

DETERMINANTS OF THE QUALITY OF BUMDES FINANCIAL STATEMENT IN ALALAK DISTRICT

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ABSTRACT

BUMDes is the government's bid to improve the welfare of rural communities, but many are still troubled by poor quality financial reports. The purpose of this study was to determine how the quality of BUMDes financial reports in Alalak sub-district is influenced by human resource competence, information technology utilization, and internal control systems. This research uses quantitative methods. The purposive sampling method was used to determine the research sample. The selected sample consists of advisors, supervisors, directors, secretaries, treasurers, and financial staff from 10 BUMDes that are still operating in Alalak sub-district. The analysis in this study is in the form of data quality tests, classical assumption tests, hypothesis tests, and multiple linear regression tests using the SPSS version 25 program. The findings indicated that the competence of human resources and the use of information technology positively influenced the quality of BUMDes financial reports in the Alalak sub-district. However, the variable of the internal control system was found to have no impact on the quality of these financial reports in the same area.

Keywords: *Financial Report; Competence; Information Technology; Internal Control System*

ABSTRAK

BUMDes adalah upaya pemerintah untuk meningkatkan kesejahteraan masyarakat desa, tetapi banyak yang masih bermasalah dengan laporan keuangan yang berkualitas buruk. Studi ini bertujuan demi mengidentifikasi bagaimana mutu laporan keuangan BUMDes di kecamatan Alalak dipengaruhi oleh pemanfaatan teknologi informasi, kompetensi sumber daya manusia, dan sistem pengendalian internal. Penelitian ini menggunakan metode kuantitatif. Metode purposive sampling digunakan untuk menentukan sampel penelitian. Sampel yang dipilih terdiri dari penasihat, pengawas, direktur, sekretaris, bendahara, dan staf keuangan dari sepuluh BUMDes yang masih beroperasi di kecamatan Alalak. Jumlah total responden dalam penelitian ini adalah

50. Analisis dalam penelitian ini berupa pengujian hipotesis, asumsi klasik, kualitas data, serta regresi linear berganda menggunakan perangkat lunak SPSS versi 25. Hasil penelitian menunjukkan bahwa kompetensi sumber daya manusia dan pemanfaatan teknologi informasi berpengaruh positif terhadap kualitas laporan keuangan BUMDes di kecamatan Alalak. Lalu variabel sistem pengendalian internal tidak berdampak pada mutu laporan keuangan BUMDes di kecamatan Alalak.

Kata Kunci: *Kualitas Laporan Keuangan, Sistem Pengendalian Internal, Teknologi Informasi, Kompetensi Sumber Daya Manusia*

INTRODUCTION

Village governments are authorized by the central government to be able to run their own government through Village-Owned Enterprises (BUMDes). After the implementation of Village Law No. 6 of 2014, BUMDes acts as a source of economy in the village to become a commercial and social tool. BUMDes was established to develop the welfare of the community by managing the potential of the village in accordance with the needs of the villagers. However, the government's efforts to encourage economic growth in rural areas through BUMDes have not achieved the expected level of success. The poor quality of BUMDes financial reports is one of the problems that often occurs. The Financial Supervisory Agency stated that there are still many BUMDes that do not submit reports properly. Although BUMDes are required to comply with applicable accounting standards, there are still problems regarding the accuracy, clarity and reliability of the financial statements presented. Poor quality financial reports can be an obstacle for companies to increase their profits and receive financial support from the government and other external parties.

There are 15 BUMDes in Alalak District, but 5 BUMDes are no longer active, which means that only 10 BUMDes are still active currently. Based on the researcher's initial interview with the staff of the Community Empowerment and Business Development section of the Barito Kuala Regency Community and Village Empowerment Office, all BUMDes that are still active routinely submit their financial reports either per year or per semester to the office. However, only a few BUMDes collect them completely in accordance with applicable financial accounting standards. Some BUMDes in Alalak sub-district only record incoming and outgoing financial transactions, which indicates that their financial statements are not reliable. Reliable financial statements should

include all relevant data needed to understand the complete financial situation. The absence of important information can lead to a lack of reliability of the financial statements and a decrease in its quality. For that reason, researchers want to investigate the quality of BUMDes financial reports in Alalak sub-district from the perspective of internal control systems, information technology utilization and human resource competencies.

LITERATURE REVIEW

Stewardship theory emerged along with the development of accounting around 1957. The main objective of financial reporting can be determined through the stewardship approach. According to this theory, company management is responsible for the security of assets given to the company from the owner. The owner acts as the principal, while the manager acts as the steward. Managers believe that their interests are in line with the interests of the company and the owners. This creates a work environment where all employees think and behave like owners. According to stewardship theory, consistent action is based on the common good. If the interests of managers and owners do not align, managers always try to cooperate and act like owners in order to achieve organizational goals (Donaldson & Davis, 1989).

Financial reports are reports that provide information related to cash flow, financial performance, and financial position of BUMDes during a certain period of time (Minister of Village, 2022). According to Fajri & Nurul (2013), quality financial reporting is a structured report that refers to the presentation of transactions and financial positions carried out and recorded by accounting entities. The quality of this report can be measured by ensuring that the information presented in it is understandable and sufficient for users' needs in making decisions, does not contain distorted meanings and material errors to be reliable, which makes the report comparable from a financial point of view in previous periods.

Based on Labor Law Number 13 of 2003, competence is a skill of a person in carrying out work based on work attitudes, abilities, and knowledge in accordance with predetermined requirements. According to Ishak (2008), information technology is the fruit of a person's engineering that organizes the process of sending data from the sender to the recipient which allows information to be sent in a shorter time, distributed, and stored for a longer time. In accordance with Government

Regulation No. 60 of 2008, the internal control system is a continuous process covering various activities carried out by management and every employee in order to provide sufficient confidence that organizational objectives are achieved by efficient and effective business operations, ensuring security and compliance through the reliability of financial information and government resources with legal provisions.

RESEARCH METHOD

The objective of this quantitative research is to evaluate and analyze the independent variables that have an impact on the dependent variable. The focus of the research is Village-Owned Enterprises (BUMDes) in Alalak sub-district, Barito Kuala Regency, South Kalimantan Province. The population in this study is BUMDes located in Alalak District, totaling 15 BUMDes. The sample was determined using purposive sampling so that the selected respondents were advisors, supervisors, directors, secretaries, treasurers and financial staff of BUMDes from 10 BUMDes that were still actively operating. This study uses data sources in the form of primary data which refers to data collected by researchers to answer specific research questions (Sekaran & Bougie, 2017). Primary data in this study comes from responses from respondents by distributing questionnaires directly related to human resource competencies, information technology utilization, internal control systems, and the quality of Village-Owned Enterprises (BUMDes) Financial Statements.

RESEARCH RESULTS AND DISCUSSION

Testing the descriptive analysis of variables using the SPSS version 25 application with a total of 50 samples and the results obtained are described as follows:

1. The X1 variable has a minimum value of 27 and a maximum value of 39, a mean value of 32.42 and a standard deviation of 2.86.
2. The X2 variable has a minimum value of 25 then a maximum value of 36, a mean value of 30.52 and a standard deviation of 2.85.
3. The X3 variable has a minimum value of 49 then a maximum value of 67, a mean value of 59.42 and a standard deviation of 4.43.

4. Variable Y has a minimum value of 48 then a maximum value of 70, a mean value of 59.84 and a standard deviation of 4.95.

Table 1. Validity and Reliability Test

Variables	Item Number	Validity	Reliability
Human Resource Competence (X1)	X1.1-X1.8	0.301, 0.364, 0.545, 0.525, 0.515, 0.489, 0.625, 0.669	0,653
Utilization of information technology (X2)	X2.1-X2.8	0.326, 0.315, 0.577, 0.409, 0.559, 0.638, 0.460, 0713	0,651
Internal Control System (X3)	X3.1-X3.15	0.378, 0.716, 0.380, 0.507, 0.291, 0.506, 0.413, 0.283, 0.378, 0.588, 0.347, 0.627, 0.280, 0.656, 0.613	0,684
Quality Of BUMDes Financial Reports (Y)	Y.1-Y.15	0.472, 0.713, 0.427, 0.798, 0.511, 0.394, 0.383, 0.519, 0.329, 0.586, 0.381, 0.299, 0.368, 0.569, 0.290	0,678

Source: Data processed by researchers from SPSS, 2024

From this table, it can be seen that all variable values in the validity test are worth more than the R table, namely > 0.2787, and in the Cronbarch alpha reliability test it is > 0.60, so it is concluded that all statement items in this study are valid and reliable.

Table 2. Classic Assumption Test

Variables	Normalitas (sig. 2 tailed)	Multikolinearity		Heteroskedastisity
		Tolerance	VIF	
Human Resource Competence (X1)		0.586	1.706	0.943
Utilization of information technology (X2)	0.060	0.757	1.322	0.995
Internal Control System (X3)		0.583	1.715	0.740

Source: Data processed by researchers from SPSS, 2024

From table 2 above, it can be seen that from the normality test, the results of the Asymp. Sig. (2-tailed) is $0.060 > 0.05$, meaning that the data in this study are normally distributed. Furthermore, in the multicollinearity test, the three variables have a tolerance value > 0.10 and a VIF value < 10 , meaning that there is no multicollinearity between the independent variables in the study. Then in the heteroscedasticity test, the significant value of the three variables > 0.05 , so the conclusion is that the regression model in this study is free from heteroscedasticity.

Table 3. Multiple Regression Analysis

<i>Coefficients^a</i>			
Model	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>
	B	<i>Std. Error</i>	Beta
<i>(Constant)</i>	8.187	7.381	
Human Resource Competence Utilization of information technology	0.502	0.229	0.290
Internal Control System	0.598	0.202	0.344
	0.288	0.148	0.258

Source: Data processed by researchers from SPSS, 2024

The multiple linear regression equation in this study is:

$$Y = 8.187 + 0.502 X_1 + 0.598 X_2 + (0.288 X_3) + 7,381$$

The interpretation of the multiple regression equation is:

1. The magnitude of the constant shows a number 8.187 which means that the quality of BUMDes Financial Statements (Y) will be worth 8.187 if the competence of human

resources (X1), the use of information technology (X2), and the internal control system (X3) are each worth 1.

2. The regression coefficient for human resource competency is positive 0.502. These findings indicate that there is a possible unidirectional relationship of 0.502 between human resource competencies and the quality of BUMDes Financial Statements. This means that if the human resource competency variable increases by 1 and other variables are considered constant, the quality of BUMDes Financial Statements increases by 0.502.
3. The regression coefficient for information technology utilization is positive 0.598. This indicates that there is a possible unidirectional relationship of 0.598 between the utilization of information technology and the quality of BUMDes Financial Statements. This means that if the information technology utilization variable increases by 1 and other variables are considered constant, the quality of BUMDes Financial Statements increases by 0.598.
4. The regression coefficient for the internal control system is positive 0.288. These findings indicate that there is a possible unidirectional relationship of 0.288 between the internal control system and the quality of BUMDes Financial Statements. Or if the internal control system variable increases by 1 and other variables are considered constant, the quality of BUMDes Financial Statements increases by 0.288.
5. Standard error shows the level of confounding error of 7.381

Table 4. R² Determination Coefficient Test

<i>Model Summary^b</i>				
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.726 ^a	.528	.497	3.514

a. Predictors: (Constant), X3, X2, X1

b. Dependent Variable: Y

Source: Data processed by researchers from SPSS, 2024

Based on table 4 above, there is a coefficient of determination or adjusted R square value of 0.497 or 49.7%. This means that 49.7% of the quality of BUMDes financial reports can be described by

the variables of human resource competence, information technology utilization, and internal control systems, while 50.3% is explained by other variables not included in this study.

Table 5. F Statistic Test

<i>Annova^a</i>					
<i>Model</i>	<i>Sum of Square</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
<i>Regression</i>	634.712	3	211.571	17.134	.000 ^b
<i>Residual</i>	568.008	46	12.348		
<i>Total</i>	1202.720	49			

a. *Dependent Variable:* Quality Of BUMDes Financial Reports

b. *Predictors:* (*Constant*), Internal Control System, Utilization of information technology, Human Resource Competence

Source: Data processed by researchers from SPSS, 2024

Based on table 5, the results of the F test, namely F count of 17.134, the significance value is 0.000 <0.05. Then the regression model is declared significant and feasible to predict the dependent variable because F count of 17.134 exceeds F table of 2.81 and the significance level is 0.000 <0.05.

Table 6. T Statistic Test

<i>Coefficients^a</i>					
<i>Model</i>	<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>		
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>	<i>t</i>	<i>Sig.</i>
<i>(Constant)</i>	8.187	7.381		1.109	0.273
Human Resource Competence	0.502	0.229	0.290	2.188	0.034

Utilization of information technology	0.598	0.202	0.344	2.953	0.005
Internal Control System	0.288	0.148	0.258	1.944	0.058

a. Dependent Variable: Quality Of BUMDes Financial Reports

Source: Data processed by researchers from SPSS, 2024

Based on the table above, it can be explained that:

1. Hypothesis testing of the human resource competency variable (X1) on the quality of BUMDes financial reports which is the first hypothesis (H1), shows the results of a significance level of 0.034 smaller than 0.05 ($0.034 < 0.05$) and the t value is greater than the t table value ($2.188 > 2.01064$), which means that H1 is accepted. It can be concluded that human resource competence has an impact on the quality of BUMDes financial reports.
2. Hypothesis testing of the variable use of information technology (X2) on the quality of BUMDes financial statements which is the second hypothesis (H2), reveals the results of a significance level of 0.005 below 0.05 ($0.005 < 0.05$) and the calculated t value exceeds the t table value ($2.953 > 2.01064$), which means that H2 is accepted. It can be concluded that the use of information technology has an impact on the quality of BUMDes financial reports.
3. Hypothesis testing of the internal control system variable (X3) on the quality of BUMDes financial statements which is the third hypothesis (H3), shows the results of a significance level of 0.058 exceeding 0.05 ($0.058 > 0.05$) and the t value is below the t table value ($1.944 < 2.01064$), which means that H3 is rejected. It can be concluded that the internal control system affects the quality of BUMDes financial statements.

The findings of this study on the first hypothesis reveal that human resource competencies have a positive impact on the quality of BUMDes Financial Statements. This result supports the stewardship theory to improve the quality of financial statements. The stewardship theory states that competent and committed individuals will act as good stewards for the organization because

individuals have the knowledge, skills, and attitudes needed to obtain accurate and high-quality financial reports. Based on the respondent identity data in the questionnaire, the majority of BUMDes managers in Alalak sub-district are high school / vocational school graduates as much as 64% and the majority have a length of experience of 4-6 years as much as 46%, which proves that training is very important so that employee knowledge and skills can increase. In addition, the implementation of training that each employee has received to improve competence in the preparation of BUMDes financial reports by the Banjarmasin Center for Training and Empowerment of Village Communities, Disadvantaged Regions and Transmigration causes BUMDes managers to be quite competent. This is a factor that the human resource competency variable has sufficient evidence to support the first hypothesis, so that in this study the human resource competency variable has an impact on the quality of BUMDes Financial Statements in Alalak District. These results are supported by research by Khoirunisa & Khoiriawati (2022), and research by Swandika et al. (2023) state that human resource competence has an impact on the quality of financial reports.

The findings of this study in the second hypothesis reveal that the use of information technology has a positive impact on the quality of BUMDes Financial Statements. The results of this study support the stewardship theory to improve the quality of financial statements. In stewardship theory, the use of information technology is considered a tool to support effective and efficient financial management and reporting. Respondents in this study, the majority of whom have a high school/vocational high school education and work experience of 4-6 years, are able to understand the basic technicalities of technology utilization. Based on the researchers' initial observations, each BUMDes in Alalak Sub-district is directed by the government to use the Bumdesa SIA application and has been optimally implemented in BUMDes management to the preparation of financial reports. This is a factor that the information technology utilization variable has sufficient evidence to support the second hypothesis, so that in this study the information technology usage variable has an impact on the quality of BUMDes Financial Statements in Alalak District. These results are in line with research conducted by Asmawati et al. (2023), Sukriani et al. (2018) and Risnawati et al. (2023) revealed that the use of information technology has an impact on the quality of BUMDes financial reports.

The findings of this study on the third hypothesis reveal that the internal control system has no impact on the quality of BUMDes Financial Statements. This does not support the stewardship theory to improve the quality of financial statements. Stewardship theory states that stewards are responsible for designing and implementing a strong internal control system to protect organizational assets and ensure that the resulting financial information is accurate and reliable. The majority of respondents in this study have a high school / vocational school education and have 4-6 years of work experience. This can be a factor that BUMDes managers in Alalak District do not understand the importance of effective control in an agency. Based on the statement of one BUMDes member from Beringin Village, he also stated that evaluations are very rarely carried out, maybe only once a month or not at all. In addition, the division of tasks and authority is not clear enough because the organizational structure is not processed in a printed chart and the work environment is the closest people who are also in the same village, creating a fairly relaxed environment at work. The above is a factor that the internal control system variable cannot support the third hypothesis, so that in this study the internal control system variable does not have an impact on the quality of BUMDes Financial Statements in Alalak District. These results are in line with research by Leiwakabessy (2020), Mayasari (2022) and Purba et al. (2021) which state that the internal control system has no impact on the quality of financial statements. In contrast to the studies of Khusaini et al. (2022) and Sastrawati et al. (2023) which state that the internal control system has an impact on the quality of financial statements.

CONCLUSION

From the data analysis, research objectives and subject matter that has been carried out, there are several conclusions: 1) Human resource competency variables affect the quality of BUMDes financial reports in Alalak District. This is because the BUMDes managers are competent enough, supported by the trainings that the BUMDes managers have received in managing their business and managing their finances. 2) Information technology utilization variables have an impact on the quality of BUMDes financial reports in Alalak District. These findings are supported by optimal use of technology such as utilizing accounting software, namely the SIA Bumdesa application provided by the government. 3) The internal control system variable does not have an impact on

the quality of BUMDes financial reports in Alalak District. This finding is because the implementation of internal control at BUMDes in Alalak District has not been maximized. It can be seen from monitoring activities that are not routinely carried out by superiors, besides that the division of tasks and authority is not clear enough and the work environment is the closest person who is also one village so that it creates a fairly relaxed environment at work.

SUGGESTIONS

For BUMDes in Alalak District, it is hoped that they will pay more attention to the internal control system which should be implemented properly. In addition, it is expected to continue to improve work competence and utilize technology optimally. And it is hoped that further researchers can add or replace other variables that are in accordance with the research to be carried out, such as community participation and information systems that can also support the quality of BUMDes Financial Statements and can expand the research object outside of BUMDes in Alalak District.

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