


The Role of Internal Control Systems, Financial Literacy, and Technology Utilization on The Quality of Financial Reports In LPD Kintamani District

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received Jun 20, 2023 Revised Jun 30, 2023 Accepted Aug 07, 2023</p> <p>Keywords:</p> <p>Internal Control System, Financial Literacy, Technology Utilization, and Quality of Financial Reports</p>	<p>This study aims to determine the impact of internal control systems, financial literacy, and use of technology on the quality of financial reports in LPD Kintamani District. This study uses a quantitative approach. The data collection technique used in this study was in the form of a questionnaire given to the heads of LPDs in the Kintamani District. The data analysis technique used was SEM-PLS (Smart Equation Modeling- Partial Least Square) version 3.0 where the number of samples used in this study were 57 heads of LPD, determining the respondents using a purposive sampling technique. The results showed that the internal control system had a significant positive effect on the quality of the financial reports of the LPD in Kintamani District. Then Financial Literacy has a significant positive effect on the quality of financial reports at the LPD in Kintamani District. Furthermore, the use of technology has a positive and significant effect on the quality of financial reports at the LPD in Kintamani District</p> <p><i>This is an open access article under the CC BY-NC license.</i></p> 

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1. INTRODUCTION

The role of financial institutions is very important in improving the country's economy. In growing the economic sector, financial institutions provide an important influence in it. Financial institutions (financial institutions) are institutions that provide financial services to their customers, where in general these institutions are regulated by financial regulations from the government. The general forms of these financial institutions are banking, cooperatives, and insurance, besides that forms of financial institutions by region or local financial institutions also exist in Indonesia (Andrika, 2022)

Several regions in Indonesia have developed their own local financial institutions, some of which are District Credit Banks (BKK) in Central Java, District Credit Institutions (LPK) in West Java, Lumbung Pithi Nigiri (LPN) in West Sumatra, and Village Credit Institutions. (LPD) in Bali (Widiana, 2023). According to the Regulations Level I Region in Bali 1988, LPD is a saving and loan business owned by a traditional village community located in the Province of Bali and is a means of the people's economy in the countryside.

The LPD was founded by the Governor of Bali, which at that time was held by Prof. Dr. Ida Bagus Mantra (late). The role of village credit institutions is to collect funds from the community and channel them back to the community in the form of loans, this is confirmed by the Regional Regulation of the Province of Bali Number 3 of 2007, the LPD functions as a savings and loan agency

owned by traditional villages and is an operational unit as well as a forum for village assets in the form of money or other securities, and carry out their functions in the form of efforts towards improving the standard of living of village residents. The number of LPD in Bali Province is quite a lot and always increasing from year to year. On the other hand, the large number of LPDs is not a guarantee that these LPDs can survive and thrive in the current business situation, the entry of the pandemic in 2019 had a major impact on the development of LPDs, and many LPDs even experienced financial problems. This was reinforced by data submitted by the Special Committee for LPD DPRD Bali Province which showed that out of a total of 1,433 LPDs in Bali, 158 LPDs or 11.3% of LPDs in Bali were declared bankrupt and no longer operating (Fajar, 2022). This indicates that 11.3% of LPDs in Bali Province went bankrupt due to several factors, both internal and external factors. Of the 433 LPDs in Bali, there are 158 LPDs or 11.3% of LPDs in Bali which were declared bankrupt and no longer operating (Fajar, 2022). This indicates that 11.3% of LPDs in Bali Province went bankrupt due to several factors, both internal and external factors. Of the 433 LPDs in Bali, there are 158 LPDs or 11.3% of LPDs in Bali which were declared bankrupt and no longer operating (Fajar, 2022). This indicates that 11.3% of LPDs in Bali Province went bankrupt due to several factors, both internal and external factors.

Bankruptcy caused by internal factors that is currently happening is cases of fraud committed by individual LPDs. In 2022, there were 25 LPDs that were affected by cases of misappropriation of funds and even suffered a total loss of IDR 22 billion. The occurrence of this fraud case illustrates that the quality of the LPD's financial reports is still very low (Bali Post, 13 January 2022). Bangli Regency is one of the Regencies that has the most LPD (159 LPD) compared to other Regencies in Bali Province. The large number of LPDs is not a guarantee that the LPD will avoid acts of misappropriation of funds, because on December 2, 2022 it was recorded in *Tribun-Bali* that the case of misappropriation of funds in Bangli was precisely the LPD Penaga Bangli, this case of misappropriation of funds was carried out by TU employees, so that the LPD penaga suffered a loss of IDR 1,258,385,455. Kintamani District is a sub-district in Bangli which has the most number of LPDs (61 LPDs). On the other hand, many LPDs in Kintamani District have stumbled on fraud cases. Like the case of misappropriation of funds that occurred at the LPD Langgahan Village which was carried out by the treasurer of the LPD in 2009-2018 with a total loss of IDR 2,793,255,515 (*Kompas*, January 16, 2022). In 2022, there was another case of misappropriation of funds at the LPD in Selulung Village, Kintamani District, the amount of losses suffered by the LPD reached 1 billion (*Suara Dewata* 18 July 2022). The increasing number of cases of misappropriation of funds illustrates that the quality of LPD financial reports is still low, so this should be a concern for all LPDs to maintain report quality.

Financial reports are information that is complete and transparent, understandable and designed not to mislead its users (Jonas and Balanchett in Amin 2019). Many factors can influence the quality of LPD financial reports, namely internal control system factors, according to Yuhanis (2019) internal control is a plan that includes an organizational structure and all coordinated methods and tools used within the company with the aim of maintaining the security of company property, verifying accuracy and correctness of accounting data, promote and contribute to efficiency, to promote compliance with the established. So a decrease in the quality of financial reports from internal control factors can occur due to a lack of oversight of related parts, as well as a lack of understanding in preparing good reports including the lack of supporting applications in preparing financial reports. this is in accordance with the results of research conducted by Lestari, et al (2022) The internal control system affects the quality of financial reports.

The second factor besides the internal control system is the financial literacy factor. According to Setiawan & Saputra (2021) financial literacy is a skill and confidence to make the right decisions in managing finances. So that financial literacy plays an important role in making financial decisions because it can improve people's welfare in the future. so if financial literacy is not optimal it will affect the quality of financial reports. this is in accordance with research conducted by Sulahsih, et al (2021) Research results show that financial literacy has an effect on the quality of financial reports.

The third factor besides the internal control system and financial literacy is the factor of technology utilization. Information technology is one of the tools that managers use to deal with change, and IT consists of the hardware and software that a company needs to use to achieve its business (Laudon 2019). The better the existing technological facilities, the better the quality of

financial reports. this was also conveyed by researcher Nabila, et al (2019) who stated that the use of technology affects the quality of financial reports.

The Village Credit Institution (LPD) in Kintamani District has internal control that is less than optimal, this is influenced by a lack of financial literacy or understanding of LPD financial management, if this continues it will make it easy for the LPD to manipulate its financial reports by LPD employees, in addition to utilizing technology the maximum in the LPD is needed. With the existence of a maximum internal control system as well as optimal financial literacy and maximum utilization of technology, it will be able to improve the quality of LPD financial reports.

2. RESEARCH METHOD

The location of this research is in the Kintamani District LPD. The type of data used in this research is quantitative data and qualitative data. The population used in this study is 61 LPD in Kintamani District and the sampling technique is using a non-probability sampling technique. Non-probability sampling. Thus, the number of samples used was 57 respondents who were the heads or leaders of the LPD. Data analysis technique using Structural Equation Modeling technique with Partial Least Square (SEM-PLS)

3. RESULTS AND DISCUSSIONS

General Description of Research Respondents

Respondents in this study were LPDs throughout the Kintamani District. This research was conducted by distributing 34 questionnaires. This questionnaire contains questions related to internal control, financial literacy, use of technology and quality of financial reports. The details of distributing the questionnaires can be presented in Table 5.1

Table 1. Description of Questionnaire Distribution

No	Questionnaire Conditions	Amount	%	Information
1.	Good and Complete	57	100	Worthy
2.	Incomplete Answer	-	-	Not feasible
3.	Damaged	-	-	Not feasible
	Amount	57	100	

Source: SmartPLS 3.0 Output Results

Based on table 5.1, it illustrates that from the distribution of 57 questionnaires, it can be concluded that all questionnaires are in good condition and complete, or it can be said that there are no questionnaires that are not suitable for use in this research process. With regard to demographic characteristics, in this study it is described through the variable gender, the latest education of LPD leaders in the Kintamani District. The presentation of the data on the demographic characteristics of the respondents is as follows:

Table 2. Respondent Demographic Characteristics

No	Variable	Classification	Number of people)	Percentage (%)
1.	Gender	Man	52	91.2
		Woman	5	8,8
2.	Last education	Amount	57	100
		SMA/SMK/Equivalent	54	94.7
		Diploma	-	-
		Bachelor	3	5,3
		Amount	57	100

Source: Processed Data (2023)

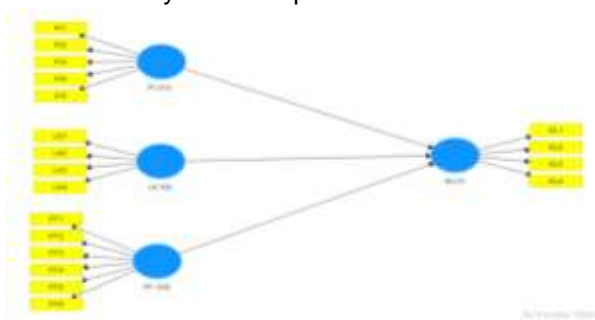
Based on Table 5.2 it can be seen that the characteristics of the respondents according to gender were of 57 respondents, 52 respondents (91.2%) were male and 5 respondents (8.8%) were female. From these data it can be concluded that the majority of respondents were male.

Based on Table 5.2 it can be seen that the characteristics of the respondents according to their last education were of the 57 respondents, as many as 54 respondents (94.7%) had a high

school education/equivalent, and 3 respondents (5.2%) had a Bachelor's degree. Based on these data it can be concluded that most of the respondents had the last education of SMA/equivalent.

Model Evaluation

From the results of the questionnaires that had been distributed to 57 LPDs in Kintamani District, all questionnaires were returned, and then for data processing techniques using the SEM method based on *Partial Least Square* (PLS) requires 2 stages to assess the fit of a model from a study (Ghozali 2021). Before heading to the stages of the Partial Least Square (PLS) based SEM method, the structural model in this study will be explained:



Source: Smart PLS 3.0 output results
Figure 1. Structural Models

Information :

- PI : Internal Control
- LK: Financial Literacy
- PT: Utilization of Technology
- KL: Quality of Financial Statements

Figure 1 shows that the construct of Internal Control (PI) is measured by five indicators, namely: PI1, PI2, PI3, PI4, PI5. Financial Literacy (LK) is measured by three indicators, namely: LK1, LK2, LK3, LK4. Then there is Technology Utilization (PT) which is measured by six indicators namely: PT1, PT2, PT3, PT4, PT5, PT6 then the Quality of Financial Reports (KL) is measured with four indicators namely: KL1, KL2, KL3, KL4. The direction of the arrows between indicators indicates that the study uses reflective indicators that are relatively appropriate for measuring influence. The relationship to be examined is denoted by arrows between constructs.

Outer Model Testing

There are three criteria in the use of data analysis techniques with SmartPLS to assess the Outer Model, namely Convergent Validity, Discriminant Validity and Composite Reliability, Convergent Validity of the measurement model with reflexive indicators is assessed based on the correlation between Item Score/Component Score estimated with PLS software.

a) Convergent Validity

According to Ghozali (2021), a reflective measure is declared high if it correlates more than 0.70 with the construct you want to measure, but for this early-stage research, from developing a measurement scale the loading value from 0.5 to 0.60 is considered pretty good. In this study, the SmartPLS Output results from the Loading Factor are as follows:

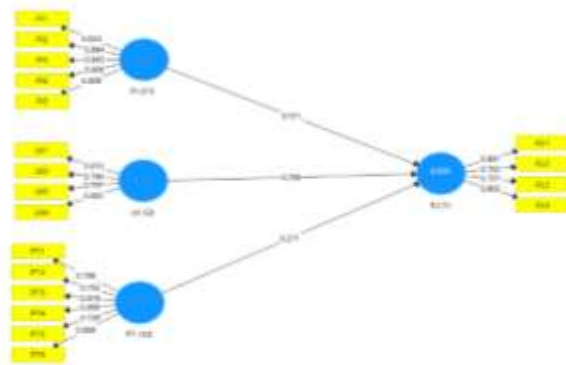
Table 3. Outer Loading

Outer Loading	KL(Y)	LK(X2)	PIs (X1)	PT (X3)
KL1	0.881			
KL2	0.702			
KL3	0.707			
KL4	0.905			
LK1		0.810		
LK2		0.790		
LK3		0.797		
LK4		0.883		
PI1			0.924	

Outer Loading	KL(Y)	LK(X2)	PIs (X1)	PT (X3)
PI2			0.884	
PI3			0.843	
PI4			0.926	
PI5			0.809	
PT1				0.788
PT2				0.703
PT3				0.819
PT4				0.869
PT5				0.729
PT6				0.868

Source: SmartPLS 3.0 output results

The table above shows that the loading factor values of all indicators have obtained or produced loading values that meet the requirements, which are greater than 0.70. In this study, the smallest value was found in the KL2 indicator, which was 0.702. So reflective is declared high because it correlates above > 0.70. The average loading factor values of all indicators correlate above > 0.70, so in this study it can be concluded that indicators with values above 0.70 are declared valid or have met convergent validity. Figure loading factor in the study is as follows:



Source: SmartPLS 3.0 output results

Figure 2. Loading Factor Value

Discriminant Validity

Discriminant validity carried out to ensure that each concept of each latent variable is different from the other variables. The model has good discriminant validity if each loading value of each indicator of a latent variable has the largest loading value with other loading values for other latent variables. The results of discriminant validity testing were obtained as follows:

Table 4. Discriminant Validity (Cross Loading)

Discriminant Validity	KL(Y)	LK(X2)	PI(X1)	PT(X3)
KL1	0.881	0.588	0.724	0.668
KL2	0.702	0.509	0.479	0.638
KL3	0.707	0.597	0.481	0.477
KL4	0.905	0.644	0.626	0.627
LK1	0.641	0.810	0.600	0.446
LK2	0.501	0.790	0.395	0.473
LK3	0.707	0.797	0.481	0.477
LK4	0.659	0.883	0.525	0.601
PI1	0.681	0.588	0.924	0.668
PI2	0.620	0.441	0.884	0.539
PI3	0.609	0.608	0.843	0.550
PI4	0.605	0.644	0.926	0.627
PI5	0.615	0.364	0.809	0.458
PT1	0.658	0.644	0.672	0.788

Discriminant Validity	KL(Y)	LK(X2)	PI(X1)	PT(X3)
PT2	0.498	0.370	0.360	0.703
PT3	0.618	0.469	0.519	0.819
PT4	0.658	0.526	0.516	0.869
PT5	0.534	0.284	0.503	0.729
PT6	0.717	0.548	0.516	0.868

Source: SmartPLS 3.0 output results

From table 4 it can be seen that the value *loading factor* for each indicator of each latent variable has the largest loading factor value compared to the other latent variable loading factor values. This means that each latent variable has good discriminant validity. In an effort to strengthen valid statements from constructs, researchers also use the Average Variance Extracted (AVE) method. For a good construct, the AVE value must be above > 0.50 . The results of the AVE test are as follows

Table 5. Root AVE Average Variance Extracted

VARIABLE	Cronbach's Alpha	rho_A	Composite Reliability	Average Variants
KL (Y)	0.814	0.845	0.878	0.647
PIs (X1)	0.926	0.939	0.944	0.771
LK (X2)	0.839	0.847	0.892	0.674
PT(X3)	0.885	0.898	0.913	0.637

Source: SmartPLS 3.0 output results

Table 5. shows the AVE values for all the variables in the table above correlation between constructs latent which states that the construct values of all variables have met the requirements or can be said to be valid.

b) Composite Reliability

Reliability criteria can also be seen from the value of composite reliability and Cronbach's Alpha of each construct. The construct can be said to have high reliability if the composite reliability value is above > 0.70 and the Cronbach's Alpha value is > 0.60 .

Table 6. Composite reliability and Cronbach's Alpha

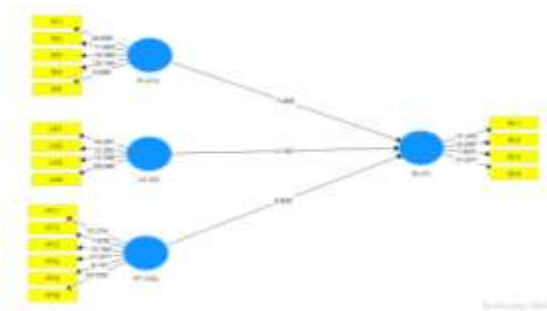
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PT(X3)	0.885	0.898	0.913	0.637

Source: SmartPLS 3.0 output results

On Table 6 shows that all constructs in this study produce composite reliability values above > 0.70 and Cronbach's alpha values above > 0.60 . So it can be concluded that all the constructs of this study are reliable.

Testing the Structural Model or Inner Model

Structural model testing or *inner model* carried out to see the relationship between the construct significance value and the R-square of the research model, the structural model was evaluated using the R-square for the dependent construct and the t-test and the significance of the structural path parameter coefficients.



Source: SmartPLS 3.0 output results

Figure 3. InnerModel

To assess the model with PLS starting from looking at the R-square for each endogenous latent variable. Table 5.7 is the result of the R-square value using SmartPLS 3.0

Table 7. R-square value

	R-Square	R Square Adjusted
Financial Report Quality (Y)	0.936	0.932

Source: SmartPLS 3.0 Output Results

Table 7 shows that the value of R-square for variables Quality of Financial Statements (KL) is 0.936 and the adjusted R-square value is 0.932. R-Squares value 0.67; 0.33 and 0.19 for endogenous latent variables in the structural model indicating strong, moderate, and weak models (Ghozali, 2018). These results indicate that 93.6% of the variable Quality of Financial Statements can be influenced by the variables Internal Control, Financial Literacy, and Technology Utilization

Hypothesis Testing

The significance of the estimated parameters provides very useful information regarding the relationship between research variables, the basis used to test the relationship is the value contained in the output result *inner weight*. In PLS statistical testing of each relationship is done by simulation. In this case, the bootstrap method was carried out on the sample. Testing with bootstrap is also intended to minimize the problem of abnormal research data. The test results with the bootstrapping method using SmartPLS are as follows:

Table 8 Path Coefficients

	Original Sample(O)	Sample Means(M)	Standard Deviations(STDEV)	T Statistics (O/STDEV)	P Values
PI (X1)-> KL (Y)	0.578	0.575	0.080	7,713	0.000
LK (X2) -> KL (Y)	0.239	0.262	0.078	3,069	0.002
PT(X3) -> KL (Y)	0.282	0.254	0.063	4,473	0.000

Source: SmartPLS 3.0 output results

Table 8 shows that the Internal Control system has a positive effect on the Quality of Financial Statements with a coefficient value 0.578 and t- is 7.713 and t-table is 1.960, then Financial Literacy has a positive effect on the Quality of Financial Statements with a parameter coefficient value of 0.239 and a t-statistic of 3.069 and t-table of 1.960. Furthermore, the use of technology has a positive effect on the quality of financial statements with a parameter coefficient value of 0.282 and a t-statistic of 4.473 and a t-table of 1.960. If the t-statistic > from the t-table, it can be said that the endogenous construct influences the exogenous construct. So it can be concluded that the three construct relationships above can be said to have a positive and significant effect because the t-statistic value is greater than the t-table value. Therefore it can be said that Internal Control has an effect on the Quality of Financial Statements, Financial Literacy has an effect on Financial Performance,

Table 9. Result Inner Weight (Total Effect)

	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
PI (X1) -> KL (Y)	0.578	0.575	0.080	7,713	0.000
LK (X2) -> KL (Y)	0.239	0.262	0.078	3,069	0.002
PT (X3) -> KL (Y)	0.282	0.254	0.063	4,473	0.000

Source: SmartPLS 3.0 output results

Table 9 shows that the Internal Control system has a positive effect on the Quality of Financial Statements with a coefficient value of 0.578, then Financial Literacy has a positive effect on the Quality of Financial Statements with a parameter coefficient value of 0.239. Furthermore, the use of technology has a positive effect on the quality of financial statements with a parameter coefficient value of 0.282. The three constructs have t-statistic values > t-table (1.960), so it can be concluded that the constructs have a valid relationship.

Discussion

Based on the results of the analysis that has been presented, the following is a one-by-one review related to the construct studied and its impact.

The Effect of Internal Control on the Quality of Financial Statements

Based on the results of the research described above which shows that partially the Internal Control system (X1) has a positive and significant effect on financial performance (Y) in LPDs throughout the Kintamani District, with a parameter coefficient value 0.578, t-statistics of 7,713 (> 1.672), and a significance level of 0.000 < 0.05. Thus H1 in this study is accepted.

Internal control plays an important role in all measurements of the implementation of the activity process whether it has been carried out according to established procedures (Dewi, 2020). Internal control can certainly facilitate evaluation of company performance and can also limit the level of risk. Because with the implementation of an internal control system, management will emphasize the importance of control and take important steps to control it. It can be said that if LPDs throughout the Kintamani District improve an effective internal control system, the quality of financial reports will also increase.

Martini, et al., (2019) Internal control is a system/procedure that exists within an organization to maintain the process of operating activities in accordance with established policies in order to achieve the goals of the organization itself. Adequate implementation of internal control will provide adequate assurance on financial statements, and will increase stakeholder confidence.

Internal control aims to ensure that the company's business activities comply with laws and regulations, company policies and procedures, so as to minimize errors in presenting accounting data and produce correct reports, protect and limit the possibility of fraud and embezzlement, so as to produce financial information, namely the preparation of quality and correct financial reports, therefore, weak oversight of internal control will have a negative impact on the organization. (Trisnawati 2022)

The results of this study are consistent with the results of previous studies carried out by Lestari, et al (2022) at LPDs throughout Penebel District, said that the internal control system has a positive and significant effect on the quality of financial reports. encompasses a wide range of management tools aimed at achieving a broad range of objectives.

The Effect of Financial Literacy on the Quality of Financial Statements

Based on the results of the research described above which shows that partially Utilization of Technology (X2) has a positive and significant effect on financial performance (Y) in LPDs throughout the Kintamani District, with a parameter coefficient value 0.239, the t-statistic is 3.069 (> 1.672), and the significance level is 0.002 < 0.05. Thus H2 in this study is accepted.

Financial literacy can provide strength for LPD leaders in Kintamani District so they can manage finances appropriately and efficiently to avoid bankruptcy. The financial literacy applied to LPD in Kintamani District uses a standard accounting system. In accounting theory, the Accounting Information System (AIS) is seen as a technology in the form of software that is learned to develop reports and accounting activities in order to achieve the goal of good financial reporting.

The results of accounting theory in terms of technology are the principles, methods and techniques used to achieve accounting goals, namely quality financial reporting. Then, stewardship theory emphasizes that the ability to use the principles of Accounting Information Systems (AIS) can print quality financial reports

The quality of financial reports will be achieved if you have sufficient financial literacy and are able to apply the principles of the Accounting Information System (AIS) which do not cause conflicts of interest based on psychological and sociological aspects (Sanjaya et al., 2019). Therefore, the LPD in Kintamani District requires the LPD leadership to understand the accounting system so that they can present quality financial reports that have principles of relevance, reliability, comparability and understanding. This research becomes knowledge that financial literacy has a significant role in the quality of financial reports. To produce financial reports that are useful for users, the information contained in reports must be useful in making decisions (nopyani, 2019)

The results of this study are consistent with the results of previous studies carried out by Sulahsih, et al (2021) in UMKM Pasuruan Regency, showing that financial literacy has a positive and significant effect on the quality of financial reports

The Effect of Technology Utilization on the Quality of Financial Statements

Based on the results of the research described above which shows that partially Financial Literacy (X2) has a positive and significant effect on financial performance (Y) in LPDs throughout the Kintamani District, with a parameter coefficient value 0.282, t-statistics of 4.473 (> 1.672), and a significance level of 0.000 < 0.05. Thus H3 in this study is accepted.

Good use of technology is a must for LPDs in preparing financial reports, so that managing financial reports becomes easier and more effective. Therefore, LPD leaders have an obligation to develop and utilize technological advances to improve their ability to manage financial reports. By utilizing technology, employees can get more leverage in preparing financial reports.

Utilization of this technology includes processing of accounting systems, customer data, systems management and work processes electronically so that LPD employees throughout the Kintamani District can access them easily while at the same time making work more efficient and effective in preparing reports both monthly reports and annual reports

The results of this study are in line with research conducted by Nabila, et al (2019) at the Situbondo Sharia Bank showing that the use of technology has a significant positive effect on the quality of financial reports. This shows that LPDs have fully utilized technology in preparing financial reports.

4. CONCLUSION

Based on the results of the processing data above, it can be concluded that research on the role of the internal control system, financial literacy, and use of technology on the quality of financial reports at the LPD in Kintamani District, namely: Internal control has a positive and significant effect on the quality of financial reports at the LPD in Kintamani District, so that H1 in this study is accepted. So the better the internal control, the better the quality of financial reports at the LPD in Kintamani District. Financial Literacy has a positive and significant effect on the quality of financial reports at the LPD in Kintamani District, so that H2 in this study is accepted. So, the more financial literacy increases, the better the quality of financial reports at the LPD in Kintamani District. The use of technology has a positive and significant effect on the quality of financial reports at the LPD in Kintamani District, so that H3 in this study is accepted. So, the better the use of technology, the better the quality of financial reports at LPD Kintamani District will improve.

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