

## Effect of Accounting Understanding, Information Technology Use, and Education Level on the Quality of Financial Reports with Human Resource Competency as a Moderated Variable

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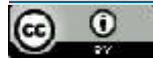
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### ABSTRACT

With human resource competency serving as a moderating element, the purpose of this study is to examine the impacts of accounting expertise, information technology utilization, and educational attainment on the quality of financial reports. This inquiry employs a quantitative methodology. A sample of 120 cooperative financial managers was given a questionnaire to complete in order to collect data in the Lamongan District. The study makes use of SmartPLS 3.0. The study's conclusion implies that an individual's level of education, accounting expertise, and use of information technology all have an impact on the caliber of financial reports. Meanwhile, the impact of accounting knowledge, information technology use, and educational attainment on the caliber of financial reporting cannot be mitigated by human resource expertise.

## INTRODUCTION

A cooperative is a trade organization formed by individuals or organizations authorized by the cooperative, which is a people's economic organization founded on the ideal of fraternity and which bases its operations on cooperative principles (Herawati & Sari, 2021:1). Lamongan Regency is one of the areas that experienced an increase in the economy after the Covid-19 pandemic in 2022, where it initially fell by -2.65% and then reborn to 3.43% through the Cooperative and MSME sectors (Dinas Kominfo Provinsi Jawa Timur, 2022). Then in 2023 the economy will also experience an increase of 5.56% (Manshuri, 2023). Lamongan Regency shows an increase in the number of cooperatives in Lamongan Regency over three years:

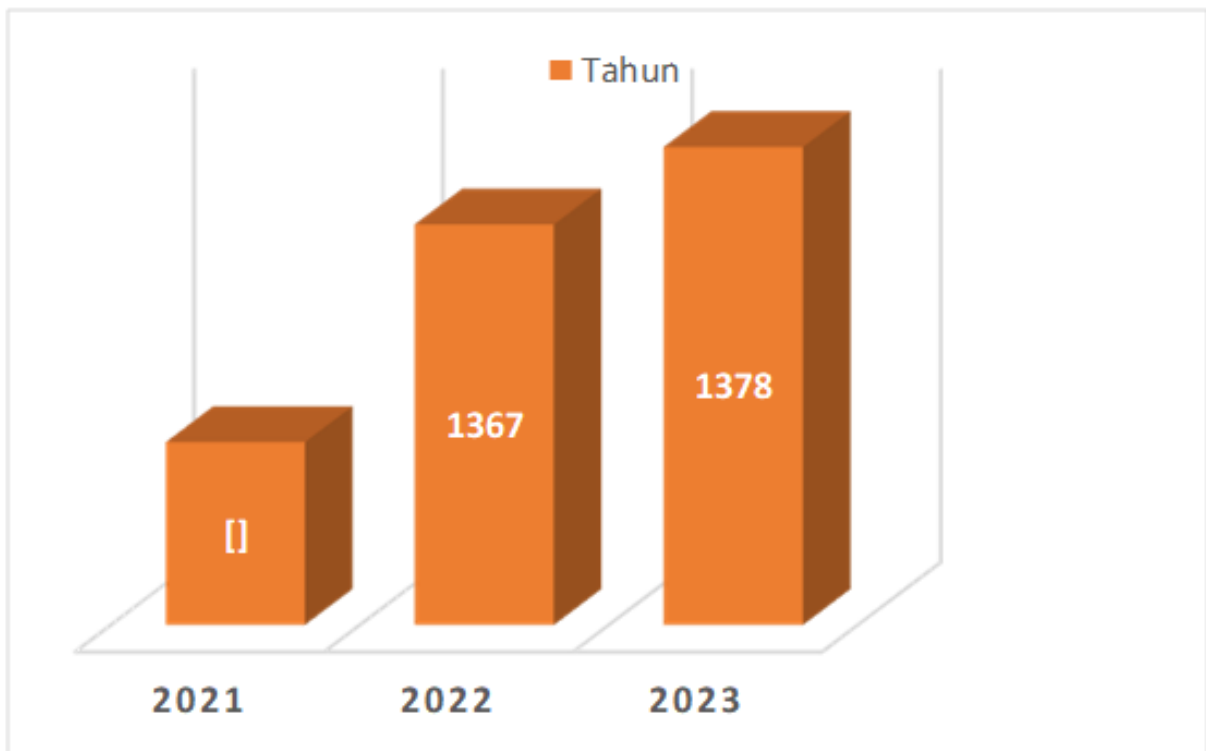


Figure 1. Number of Cooperative Units in Lamongan Regency for the 2021-2023 Period

Source: Cooperatives and Micro Enterprises Service, Lamongan Regency (Data processed 2024)

Based on Figure 1.1, namely the graph of the number of cooperative units in Lamongan Regency, it shows that in 2021 the number of cooperative units was 1,336 units, then in 2022 there was an increase in the number of cooperative units by 1,367 cooperatives, and in 2023 there was another increase by 1,378 cooperatives. These data show evidence that cooperatives in the Lamongan area have experienced quite positive development.

The increasing number of cooperatives in Lamongan Regency does not reflect the Cooperatives implementing RAT (Annual Member Meeting). There has been a decrease in the number of RAT (Annual Member Meeting) implementations in Lamongan Regency. The following data shows a decrease over 3 (three) years:

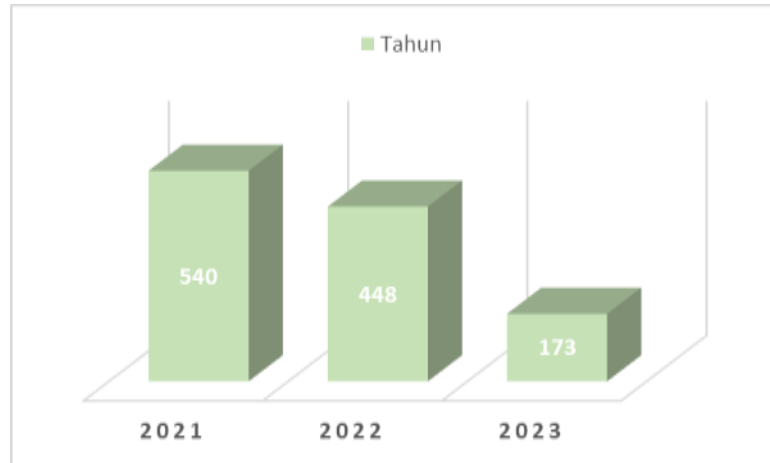


Figure 2. Number of Cooperatives implementing RAT in Lamongan Regency for the 2021-2023 Period

Source: Cooperatives and Micro Enterprises Service, Lamongan Regency  
(Data processed 2024)

As can be seen from the accompanying graph, there were 540 cooperatives that hosted RATs (Annual Member Meetings) in 2021; this number decreased by 448 cooperatives in 2022, and 173 cooperatives decreased in 2023. One of the contents of the cooperative management and supervisory accountability report is the cooperative's financial report. The success of a cooperative depends on the performance of its members, both in terms of improving the cooperative's finances and in terms of preparing financial reports. Before the financial report is produced, it first goes through an accounting cycle that starts from analyzing the financial transactions that occur, then recording them in a journal, posting them to the ledger, and then producing financial reports (Rifany, 2021). Financial statements that adhere to applicable financial accounting standards and fulfill the requirements of a high-quality financial report in order for the financial statements to be justified (Najmudin & Bayinah, 2022). In line with research conducted by Biis et al., (2022), that one of the things that might spur cooperatives to improvement is the quality of sound financial reports.

The first factor, namely understanding accounting, is a step to understanding accounting, including the accounting process and reporting finances based on or with reference to accounting standards and principles that apply in the report (Mutuari & Yudantara, 2021). In line with the research results Yenni et al., (2019), Kurnia & Sari (2021), Saputra & Setiyawati (2023), Mariani et al. (2023), dan Utami et al., (2023). The second factor, Specifically, information technology utilization refers to making the best use of technology, such as computer networks, that humans employ to do jobs more quickly, easily, and effectively (Ridzal et al., 2022). In line with the research results conducted by Pebriantari & Andayani (2021), Goreti Mao Tokan et al., (2021), Han & Maharani (2022), Sunarya & Mauludina (2024), dan (Suratman et al., 2022). The third factor is the level of education is a structured initial step to develop a person's hidden abilities. The existence of teaching in education can measure a

person's ability to respond and complete work well. People who have a high level of education will have a better influence on their understanding (Zerlina et al., 2023). In line with the results of research conducted by Kurnia & Sari (2021), Nurwanto et al., (2022), dan Meliani & Werastuti (2022).

Human Resource Competence is a moderating variable in this study. Human resources (HR) play a significant part in all business operations. In the discipline of financial management, qualified human resources are required to produce accurate, pertinent, and trustworthy financial reports. In order for human resources to provide financial reports that meet financial accounting requirements and are of high quality, they must possess accounting expertise (Mentari & Kurniawati, 2024). In line with the results of research conducted by Aries M. P & Suhartono (2021), Rifany, (2021), Sara (2022), dan Surya & Muhyarsyah (2022).

The number of cooperatives in Lamongan Regency has increased, although fewer cooperatives have had annual member meetings in the last three years, according to the facts and occurrences mentioned above. The failure to implement the RAT activity indicates that the cooperative is unable to complete the accountability report on time. The implementation of the RAT is one form of transparency and accountability of the cooperative management. In addition, the increase in the number of cooperatives that are not on time in submitting financial reports indicates the limitations of human resources in cooperatives so that cooperatives have not been fully able to produce quality financial reports in cooperatives in Lamongan Regency, especially in Lamongan District.

## LITERATURE REVIEW

### *Stewardship Theory*

*Stewardship Theory* is a theory that shows that managers are motivated by the goals of the organization for the common good and do not pay attention to individual goals (Gama et al., 2024). When carrying out duties, a steward tries to pay attention to and prioritize common interests. When the steward and the owner have different interests, the steward will attempt to cooperate rather than confront them (Syahara et al., 2024). Imagine that the financial manager of a cooperative is a steward, then the financial manager of the cooperative will try to prioritize common goals. If a steward has a difference of opinion or thought with the company owner or stakeholders, then the steward will put aside his wishes and choose to follow the wishes of the organization in order to realize common goals.

### *Conceptual Framework*

- H1: The quality of financial reports in cooperatives in the Lamongan District is influenced by accounting knowledge.
- H2: Information Technology Utilization Has an Impact on the Caliber of Financial Reports in Lamongan District Cooperatives.
- H3: The quality of financial reports in cooperatives in the Lamongan District is influenced by the level of education.

- H4: In cooperatives in the Lamongan District, accounting knowledge has an impact on the caliber of financial reports, while human resource competency acts as a moderating factor.
- H5: In cooperatives in the Lamongan District, the use of information technology has an impact on the caliber of financial reports, while human resource competency acts as a moderating factor.
- H6: In cooperatives in the Lamongan District, human resource competency functions as a moderating variable and influences the quality of financial reports based on education level.

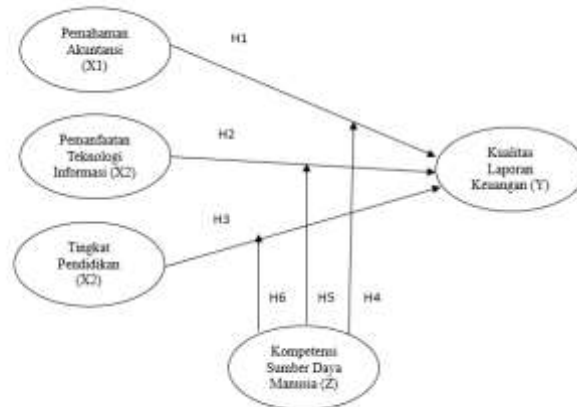


Figure 3. Conceptual Framework  
 Source: processed data, 2024

## METHODOLOGY

This study employed a quantitative methodology. The cooperative in Lamongan District, which has 172 total units, is the study's population. This study employs probability sampling, and the sample size is determined using the Slovin formula as follows:

$$n = \frac{N}{1 + ne^2}$$

$$n = \frac{172}{(1 + 172 \times 0,05^2)}$$

$$n = \frac{172}{1,43}$$

$$n = 120,28 \text{ dibulatkan menjadi } 120$$

$$n = 120 \text{ Responden}$$

Based on the sample calculation above, the researcher obtained a result of 120 respondents. This study uses a simple random sampling technique using a lottery system to randomize the names of cooperatives to ensure fair and representative sample selection without bias. The researcher used the help of tools from the website <https://wheelofnames.com/> to randomize the names of cooperatives in the Lamongan District area, after being processed, the researcher produced a research sample of 120 respondents targeting the

management of the accounting or financial division of cooperatives in the Lamongan District area. Primary data was the data source used in this investigation. The survey approach the researchers employed to gather data was using a Google Form to create a questionnaire. This study uses an ordinal scale while the Likert scale is a measurement scale.

Table 1. Likert Scale

Kategori	Skor
Sangat Setuju (SS)	5
Setuju (S)	4
Kurang Setuju (KS)	3
Tidak Setuju (TS)	2
Sangat Tidak Setuju (STS)	1

Source: Sugiyono, 2024.

The Partial Least Square (PLS) analytic approach using SmartPLS 3.0 was the analysis strategy employed in this investigation.

According to Siswanti (2023), The PLS method is carried out in three stages, namely:

1. Outer Model Analysis

- a. Validity Test: The testing process will be conducted in two stages: discriminant validity and convergent validity (Siswanti, 2023).
- b. Reliability Test: Utilizing the Cronbach's Alpha statistical test and the composite reliability value, the reliability test was conducted (Siswanti, 2023).

2. Inner Model Analysis

Inner model testing was carried out using the coefficient of determination (R<sup>2</sup>) indicator.

3. Hypothesis Testing

This research was conducted by looking at the Path Coefficient to determine the positive/negative value of a hypothesis and the P-Value to determine the significant influence of a hypothesis. According to Siswanti (2023), The probability value used in testing the hypothesis is 0.05 (significance level 5%), If P-Value < 0.05, then the hypothesis is declared accepted, whereas if P-Value > 0.05, then the hypothesis is declared rejected.

## RESEARCH RESULT

### *Respondent Characteristics*

The 120 managers of the accounting or finance division of cooperatives in the Lamongan District region who completed the questionnaires that were given to study participants included the research data. The following explanation provides context for the respondent characteristics: gender, age, length of service, and last education:

**Gender**

**Table 2. Respondent Characteristics Based on Gender**

Gender	Frequency	Percentage
Man	24	20.0
Woman	96	80.0
<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: processed data, 2024

Based on the table above, it is evident that the majority of accounting or financial division managers in cooperatives in Lamongan District are women, with 96 respondents (80% of the total). In contrast, there are 24 male respondents (20%). The total number of respondents in this study is 120.

**Age**

**Table 3. Respondent Characteristics Based on Age**

Age	Frequency	Percentage
< 20 Tahun	5	4.2
20 - 30 Tahun	76	63.3
31 - 40 Tahun	28	23.3
41 - 50 Tahun	8	6.7
> 50 Tahun	3	2.5
<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: processed data, 2024

Based on the table, most accounting or financial division managers in Lamongan District are aged 20-30, comprising 76 respondents (63.3% of the total). Managers aged 31-40 are the second largest group with 28 respondents (23.3%). Those aged 41-50 account for 8 respondents (6.7%), while managers under 20 total 5 (4.2%). The smallest group is those over 50, with 3 respondents (2.5%). The total number of respondents is 120.

**Last Education**

**Table 4. Respondent Characteristics Based on Last Education**

Pendidikan	Frekuensi	Persentase
SMA	16	13.3
D3	17	14.2
S1	79	65.8
S2	8	6.7
<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: processed data, 2024

Based on the table, most accounting or financial division managers in Lamongan District hold a Bachelor's degree (S1), totaling 79 respondents (65.8%). Managers with a Diploma (D3) follow with 17 respondents (14.2%). Those with a High School (SMA) education number 16 (13.3%), while the fewest managers have a Master's degree (S2), totaling 8 respondents (6.7%). The total number of respondents is 120.

**Working Period**

**Table 5. Respondent Characteristics Based on Length of Service**

Masa Kerja	Frekuensi	Persentase
< 1 Tahun	17	14.2
1-5 Tahun	54	45.0
5-10 Tahun	35	29.2
10-15 Tahun	8	6.7
> 15 Tahun	6	5.0
<b>Total</b>	<b>120</b>	<b>100.0</b>

Source: processed data, 2024

Based on Table, most accounting or financial managers in Lamongan District have 1-5 years of service, totaling 54 (45.0%). The next largest group has 5-10 years of service, with 35 managers (29.2%). There are 17 managers (14.2%) with less than 1 year of service, 8 managers (6.7%) with 10-15 years, and the fewest, 6 managers (5.0%), have over 15 years of service. The total number of respondents is 120.

**Convergent Validity Test**

Based on the analysis of the measurement model, it can be concluded that all indicators measuring the variables of Financial Report Quality, Accounting Understanding, Information Technology Utilization, Education Level, and Human Resource Competence have loading factor values greater than 0.5. Thus, the indicators measuring these dimensions or variables are considered valid (Ghozali, 2021).

**Discriminant Validity Test**

Based on the results of the measurement model analysis, it can be seen that all indicators that measure the variables of Financial Report Quality, Accounting Understanding, Utilization of Information Technology, Education Level, and Human Resource Competence have a loading factor value greater than 0.5. Thus, the indicators that measure these dimensions or variables are declared valid (Ghozali, 2021).

**Reliability Test**

As part of the reliability test, the composite reliability value for each existing variable and the Cronbach's alpha value were ascertained. According to Ghozali (2021), indicates that both the composite reliability value and the minimum Cronbach's alpha reliability level value are >0.70. The reliability of the study may be deduced from the previous table, which yields a Composite Reliability value > 0.7 and a Cronbach's Alpha value > 0.7. The conclusion is that the data passed the dependability test.

**Inner Model Test**

Examine the link between the variables by doing structural testing (Inner Model) and examining the path parameter coefficient values and their level of significance (Ghozali, 2021). The variables of accounting knowledge, use of information technology, and educational attainment can influence or explain the variables of financial report quality. These factors explain 94.2% of



the variation, or 0.942, whereas variables not included in the study account for the remaining 5.8% of the variance.

## DISCUSSION

### *Hypothesis Test*

**Tabel 11. Hypothesis Test Results**

Code	Original Sample	T statistics	P values	Result
H1	0.289	2.307 >1,96	0.021 <0,05	Diterima
H2	0.227	2.151 >1,96	0.032 <0,05	Diterima
H3	0.266	2.503 >1,96	0.013 <0,05	Diterima
H4	-0.078	0.819 >1,96	0.413 <0,05	Ditolak
H5	0.148	1.521 >1,96	0.129 <0,05	Ditolak
H6	-0.078	0.703 >1,96	0.482 <0,05	Ditolak

Source: processed data, 2024

### *Hypothesis 1: The Influence of Accounting Understanding on the Quality of Financial Reports*

The test of the relationship between accounting knowledge and the quality of financial reports yields an original sample of 0.232 with a t-statistic value of 2.307, as can be seen in the above table. The path coefficient is positive and T-Statistic > 1.96, according to the test findings. P-value is less than 0.05, at 0.021. This indicates that the quality of financial reports is positively and significantly impacted by accounting knowledge.

This is consistent with the stewardship idea, which explains how organizational performance and satisfaction are related. Management prioritizes the interests of the cooperative and is solely accountable for financial reporting that adheres to the principles of this stewardship paradigm. Understanding cooperative accounting plays an important role in improving the quality of financial reports, namely helping to ensure that financial information is presented transparently and accurately, so that the cooperative can achieve its goals, namely holding a RAT on time, with this it can strengthen the relationship between management and members. The results of this study are in line with research Tokan *et al.* (2021), Nurwanto *et al.* (2022), Meliani & Werastuti (2022), dan Aisyah *et al.* (2024) and Julita & Dura (2024) claims that knowledge of accounting has an impact on the caliber of financial reporting.

### *Hypothesis 2: The Effect of Information Technology Utilization on the Quality of Financial Reports*

The table mentioned above indicates that the original sample for the test of how information technology use affects the quality of financial reporting is 0.227, with a t-statistic value of 2.151. The path coefficient is positive and T-Statistic > 1.96, according to the test findings. P-value is less than 0.05, at 0.032. This indicates that the quality of financial reports is significantly and favorably impacted by the use of information technology.

This is consistent with the stewardship philosophy, which has a psychological and sociological foundation and is intended to explain its company operations through the thorough, transparent, and honest disclosure

of facts in financial reports. Using increasingly complex information technology is required in order to support the goal of obtaining high-quality financial reporting. Financial reports may be delivered on time by using information technology to reduce mistakes and speed up the process, such as creating computer-based financial reports. The study's findings are consistent with previous research Goreti et al., (2021), Sari et al., (2022), Meliani & Werastuti (2022), Ridzal et al., (2022), and Han & Maharani (2022) claims that the use of information technology affects the standards of financial reporting.

***Hypothesis 3: There is an Influence of Education Level on the Quality of Financial Reports***

According to the data mentioned, the initial sample size for examining the correlation between financial report quality and education level was 0.266, with a t-statistic value of 2.503. The test results show that the path coefficient is positive and T-Statistic  $> 1.96$ . P-value, at 0.013, is less than 0.05. This suggests that education level has a positive and considerable influence on the quality of financial reporting.

This is consistent with the stewardship theory, which holds that education level plays a significant role in enhancing the quality of financial reports. Highly educated employees will be highly beneficial in achieving the organization's (cooperative) goals, such as implementing the RAT annually through timely submission of financial reports. The results of this study are in line with research Meliani & Werastuti (2022), Pangestu & Hastuti (2021), Julita & Dura (2024), Nurwanto et al. (2022), and Dewi & Yuniasih (2021) states that there is an influence of level on the quality of financial reports.

***Hypothesis 4, There is an Influence of Accounting Understanding on the Quality of Financial Reports with Human Resource Competence as a Moderating Variable***

According to the table above, the test of the link between accounting knowledge and human resource competency moderation on the quality of financial reports produces a path coefficient of -0.078, a T-statistics value of 0.819  $< 1.96$ , and a P-Value of 0.413  $> 0.05$ . Because of this, human resource competency has no effect on the detrimental and insignificant effect that accounting expertise has on the quality of financial reports.

Based on the results of this study, it is not in line with the Stewardship Theory which emphasizes that the responsibility of cooperative financial managers is to maintain and improve competence and skills to prepare and report quality finances. In fact, human resources are not motivated to always improve their competence to achieve a better understanding of accounting. This can hinder the organization's ability to carry out effective stewardship. The results of this study are in line with research Wahyuni (2021) and Ramadhan & Nurabiah (2024) claims that human resource competency, which is a moderating factor in financial report quality, has no effect on accounting knowledge.

***Hypothesis 5, There is an Influence of the Utilization of Information Technology on the Quality of Financial Reports with Human Resource Competence as a Moderating Variable***

The aforementioned table shows how information technology utilization and human resource competency moderation combine to influence the caliber of financial reporting. Path coefficient of -0.078, T-statistics value of 0.694 <1.96, and P-Value of 0.488 > 0.05 are the test's results. Therefore, human resource expertise has no mitigating effect on the impact of information technology adoption on the quality of financial reporting. The results of assessing how information technology usage affects the quality of financial reports show that combining information technology with human resource competency has a minimally negative influence on the quality of financial reports.

Based on the results of the study, it is not in line with the Stewardship Theory which emphasizes that the responsibility of cooperative financial managers in utilizing accounting information systems and improving competence and skills to compile and report quality finances. Therefore, financial managers must be managed professionally so that they can maximize accounting information systems, more accurate data analysis, transparency, and accountability in financial reporting and there needs to be involvement of human resources who have the competence to be able to create quality financial reports. The results of this study are in line with research Wahyuni (2021) and Ramadhan & Nurabiah (2024) claimed that the quality of financial reporting, which is influenced by human resource competency, is unaffected by the use of information technology.

***Hypothesis 6, There is an Influence of Education Level on the Quality of Financial Reports with Human Resource Competence as a Moderating Variable***

The relationship between education level and human resource competency moderation affects the quality of financial reporting. Path coefficient of 0.148, T-statistics value of 1.492 <1.96, and P-Value of 0.136 > 0.05 are the outcomes of this interaction. Therefore, it can be said that human resource expertise does not reduce the effect of education level on the quality of financial reports. The findings of a test of the relationship between education level and financial report quality indicate that there is little correlation between human resource competency and financial report quality.

The results of this study contradict the stewardship hypothesis, which holds that education levels are crucial for enhancing the quality of financial reports. Employees with higher education levels will be more beneficial in achieving the organization's objectives (cooperative, namely holding an annual member meeting every year by submitting financial reports on time. In actuality, a high degree of education has little bearing on how competent its people resources are. The study's findings are consistent with Lubis et al. (2022) dan Mukhtar B et al., (2023) declared that the quality of financial reports is influenced by human resource competency rather than education level.

## **CONCLUSIONS AND RECOMMENDATIONS**

These conclusions can be drawn in view of the study's findings and discussion:

1. Accounting comprehension affects the quality of financial reporting.
2. The quality of financial reports is affected by the use of information technology.
3. Education level has an impact on the caliber of financial reporting.
4. The influence of accounting experience on the quality of financial reports cannot be reduced by human resource competence.
5. Human resource expertise is unable to offset the impact of information technology use on the standard of financial reporting.
6. Human resource competency cannot reduce the impact that educational attainment has on the quality of financial reporting.

## **ADVANCED RESEARCH**

Based on the conclusion of things that can be suggested:

1. It is expected that further researchers can expand the scope of the population so that the answers from respondents are more varied and can represent more research populations so that the research results are more credible.
2. It is expected that further researchers can use the interview method to find out more deeply or comprehensively.
3. It is anticipated that cooperative administrators may constantly learn more by taking part in cooperative finance-related training.

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