the Cooperative Internal Control System in Bali, it was noted that Denpasar City had a number of cooperatives that were far higher than the number of cooperatives in other districts in Bali. where as many as 24% of cooperatives in Bali are in Denpasar City (Suryandari and Novitasari, 2016).

II. CONCEPTUAL MODEL AND HYPOTESIS DEVELOPMENT

The Influence of Top Management Support on Quality of Financial Reports

Top Management Support is a form of manager support in the organization, such support in the form of good planning, providing facilities and supporting activities when planning in an organization / company. Top Management Support is one of the main factors that determine the effectiveness of internal controls in organizations that are very influential for the realization of good financial statements (Alkebsi et al., 2017). From the research conducted by Ikhsan and Bustamam (2016) in Banda Aceh City, it was revealed that the Top Management Support variables influence the quality of accounting information (financial statements) in Microfinance Institutions in Banda Aceh City. Based on previous research studies, the hypothesis can be formed as follows:

H₁: Top management support influences quality of financial reports

The Influence of Quality of Human Resources on Quality of Financial Reports

Quality human resources both in terms of science, attitudes and behavior will greatly determine the performance of cooperatives so that performance accountability and accountable and actual financial statements are realized (Giovannini, 2013). From the research conducted by Sanjaya in Soppeng Regency, Makassar in 2017 has been proven from the results of hypothesis testing in this study indicating that Quality of Human Resources has a positive and significant effect on regional Quality of financial reports (Sanjaya, 2017). Based on previous research studies, the hypothesis can be formed as follows:

H₂: Quality of human resources has a positive effect on quality of financial reports

The Influence of Accounting Information Systems on Quality of Financial Reports

The development of technology in the present time has made the accounting process possible to be regulated by accounting information systems quickly, precisely, effectively and efficiently, so that the manual work system slowly begins to be displaced by increasingly sophisticated technology, Accounting Information Systems in the preparation of financial statements involves controlling in the application so that errors can be immediately known and can guarantee the maintenance of good financial quality (Moorthy et al., 2011).

From the research conducted by Nadir and Hasyim in 2017 in the New District - Ujung Pandang, it was found that the Accounting Information Systems variable directly affects the quality of financial statements (Nadir and Hasyim, 2017). Based on previous research studies, the hypothesis can be formed as follows:

H₃: Accounting Information Systems have a positive effect on Quality of financial reports

The Influence of Internal Control Systems on Quality of Financial Reports

Well-managed internal controls can guarantee the accountability of cooperative performance and guarantee good financial statements because these controls are carried out thoroughly including administrative controls and accounting controls. Administrative control includes the organizational structure and procedures and records relating to the decision-making process which is authorized by transactions by management. Endorsement is a management function that is directly with the responsibility to achieve company goals and is the starting point for compiling accounting controls for transactions.

Accounting controls include methods and procedures that are related to and directly related to securing assets and trusting financial records. In general, accounting controls include the system of authorization (authorization), separation of duties, physical supervision and rechecking the accuracy of work by others (independent verification) (C.O.S.O, 2006).

In a study conducted by Nagor, Darwanis, and Abdullah, (2015) obtained results that partially the implementation of internal control systems had a positive effect on Quality of financial reports. Based on previous research studies, the hypothesis could be formed as follows:

H₄: Internal control systems have a positive effect on Quality of financial reports.

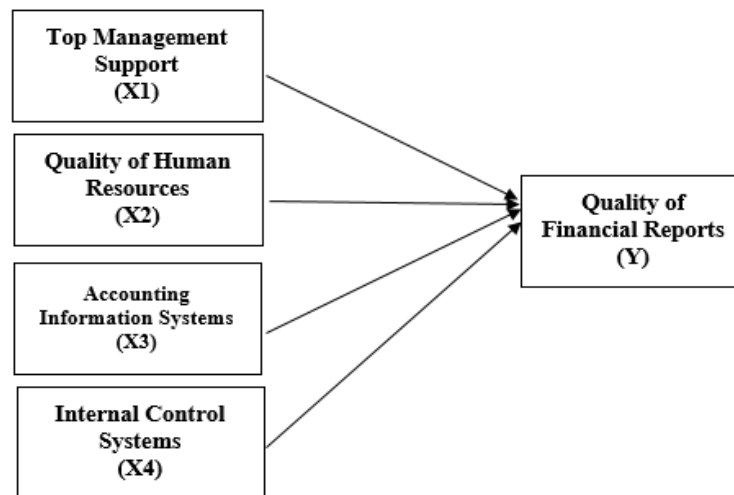


Figure 1: Conceptual Model

III. RESEARCH METHODOLOGY

The location of this research is Saving and Loan Cooperatives in Denpasar City. This is because the city of Denpasar has a number of cooperatives that are far higher than the number of cooperatives in other districts in Bali, where as many as 24% of the cooperatives in Bali are in the Denpasar City. The population in this study were all Saving and Loan Cooperatives in Denpasar City, which numbered 250 savings and loan cooperatives. The sample used was 71 savings and loan cooperatives. Data collection used in data collection was interviews, observations, and questionnaires. In this study multiple linear regression was used to determine the influence of top management support, quality of human resources, accounting information systems, and internal control systems on quality of financial reports.

IV. RESEARCH FINDING AND DISCUSSION

Research data obtained from research questionnaires that have been issued for research respondents amounted to 71 employees of Savings and Loans Cooperatives in the City of Denpasar. Characteristics of respondents age, gender, last education level and work period of respondents. Summary Regarding the characteristics of respondents can be seen in Table 1 as follows:

TABLE 1: CHARACTERISTICS OF EMPLOYEES SAVING AND WORKING COOPERATION IN DENPASAR CITY

No	Characteristic	Classification	Respondent	(%)
1	Gender	Male	32	45,07
		Female	39	54,93
		Total	71	100
2	Age	21-30 years old	17	23,94
		31-40 years old	20	28,17
		> 40 years old	34	47,89
		Total	71	100
3	Education	High School	31	43,66
		Diploma	13	18,31
		Bachelor	22	30,99

		Postgraduate	5	7,04
	Total		71	100
4	Working Life	1-5 years	17	23,94
		5-10 years	29	40,85
		> 10 years	25	35,21
		Total	71	100

Source: Primary data processed, 2019

The data in Table 1 shows that the employees of Saving and Loan Cooperatives in Denpasar City were dominated by female employees with 39 people or 54.93 percent of the total employees. When viewed from the age of the respondent, it is seen that the majority of employees of Saving and Loan Cooperatives in Denpasar are over 40 years old. This age range shows that the respondents have long worked at the Cooperative so that it is in accordance with the criteria of the specified respondents, namely employees of Saving and Loan Cooperatives in Denpasar City who have worked for at least 1 year.

The results of the validity test show that all instruments of this study are valid and appropriate to be used as research instruments. Reliability test results show that all research instruments have Cronbach's Alpha coefficients 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.

Calculation of multiple linear regression coefficients is done by regression analysis through SPSS 18.0 for Windows software, the results obtained are shown in Table 2

TABLE 2 : THE RESULTS OF MULTIPLE LINEAR REGRESSION ANALYSIS

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-1,227	2,693		-0,455	0,650
Top Management Support	0,414	0,190	0,168	2,179	0,033
Quality of Human Resources	0,438	0,196	0,224	2,232	0,029
Accounting Information Systems	0,437	0,133	0,291	3,282	0,002
Internal control systems	0,587	0,184	0,333	3,182	0,002
<i>R Square</i>				0,723	
<i>Adjusted R Square</i>				0,706	
F statistic				42,989	
Sig. F				0,000	

Source: Primary data processed, 2019

Based on the results of multiple linear regression analysis as presented in Table 2, the regression equation can be made as follows:

$$Y = -1,227 + 0,414 X_1 + 0,438 X_2 + 0,437 X_3 + 0,587X_4$$

Regression coefficient value of each independent variable is positive with a significance value of t test less than 0.05. This shows that all independent variables have a significant positive effect on the dependent variable. The magnitude of the influence of independent variables on the dependent variable indicated by the value of total determination (Adjusted R Square) of 0.706 means that 70.6% of Quality of financial reports on Savings and Loan Cooperatives in Denpasar City are influenced by variations in Top Management Support, Quality of Human Resources, Accounting Information Systems, and Internal control systems, while the remaining 29.4% is explained by other factors not included in the model. The results of processing data in Appendix 9 using the SPSS program obtained a Fstatistic value of 32.201 with a significance of $0.000 < 0.05$, it can be concluded that the group tested had significant (significant) differences. These results mean that there are significant influences between top management support, quality of human resources, accounting information systems, and internal control systems, simultaneously on quality of financial reports in saving and loan cooperatives in Denpasar City.

The Influence of Top Management Support on Quality of Financial Reports

Based on the analysis of the effect of top management support for quality of financial reports, a significance value of 0.033 was obtained with a beta coefficient of 0.414. Significance value of $0.033 < 0.05$ indicates that H0 is rejected and H1 is accepted. This result means that top management support has a positive and significant effect on quality of financial reports.

The results of this study support the research findings of Ikhsan and Bustamam (2016) which state that top management support influences the quality of accounting information (financial statements). This is also in line with the opinion of Alkebsi et al. (2017) which states that top management support is a form of manager support in an organization, such support is in the form of good planning, providing facilities and supporting its activities when planning in an organization / company. Top management support is one of the main factors that determine the effectiveness of internal controls in organizations that are very influential for the realization of good financial statements.

The Influence of Quality of Human Resources on Quality of Financial Reports

Based on the analysis of the effect of quality of human resources on the quality of financial reports obtained a significance value of 0.029 with a beta coefficient of 0.438. Significance values of $0.029 < 0.05$ indicated that H0 was rejected and H2 was accepted. This result means that Quality of Human Resources has a positive and significant effect on quality of financial reports.

The results of this study support the findings of the Sanjaya (2017) study which states that quality of human resources have a positive and significant effect on regional quality of financial reports. This is also in line with the opinion of Giovannini (2013) which states that quality human resources both in terms of science, attitude and behavior will greatly determine the performance of cooperatives so that performance accountability and accountable and actual financial statements are realized.

The Influence of Accounting Information Systems on Quality of Financial Reports

Based on the results of the analysis of the effect of accounting information systems on the quality of financial reports, a significance value of 0.002 with a beta coefficient of 0.437 was obtained. A significance value of $0.002 < 0.05$ indicates that H0 is rejected and H3 is accepted. This result means that accounting information systems have a positive and significant effect on quality of financial reports.

The results of this study support the research findings of Nadir and Hasyim (2017) who obtained results that accounting information systems directly influence the quality of financial statements. The results of this study are also in line with Moorthy et al. (2011) which states that the development of technology in the present time has made the accounting process possible to be regulated by accounting information systems quickly, precisely, effectively and efficiently, so that the work system manually slowly shifts away with increasingly sophisticated technology, Accounting Information Systems in the preparation of financial statements it involves controlling the application so that errors can be immediately identified and can guarantee the maintenance of good financial quality

The Influence of Internal Control Systems on Quality of Financial Reports

Based on the analysis of the effect of internal control systems on the quality of financial reports, a significance value of 0.002 with a beta coefficient of 0.587 was obtained. A significance value of $0.002 < 0.05$ indicates that H0 is rejected and H4 is accepted. These results mean that internal control systems have a positive and significant effect on quality of financial reports. The results of this study support the findings of research by Nagor, Darwanis, and Abdullah, (2015) which obtained results that partially the implementation of internal control systems had a positive effect on quality of financial reports. This is because well-managed internal controls can guarantee the accountability of cooperative performance and guarantee good financial statements because these controls are carried out thoroughly including administrative controls and accounting controls.

V. CONCLUSIONS AND SUGGESTIONS

Based on the results of the analysis and discussion in the previous chapter, it can be concluded as follows:

1) Top Management Support has a positive and significant effect on quality of financial reports. This means that the higher the support provided by top management to employees and loan cooperatives, it will be able to improve the quality of financial reports produced.

- 2) Quality of Human Resources has a positive and significant effect on Quality of financial reports. This means that the better Quality of Human Resources owned by Saving And Loan Cooperatives in Denpasar City, the better the quality of financial reports will be.
- 3) Accounting Information Systems have a positive and significant effect on Quality of financial reports. This means that the better use of Accounting Information Systems in Saving And Loan Cooperatives will improve the Quality of financial reports produced.
- 4) Internal control systems have a positive and significant effect on Quality of financial reports. This means that the better the implementation of internal control in Saving And Loan Cooperatives in Denpasar City, it will be able to motivate employees to work properly so that they can improve the Quality of financial reports produced.

Suggestions that can be given based on the results of the study are as follows:

- 1) To support the performance of financial statements to be better, Top Management Support needs to be improved by the way the company always updates the software used for Accounting Information Systems. Furthermore, in an effort to improve Quality of Human Resources to be better, Saving And Loan Cooperatives in Denpasar City should provide scholarship funds for their employees to continue their education so that all employees have adequate education for their current work.
- 2) In an effort to improve the Accounting Information Systems function to be more useful for companies, then it is better if Saving And Loan Cooperatives in Denpasar City update or update the application by adding the latest features in order to help employees find cash in transit. Then, in an effort to improve the internal control function to be more useful for the company, then it is better that Saving And Loan Cooperatives in Denpasar City provide and utilize various forms and means of communication. And finally, in an effort to improve Quality of financial reports for the company, it is better for Saving And Loan Cooperatives in Denpasar to present honestly illustrated transactions in financial statements.
- 3) Further research is recommended to add other variables that can affect Quality of financial reports in addition to the Top Management Support variables, Quality of Human Resources, Accounting Information Systems and Internal control systems. Further research is also suggested to expand the research area so that the results in the study can be generalized to all Saving And Loan Cooperatives in the Province of Bali.

REFERENCES

- [1] Alkebsi, M., Aziz, K. A., Mohammed, Z. M., dan Dhaifallah, B. (2017). Information Technology Usage, Top Management Support and Internal Audit Effectiveness. In *International Management Accounting Conference 7* (Vol. 8, pp. 123–132).
- [2] American Institute of Certified Public Accountant. (2017). The Importance of Internal Controls in Financial Reporting and Safeguarding Plan Assets, 1. Retrieved from <http://www.aicpa.org/Interest Areas/Employee Benefit Plan Audit Quality/Resources/Plan Advisories/Pages/The Importance of Internal Controls in Financial Reporting and Safeguarding Plan Asset.aspx>.
- [3] Anggreni, Ni Made, A.A.G.P Widanaputra, I G. A. M. Asri Dwija Putri. Pengaruh Good Governance dan Kompetensi Sumber Daya Manusia pada Kualitas Laporan Keuangan. *E-Jurnal Akuntansi Universitas Udayana*. 22(1), hal: 352-380
- [4] Badan Pusat Statistik. (2014). *Statistik Koperasi Indonesia*. Jakarta.
- [5] Cecilia Lely Kewo, Nunuy Nur Afifah. Pengaruh Penganggaran Partisipatif , Kejelasan Sasaran Anggaran dan Implementasi Pengendalian Intern Terhadap Kinerja Manajerial Instansi Pemerintah Daerah Serta Implikasinya Pada Akuntabilitas Keuangan. *Proceedings*. ISSN 2252-3936, hal: 527-539
- [6] C.O.S.O. Guidance, 2 Internal Control over Financial Reporting - Guidance for Smaller Public Companies. (2006). Committee of Sponsoring Organizations of the Treadway Commission.
- [7] Dauderis, H., dan Annand, D. 2014. *Introduction to Financial Accounting*. Canada: Athabasca University.
- [8] Dewi, P., dan Syafrizal. (2014). *Manajemen Koperasi*. Riau.
- [9] Giovannini, M. E. 2013. Human Resources Management and Training. *United Nations Economic Commission For Europe*, 2(3), 34–40.

- [10] Hermanson, R, Edwards, J.D., dan Maher, M. W. 2011. Accounting Principles: A Business Perspective Financial Accounting (Chapter 1-8), Textbook Equity Incorporated Retrieved From <http://opencollegetextbooks.org>.
- [11] Ikhsan, M., dan Bustamam. 2016. Pengaruh Kemampuan Manajemen Puncak Dan Kemampuan Teknik Operator Sistem Informasi Akuntansi Pada Kualitas Sistem Informasi Akuntansi (Studi Pada Lembaga Keuangan Mikro Di Kota Banda Aceh). *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi (JIMEKA)*, 1(1).
- [12] Kemenkop dan UKM RI. 2015. Peraturan Menteri Koperasi dan Usaha Kecil dan Menengah Republik Indonesia Nomor 12/Per/M.KUKM/IX/2015 tentang Pedoman Umum Akuntansi Koperasi Sektor Riil.
- [13] Kemenkop dan UKM RI. 2015. Peraturan Menteri Koperasi dan Usaha Kecil dan Menengah Republik Indonesia Nomor 15/Per/M.KUKM/IX/2015 tentang Usaha Simpan Pinjam oleh Koperasi.
- [14] Kemenkop dan UKM RI. 2015. Peraturan Menteri Koperasi dan Usaha Kecil dan Menengah Republik Indonesia Nomor 13/Per/M.KUKM/IX/2015 tentang Pedoman Akuntansi Usaha Simpan Pinjam oleh Koperasi.
- [15] Latjandu, I., Kalangi, L., dan Tinangon, J. J. 2016. Faktor faktor yang Mempengaruhi Kualitas Laporan Keuangan Pemerintah Daerah di Kabupaten Kepulauan Talaud. *E-Journal Universitas Sam Ratulangi*, 5(2), 98–109.
- [16] Moorthy, M. K., Seetharaman, A., Mohamed, Z., Gopalan, M., dan Lee, H. S. 2011. The impact of information technology on internal auditing. *African Journal of Business Management*, 5(9), 3523–3539. <https://doi.org/10.5897/AJBM10.1047>
- [17] Mulihartini, Ni Kadek, Ketut Muliarta. 2016. Pengalaman Kerja Sebagai Pemoderasi Pengaruh Tingkat Pendidikan Pada Efektivitas Pengendalian Internal. *E-Jurnal Akuntansi Universitas Udayana*. 14 (3), hal: 1951-1977
- [18] Nadir, R., dan Hasyim. 2017. Pengaruh Sistem informasi akuntansi, Kompetensi Sumber Daya Manusia, Pada Kualitas Laporan Keuangan Pemerintah Daerah Dengan Variabel Intervening Standar Akuntansi Pemerintahan Berbasis Akrua (Studi Empiris Di Pemda Kabupaten Barru). *Jurnal Akuntabel*, 14(1). <https://doi.org/0216-7743> ISSN.
- [19] Nagor, T. F., Darwanis, dan Abdullah, S. 2015. Pengaruh Penerapan Sistem Pengendalian Intern dan Penerapan Prinsip Pengelolaan Keuangan Daerah pada Kualitas Laporan Keuangan Daerah Kabupaten Aceh Barat (Studi pada SKPD Pemerintah Daerah Kabupaten Aceh Barat). *Jurnal Magister Akuntansi*, 4(32), 72–79.
- [20] Nurdin, B. A. 2007. *Manfaat Analisis Laporan Keuangan pada Kinerja Perusahaan (Studi Kasus pada P.T. Asuransi Jiwasraya)*. Universitas Widyatama.
- [21] Octarinda, D. A. 2016. *Pengaruh Kompetensi HUMAN RESOURCE, Penerapan Sistem Informasi Akuntansi Keuangan Daerah dan Sistem Pengendalian Intern Pemerintah pada Kualitas Laporan Keuangan Pemerintah Kabupaten langkat*. Universitas Sumatera Utara.
- [22] Pemerintah Provinsi Bali. 2015. *Roadmap Usaha Mikro Kecil Menengah dan Koperasi (UMKM-K) Provinsi Bali 2016 - 2020*. Denpasar.
- [23] Petkovic, D., dan Rac, L. 2010. The role of accounting in analyzing the company's performance. *Profitability and Market Value, Strategic Management Journal*, 26(6), 1287–1298.
- [24] Prastiwi, Ni Putu Jesica dan Ni Putu Sri Harta Mimba. 2018. Pengaruh Sistem Pengendalian Intern, Kompetensi Sumber Daya Manusia, dan Penerapan Akuntansi Berbasis Akrua pada Kualitas Laporan Keuangan. *E-Jurnal Akuntansi Universitas Udayana*. Vol. 25, 1178-1204.
- [25] Sanjaya, A. (2017). *Pengaruh Quality of Human Resources Dan Internal control systems Pada Quality of financial reports Daerah (studi kasus pada SKPD Kab. Soppeng)*. Universitas Islam Negeri Alauddin Makassar.
- [26] Suryandari, N. N. A., dan Novitasari, N. L. G. (2016). Sistem Pengendalian Intern pada Koperasi Se-Bali. *Jurnal Ilmu*
- [27] UU Republik Indonesia. Undang Undang Republik Indonesia Nomor 25 Tahun 1992 tentang Perkoperasian.