Influence Financial Management and Use Accounting Information Technology in the Preparation of BUMDes Financial Statements

Ani Putri[1]
[1]Department of Accounting-Faculty of Economics and Business-Universitas Negeri Gorontalo-Gorontalo-Indonesia
Harun Blongkod[2,] Muliyani Mahmud[3]
[2,3]Department of Accounting-Faculty of Economics and Business-Universitas Negeri Gorontalo-Gorontalo-Indonesia

Correspondence: aniputri07112001@gmail.com[1]

ABSTRACT

***Purpose*:** This study aimed to investigate how financial management and the utilization of accounting information technology influence the creation of financial results statements.

Design/Methodology/Approach: This study utilized a quantitative methodology using a Likert scale questionnaire to collect primary data. A saturated sample or survey technique was used to obtain a sample of 27 BUMDes with a total of 202 respondents. Testing the research hypothesis using the AMOS 24 tool.

***Findings*:** The findings indicated that financial management lacked a beneficial and notable influence on the enhancement of BUMDes financial reporting. Conversely, the adoption of information related to accounting technology demonstrated a positive and noteworthy impact on the development of BUMDes financial reports. Furthermore, when considered together, both financial management and the adoption of accounting information technology exhibited a positive and noteworthy influence on the development of BUMDes financial reports, as elucidated by the 90.2% R-square value. In comparison, the remaining 9.8% was attributed to external variables beyond the scope of the study in Bone Bolango Regency, Gorontalo Province.

***Keywords*:** *Financial Management; Accounting Information Technology; Financial Report; BUMDes*

INTRODUCTION

The creation of financial reports is a requirement that all entities, including Village-Owned Enterprises, must fulfill. The role of financial reporting is crucial in describing the company's performance by looking at the position of its financial statements. Financial statements have the aim of describing the financial condition of an entity, in this case, it is useful for various stakeholders who use these

financial statements (Sunyoto, 2009; Ana & Ga, 2021). Examining the BUMDes financial statements, it turns out that there is not much difference from the financial statements that profit-oriented companies have shown. The outcome of compiling the financial statements represents the comprehensive financial performance of the BUMDes during a particular timeframe. (Sholihat & Corrina, 2021), suggests that financial statements are a company's accounting records during an accounting period and can reflect the company's performance.

In making a form of reporting from the entity's finances, in this case, BUMDes, BUMDes administrators who are tasked with preparing financial reports must provide documentation of all their business activities, namely with clear financial reporting.

The creation of BUMDes financial reports holds significant importance in upholding transparency in managing village funds and resources. Financial reporting is an important tool for village communities, stakeholders, and authorities to monitor the accuracy of fund usage and ensure accountability in financial management. As a business entity, BUMDes is required to document its accounting requirements and regulations that must be implemented by BUMDes. Therefore, robust and transparent financial reporting will help BUMDe identify problems, manage financial risks it may face, and fully understand its financial situation.

BUMDes, as a village business activity planned by the government to be a driver of the local economy, is professionally run by a board of directors by Government Regulation No. 11/2021. The main objective of BUMDes is to promote local economic activities in the village, and proper and accurate financial reports are a very relevant tool. Thus, in reporting for its financial statements, BUMDes entities must comply with the standards of finance that have been enacted, namely SAK ETAP (Rudini et al., 2016). To compile reports from BUMDes finances, it is necessary to have openness and transparency in them For individuals reviewing financial statements to comprehend the purpose of using village funds by village officials.

Law No. 6/2014 stipulates that the Village Government uses village funds to develop the village and empower the village community through an entity, in this case often referred to as BUMDes. BUMDes itself is a business entity that has legal legality and has been legally established by the village government. The capital is mostly owned by the village and managed independently and professionally. Therefore, the preparation of BUMDes financial statements must meet these legal requirements.

In Bone Bolango Regency, which consists of 18 sub-districts, 6 sub-districts are the focus of research, namely Districts such as Kabila, Tilongkabila, Suwawa, Kabila Bone, Bone Pantai, and Bone District.

One of the problems faced by BUMDes administrators is the lack of directed financial management by BUMDes administrators, where the budget source comes from the village's Village Revenue Budget Plan (APBDES). This is a problem because good financial management is very important, for the continuity of the BUMDes business, but it is often not done properly by BUMDes administrators as a result, the quality of BUMDes financial reports decreases, it is difficult to identify profits or losses, and this can hinder the development of BUMDes businesses.

This research gains support from some previous studies that have investigated the influence of financial management on the formulation of financial statements by Simatupang Syalmi (2023). Based on the research findings, the variables studied provide a significant relationship in this case, namely the financial management variable with the degree of accountability of financial reporting (Nur & Putri, 2022). The result of this research is that there is a partial or simultaneous influence between the variables studied, namely financial management Research was further conducted in Bone Regency, Ulaweng District. (Husna et al., 2022) provide a result which it illustrates that the ability to manage finances and the existence of a financial accounting system by the region have had a simultaneous influence on The financial report quality in Aceh Besar Province as indicated by the F-test results, which show a value of (48.547 > 3.115).(Hussain Al-Hashimy et al., 2022) himself has conducted research which from his research provides a conclusion that the existence of financial management can influence the performance of the finance itself. Therefore, activities intended to manage finances very well can provide an increase in the integrity of financial statements and advance the company's business operations.

However, contrary to research (Novita et al., 2017) the findings show that it is not confirmed in Research undertaken on the creation of financial statements (Leunupun et al., 2022) provides a difference from several other studies, namely the existence of management for regional finances cannot have the slightest noteworthy influence on the caliber of reporting for regional finances itself. On the other hand, there are other factors that may positively influencing the creation of financial reports for BUMDes entails the utilization of information technology. Information technology is one of the tools that support decision making in various fields, ranging from companies to BUMDes. Observations show that BUMDes in Bone Bolango Regency, especially in the 6 sub-districts that are the focus of this research, experience obstacles in the use of information technology. Utilizing government-provided applications for of BUMDes financial reports is not optimal and cannot be used effectively by BUMDes administrators themselves.

A number of previous studies have provided views regarding the

impression of the existence of accounting information technology to prepare the BUMDes financial statements themselvesSimilarly to the investigation conducted by (Ariska et al., 2023) provides a view that the existence of information technology and capabilities Could potentially create a positive and significant influence on the overall excellence of the financial statements of BUMDes. Then research by (Gusherinsya & Samukri, 2020) provides several views that the execution of effective accounting information system can provide a significant improvement in the quality of financial reports. (Sholihat & Corrina, 2021) conducted research in which the results obtained that the capabilities and utilization the simultaneous impact of employing accounting information technology can affect the quality of the resultant financial statements. Likewise (Hanifah et al., 2020) found that accounting Acquiring knowledge and implementing information technology can greatly and positively improve the excellence of financial reports from BUMDes.

METHODS

In terms of the selection of procedures for the fulfillment of research results, in this case the research methodology, this research offers a procession of methods, namely survey and quantitative, which aims to find how the impact is caused by the form of financial the management and application of accounting information technology to produce financial reports in BUMDes. The research utilizes primary data sourced from questionnaires distributed for data collection to 27 BUMDes in several areas of Bone Bolango Regency. The research location covers several sub-districts, such as Kabila, Tilongkabila, Suwawa, Kabila Bone, Bone Pantai, and Bone, which are located in Bone Bolango Regency. The research population included all BUMDes spread across several sub-districts in Bone Bolango Regency, with a total of 68 BUMDes. The research sample consisted of 27 BUMDes, which were selected based on certain criteria, including presence in the sub-district under study, active status, availability of human resources or active administrators, and the absence of principal parties such as village officials. The expected total number of respondents is 216. Data was gathered via a survey employing a Likert scale ranging from 1 to 5. Subsequent analysis of the data was conducted. will use Structural Equation Modeling (SEM) or the application of structural equation modeling through the AMOS 24 software. This method allows intricate connections among one or more triple variables and one or more. independent variables in this study.

RESULTS

Validity and Reliability Tests

To ensure the representativeness of the research results, it is important to conduct a validity analysis. Validity test is a measurement that assesses how well the instruments used in research are reliable. In this study, Confirmatory Factor Analysis (CFA) was used in the AMOS programme to measure the validity of each indicator. Indicator validity is assessed based on the loading factor, where the instrument is considered valid if the loading factor is ≥ 0.50 (Ghozali, 2017; Fitroh & Suyono, 2020).

Table 1. Results of Validity Calculation (X1) Financial Management Variable

No.	Research Variables	Research Indicators	Corrected Item- Total Correlation	r-critical	Item Status
1	2	3	4	5	6
1		X1.1	0.781	> 0.5	Valid
2		X1.2	0.724	> 0.5	Valid
3		X1.3	0.785	> 0.5	Valid
4		X1.4	0.766	> 0.5	Valid
5	Financial Management X1	X1.5	0.746	> 0.5	Valid
6		X1.6	0.756	> 0.5	Valid
7		X1.7	0.768	> 0.5	Valid
8		X1.8	0.739	> 0.5	Valid
9		X1.9	0.492	> 0.5	Valid
10		X1.10	0.634	> 0.5	Valid

Source: AMOS 24 output data, 2023

Based on the results of the Validity Test using CFA in AMOS, for variable X1 10 indicators are all declared valid. Each indicator exceeds 0.5 which is the threshold value for assessing the validity of a research questionnaire item. Therefore, a red thread can be drawn, namely that the questionnaire items related to the Financial Management variable are considered valid and can be trusted as a measuring tool for the variable under study.

Table 2. Results of Calculation of Validity of Technology Use Variables

No.	Research Variables	Research Indicators	Corrected Item- Total Correlation	r-critical	Item Status
1	2	3	4	5	6
1		X2.1	0.727	> 0.5	Valid
2	Use of Accounting Information Technology X2	X2.2	0.712	> 0.5	Valid
3		X2.3	0.731	> 0.5	Valid
4		X2.4	0.775	> 0.5	Valid
5		X2.5	0.798	> 0.5	Valid
6		X2.6	0.721	> 0.5	Valid
7		X2.7	0.737	> 0.5	Valid

Source: AMOS 24 output data, 2023

Based on the results of the Validity Test using CFA in AMOS, for variable X2 7 indicators are all declared valid. Each indicator exceeds 0.5 which is the threshold value for assessing the validity of a research questionnaire item. Therefore, a red thread can be drawn: the questionnaire items related to the variable Application of Information Technology in Accounting are considered valid and reliable as instruments for measuring the variables studied.

Table 3. Validity Test (Y) Variable of BUMDes Financial Report Preparation

No.	Research Variables	Research Indicators	Corrected Item- Total Correlation	r- critical	Item Status
1	2	3	4	5	6
1	Preparation of BUMDes Financial Report Y	Y1	0.725	> 0.5	Valid
2		Y2	0.713	> 0.5	Valid
3		Y3	0.740	> 0.5	Valid
4		Y4	0.660	> 0.5	Valid
5		Y5	0.755	> 0.5	Valid
6		Y6	0.785	> 0.5	Valid
7		Y7	0.761	> 0.5	Valid
8		Y8	0.673	> 0.5	Valid

Source: AMOS 24 output data, 2023

Based on the results of the Validity Test using CFA in AMOS, for variable Y 8 indicators are all declared valid. Each indicator exceeds 0.5 which is the threshold value for assessing the validity of a research questionnaire item. Therefore, a red thread can be drawn: the questionnaire items related to the BUMDes Financial Reporting variable are considered valid and reliable as instruments for measuring the variables studied.

Test Results on Reliability

Table 4. Reliability Test Results

| No.	Research Variables	Cronbach's Alpha	Alpha Tolerance	Item Status
1	Financial Management (X1)	0,915	0,524	Reliable
2	Use of Accounting Information Technology (X2)	0,896	0,552	Reliable
3	Preparation of BUMDes Financial Statements (Y)	0,899	0,529	Reliable

Source: AMOS 24 output data, 2023

The information presented in the table can give a conclusion that the questionnaire that will be used to carry out the research can provide benefits so that it meets the reliability criteria because the value of Cronbach's Alpha surpasses 0.6 ($\alpha \geq 0.6$). (Sunyoto, 2009) Therefore, this questionnaire can be confidently employed for variable

measurements that are the focus of the research, and the findings also indicate a degree of coherence that exceeds the established standards.

Descriptive Analysis Structural Equation Modeling (SEM) Research Variable Testing

Early Stage Model Testing

The variables tested in the initial model are categorized into exogenous and endogenous variables depending on how the model value is determined. Exogenous variables are a form of a variable whose value has been determined outside of modeling, while endogenous variables are variables that can be determined by equations or relationships within the established mode. In this study, the exogenous variables include Financial management (X1) and the application of accounting information technology (X2) constitute the exogenous variables, while the endogenous variable is production of BUMDes financial statements (Y). A model is considered good if the development of a hypothetical model is theoretically supported by experimental data in the form of question items such as (X1.1) which is a representation of each question item in the questionnaire. The complete outcomes of the initial SEM analysis are presented hereafter:
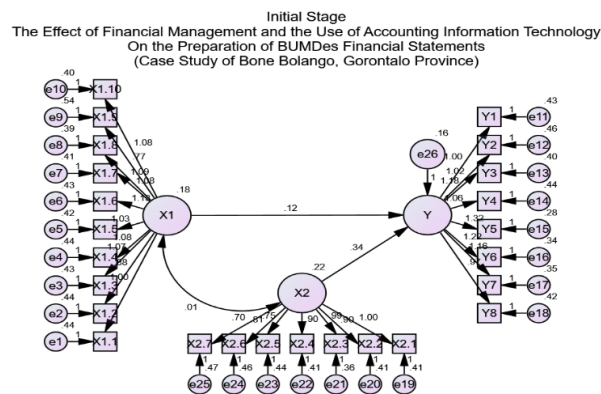
Source: AMOS 24 output data, 2023
Figure 1. Displaying the outcomes of the preliminary phase of Structural Equation Modeling Analysis.

Figure 1 explains that model construction checks rely on the Goodness of Fit Index (GFI) which is used to evaluate how well the constructed structural model fits the observed empirical data. The GFI measures how well the proposed model "fits" the data, with values close to 1 indicating that the model as a whole has a good fit with the data. model criteria and corresponding data fit critical values, as shown in Table 5 below:

Table 5. Overall GFI Model Evaluation (Initial Stage Testing)

Criteria	Cut-Off Value	Model Results	Model Evaluation
Chi-square	Expectedly small	497,451	Good
Probability	≥ 0,05	0,000	Good
CMIN/DF	≤ 3,00	1,829	Good
GFI	≥ 0,90	0,818	Marginal
AGFI	≥ 0,90	0,783	Marginal
TLI	> 0,95	0,786	Less Good
RMSEA	≤ 0,08	0,067	Good

Source: AMOS 24 output data, 2023

According to the table, one can infer that the model has not met the requirements for use. Of all the criteria, it can be seen that there are still some that do not meet the standards, such as GFI, AGFI, and TLI. In response to these results, modifications were made to the model focusing mainly on the correlation Among various items and potential errors, leading to the development of a finalized structural model suitable for hypothesis testing.

Final Stage Model Testing

The final model test of the relationship between regional financial management and government internal control systems on financial performance with regional management information systems as intervening variables, in full, is presented in the following figure. Furthermore, the results of the final model construct test are evaluated based on GFI, model criteria, and critical values that have a good fit with the data:
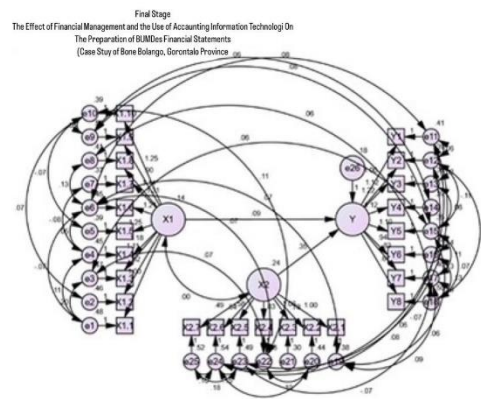
Source: AMOS 24 output data, 2023
Figure 2. Shows the Findings from the conclusive phase of Structural Equation Modeling Analysis

After making changes through the correlations of X1, X2, Y, and e1 to e26, the Confirmatory Factor Analysis (CFA) test results provide important information on how well the proposed model fits the observed data. The following is an explanation of the results of the

GFI figures and tables in the final stage modeling for the overall model can be seen in Table 6 below:

Table 6. Overall GFI Model Evaluation (Final Stage Testing)

Criteria	Cut-Off Value	Model Results	Model Evaluation
Chi-square	Expectedly small	180.977	Good
Probability	$\geq 0,05$	0,000	Good
CMIN/DF	$\leq 3,00$	0,780	Good
GFI	$\geq 0,90$	0,929	Good
AGFI	$\geq 0,90$	0,901	Good
TLI	$> 0,95$	1,057	Good
RMSEA	$\leq 0,08$	0,000	Good

Source: AMOS 24 output data, 2023

As can be seen in Table 6, all variable criteria the goodness-of-fit index criteria are fulfilled in the model. If all criteria are met, the regression coefficient values and critical ratios for each variable are given.

Hypothesis Testing

Partial Test

The procedure for testing the presumption or what is often called the hypothesis is the use of the t value with a count of the significance level reaching 0.05. Within the framework of the AMOS 24 program, the t value is represented by the critical ratio (C.R.) of the regression weights of the fitted model (Full Model_4) (Group No. 1 - Standard Model). If the critical ratio (C.R.) value is greater than or equal to 1.660, or if the probability value (P) if the significance level is 0.05 or lower, the null hypothesis (H0) is refuted, and the research hypothesis is upheld supported The regression weight values created by AMOS 24 for Full Model_3 (Group number 1 - Standard Model) are detailed in the table below:

Tabel 7. Partial Test

			Estimate	S.E.	C.R.	P	Lebel	Conclusion
Y	<---	X1	.086	.109	.787	.431	par_24	Not Significant
Y	<---	X2	.346	.104	3.320	***	par_25	Significant

Source: AMOS 24 output data, 2023

The table above is the main guideline for hypothesis testing In this research, the null hypothesis (H0) is rejected if either the t-value or critical ratio (C.R) is greater than or equal to 1.660, or if the p-value is less than or equal to 0.05.

Simultaneous Test

Table 8. Simultaneous Test (R-square) Multiple correlation
coefficients squared: (Group Number 1 - Default Model)

	Estimate
Preparation of BUMDes financial report	0,901

Source: AMOS 24 output data, 2023

From the table provided, the R-squared value for the variables can be explained by 0.92 or 90.2% and the recommended acceptance level is to declare R-squared significant if AGFI ≥ 0.90.

Based on the table that has been presented, namely Table 4, a plot of the t-value coefficient based on the findings from the analysis of model_4 above, conclusions can be drawn as demonstrated below:

The Effect of Financial Management and the Use of Accounting Information Technology
on the Preparation of BUMDes Financial Statements
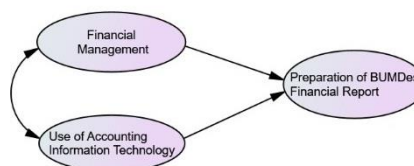(Case Study in Bone Bolango Regency, Gorontalo Province)

Financial Management

Preparation of BUMDes Financial Report

Use of Accounting Information Technology

Figure 3 Coefficient tcount of full model_2
Source: AMOS 24 output data, 2023

DISCUSSION

The Influence of Financial Management on the Compilation of BUMDes Financial Reports

The research that has been carried out produces a result that has shown that the financial management variable does not have a notable and constructive impact in enhancing BUMDes financial reports. This conclusion is backed by an assessment of the t value or critical ratio (C.R.) about the t-list, as well as the probability value (p) obtained, which is supported by empirical evidence derived from statements made by respondents. The findings of this study also align with agency theory, where BUMDes acts as an agent that must be accountable to the village as the principal. Quality and timely financial report results are considered important to generate community interest as stakeholders and strengthen the principle of investing in BUMDes.

Based on the results of this study there are several practical implications to consider for the research site, that although financial

management does not have a positive impact on the preparation of BUMDes financial statements, concrete steps can be taken to improve the financial management process and the overall quality of financial statements. By making improvements in financial management strategies and processes, enhancing staff skills through training, developing partnerships with experts in financial statement preparation, strengthening internal controls, and raising public awareness of the importance of transparency in financial reporting, BUMDes can improve its financial performance and support economic growth in the study area.

The results that have been found, although contrary to some studies that say they have an effect, several studies are in line with the results that have been found such as (Novita et al., 2017), (Leunupun et al., 2022), and (Defitri, 2018) The findings from this research indicate that the assessment and evaluation of financial management factors do not exert a substantial influence on the accuracy of financial statements. Meanwhile, as previously stated, several studies are not in line with the results that have been found, such as research by (Simatupang Syalmi, 2023), and (Husna et al., 2022), which has produced a finding that there is a significant form of financial management activities to produce quality financial reports.

The Influence of Employing Accounting Information Technology on the Compilation of BUMDes Financial Reports

The results of this research offer insight into how the adoption of the positive and significant influence of utilizing accounting information technology on the creation of financial statements for BUMDes. The credibility of these results is enhanced through a comparison of the t-value or critical ratio (C.R.) with the t-list, as well as the probability value (p) obtained. Factors consisting of aspects of accounting information technology, electronicization of work processes, use of the internet for information management, care and maintenance of computer equipment, and an adequate number of computers all influence positively the BUMDes financial statements preparation process. The outcomes of this research are also reinforced by empirical facts found during the distribution of questionnaires in various sub-districts in Bornbolango Regency. These findings indicate that the utilization of accounting information technology is viewed as a crucial element in enabling the achievement of the tasks of BUMDes administrators and reducing the possibility of errors that may occur when preparing financial reports manually.

Based on the results of this study the use of accounting information technology has a positive influence on the preparation of BUMDes' financial statements, practical steps that can be taken include investment in information technology, staff training and skill

development, improved supervision and monitoring, improved efficiency and productivity, increased transparency and accountability, and community engagement. By implementing these measures, BUMDes in the research sites can effectively utilize accounting information technology to support the preparation of better financial statements, which will ultimately contribute to economic growth and sustainability in their areas.

Following agency theory, where BUMDes acts as an agent that must be accountable to the village as the principal, the findings of this research validate the significance of employing accounting information technology. that is specialized in preparing quality and timely financial reporting. Good accountability reports generate community interest as stakeholders and strengthen the principle of investing in BUMDes.

The results of this research align with various earlier studies in this regard such as those conducted by (Ariska et al., 2023), (Gusherinsya & Samukri, 2020), (Ishak & Syam, 2020), and (Hanifah et al., 2020) This indicates that the utilization and implementation of. Nonetheless, the findings of this research diverge from various other studies, including those previously undertaken by (Aswandi, 2008), (Arif, 2017), (Prapto, 2010), (Khoirunisa & Khoiriawati, 2022), which show that the use and utilization of technology does not have a positive or even negative the impact on the quality of financial reporting.

The Influence of Financial Management and Utilization of Accounting Information Technology on the Compilation of BUMDes Financial Reports

Based on the findings of this study, provides an explanation that financial management and the use of accounting information technology have a significant and beneficial effect on the preparation of financial reports of BUMDes entities simultaneously. This finding can be proven through a comparison of the R-square value in the regression equation on the BUMDes Financial Statement Preparation variable which reaches 90.2%, while the remaining 9.8% can be attributed to several other variables that are not included in this equation. This shows that the use and utilisation of information technology and the implementation of good financial management activities can have a significant influence on the preparation of BUMDes financial reports in Bone Bolango Regency, Gorontalo Province.

The results also show that in the context of financial management and the use of accounting information technology positively affecting the preparation of BUMDes' financial statements, practical steps that can be taken include strengthening technology infrastructure, training on

financial management and technology skills, improving supervision and monitoring, optimizing the use of data, and community engagement and empowerment. By implementing these measures, BUMDes in the study sites can make the most of effective financial management and accounting information technology, which will ultimately strengthen their financial performance and support economic growth and community development in the study sites.

This finding is consistent with agency theory, where the BUMDes acts as an agent that is obliged to be accountable to the village as the principal. The good quality of the accountability report is presented annually in the form of an accountability report (LPJ).

The results obtained in this study align with numerous studies that have been conducted previously on the same topic as those conducted by (Simatupang Syalmi, 2023), (Nur & Putri, 2022), and (Husna et al., 2022) which shows that the process of managing finance can give an impression of the company's performance. Moreover, the financial aspect of reporting gives a significant impression in its preparation. Likewise, previous research that provides findings related to utilizing the times, in this case, accounting information technology impacts the generation of financial reports. (Ariska et al., 2023), (Gusherinsya & Samukri, 2020), (Ishak & Syam, 2020), and (Hanifah et al., 2020).

On the other hand, this research is Contrary to the researchers' findings, namely (Novita et al., 2017), (Leunupun et al., 2022), and (Defitri, 2018), The results of their findings explain that financial management cannot provide guarantees that can have an impact on the preparation of an entity's financial statements. Likewise, previous studies have found findings that utilizing and using accounting information technology will not give an impression on the preparation of financial statements, this has been explained by (Aswandi, 2008), (Arif, 2017), (Prapto, 2010), and (Khoirunisa & Khoiriawati, 2022).

CONCLUSION

According to the findings of this research, information about financial management activities and the use and application of accounting information technology used to prepare BUMDes financial reports can be drawn from a common thread:

1) Financial management cannot exert a substantial and beneficial Influence on the procedure of formulating financial reports for BUMDes in the jurisdiction of Bone Bolango Regency, Gorontalo Province.
2) The application of accounting information technology brings about significant positive impacts and importance for financial reporting activities for BUMDes within the scope of Bonebolango Regency, Gorontalo Province.

3) Excellent financial management as well as using and utilizing accounting information technology has a very positive impact and significance for financial reporting activities for BUMDes within the scope of Bonebolango Regency, Gorontalo Province.

This research provides some input to the local government, especially in managing BUMDes finances, and can also serve as a basis for developing customized training programs for BUMDes managers. This program could include training in basic accounting, financial management, or the use of appropriate accounting software, and the local government or relevant agencies could use the research results to provide technical support to BUMDes in terms of financial management and financial reporting. This could be in the form of direct consultations, seminars, or webinars on best practices.

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