

Quality of Financial Statements with the Application of Accounting Information Systems and Human Resources Competence

Sri Dewi Anggadini^{1*}, Ari Bramasto², Muhamad Iqbal Adrian³

¹Departemen Akuntansi, Universitas Komputer Indonesia, Indonesia

^{2,3}Departemen Akuntansi, Universitas Langlangbuana, Indonesia,

Email: *sri.dewi@email.unikom.ac.id

Abstract. This study aims to understand the quality of financial statements in several insurance subsidiaries in Bandung City, Indonesia considering several factors including the application of AIS (Accounting Information System) and Human Resource Competence. The method used in this research is the descriptive method and verification method. This research was conducted using primary data, by collecting data by distributing questionnaires using Proportional Random Sampling using the Slovin proportional formula, namely 60 respondents in several insurance subsidiaries. The statistical test used in this study is the Validity Test and Reliability Test as a first step, followed by the Classical Assumption Test. To know the relationship between several variables studied by utilizing the Multiple Linear Regression Test and the Correlation Coefficient Test. The last stage is the Coefficient of Determination Test and the t-Test. All data processing is carried out statistically using the SPSS program. The research results show the following: The existing system in the company can make employees perform their duties more efficiently. One of the indicators in the implementation of the AIS has the greatest influence on the Quality of Financial Reports. The implementation of AIS affects the Quality of Financial Reports. Financial Accounting Standards are accounting principles that are applied in preparing and presenting financial statements. One of the categories in Human Resource Competence occupies the highest influence on the Quality of Financial Statements. The benefit of this research is the belief that the quality results of the insurance company's financial statements are trusted. Customers can prevent the occurrence of non-payment of claims, the impact of the rise of insurance companies that has been going on since a few years ago that has not yet been resolved.

1. Introduction

Companies always want maximum profit or earnings in running their business. To get the expected profit, the company must increase the level of the insurance company, income obtained from the receipt of premiums derived from the sale of policies to customers, and interest from investment proceeds. An insurance premium is a nominal amount paid by the policyholder or insured to the insurer in return for services in transfer of risk to the insurer, namely the insurance company. Insurance premium receipts are obtained by insurance companies based on the sale of insurance policies. The more policies sold, the more premiums the company gets. Therefore, premium receipts have a crucial role in increasing the company's revenue. When premium receipts increase, the company's revenue automatically increases. Conversely, if premium receipts decrease, the company's revenue decreases.

Companies engaged in insurance, of course, also apply an accounting information system in claim payment to their customers. This is where the accounting information system in claim payment is expected to play a role in the company's operational activities. This accounting information system needs to be reviewed often for application and implementation because the payment of these claims affects the efficiency of the company's operational activities and the achievement of the company's objectives. In addition, the payment of these claims is directly related to the customer. Therefore, service to customers should not be forgotten, considering that customers are a source of income for the company. For this reason, there must be application and implementation of procedures that are effective, efficient, and satisfactory for customers [1] the development of human resources quality is not a simple issue because it requires a deep and broad understanding of the level of forming basic concepts about humans and careful calculations in the preparation of institutions and financing. In addition, the source of competitive advantage attached to HR is not easily imitated by competitors, is special, and useful [2].

Implementing an accounting information system at PT Asuransi Jiwasraya Persero Area Lhokseumawe payment of life insurance claims has not worked well because there are still errors and frequent delays in the insurance claim payment system against customers. The customers are not following the specified time, such as the time determined by the company at least two weeks and maximum up to one month but based on the fact that customer complaints against late payments claims exceed more than six months. [3].

The phenomenon of developing human resource competence in insurance is still one of the challenges in attempting to increase the penetration of the service sector. Dody Achmad Sudiary Dalimunthe, Executive Director of the General Insurance Association of Indonesia (AAUI) explained that human resources in insurance are still lagging compared to other sectors. Meanwhile, the banking sector has been very advanced in human resources development with the standard of competency level and education centered on industry players' initiative. The capital market sector is also considered the same and supported by the improvement of human resources knowledge capabilities [4]

The phenomenon case involving PT Asuransi Jiwasraya (Persero) is categorized as a large-scale corruption case. The reason is, some state institutions had to intervene to handle this case. BPK has conducted two investigations on PT Asuransi Jiwasraya (Persero) from 2010 to 2019. The results of the examination showed Jiwasraya had made modifications to financial statements in 2006. Bookkeeping that should be calculated as losses is modified in such a way by Jiwasraya. This indicates the problem of liquidity pressure in Jiwasraya that has been going on for a long time [5]

Accounting information systems are organization of forms, records, and reports coordinated in such a way as to provide the financial information needed by management to facilitate organizational management. From the definition of the accounting information system, the main elements of an accounting information system are forms, records, and financial statements [6]. Accounting information systems are a development of the accounting cycle in general and the end-user of this system is not limited to accountants but it could be, customers, suppliers, governments and so on [7]. Accounting Information System is "a series of formal procedures regarding company transaction data collected and processed into useful information as a consideration for decision making [8].explained that "AIS is the human and capital resources within the organization responsible for preparation of financial information and information obtained from collecting and processing various organizational transactions [9].

Accounting information system can be defined as a collection (integration) of sub-systems/components both physical and nonphysical that are interconnected and cooperate harmoniously to process transaction data related to financial problems into financial information [10]. Information Systems are a system within an organization that brings together daily transaction processing needs, supports daily operations, managerial and organizational activities, and provides certain parties with the necessary reports. System security is part of the system's quality that will later affect the user satisfaction of accounting information systems. The security of accounting information systems will affect the data contained in the resulting information.

Thus, the information's quality becomes doubtful if there is no protection in the accounting information system [11]. From some definitions of the Accounting Information System above, the conclusion of an Accounting Information System consists of various forms, records, and reports that have been compiled and produce financial information needed by the company. Thus, the management of the company can see finances clearly through the system. In addition, management can also control the system's performance.

Explained that human resource competence is a potential human ability, consisting of the ability to think, communicate, act, and morally carry out an activity. These abilities will influence human attitudes and behavior in achieving life goals, both individually and together [12]. Competence is about the problem that can or may not be a person's competence can be improved or improved. The question is vital considering that all organizations certainly want their human resources to have superior and reliable competencies, to boost organizational performance. [13]

Human resource competence is describing the characteristics of knowledge, skills, behavior, and experience that humans have to perform a particular job or role effectively [14]. Based on the above description, the conclusion of competence is the person's nature who can be predicted in various circumstances and work tasks as an encouragement to have achievements and the desire to strive to carry out the tasks effectively. A person performing well and underperforming is measurable from the criteria or standards used, a non-conformance to competence that can distinguish a superior person from a limited achiever. Limited competence and special competence for a particular job are patterns or guidelines in personal selection, succession planning, performance appraisal, and development.

Financial Statements are a picture of the financial condition and business results of a company at a certain time or a certain period. The types of financial statements known are Balance Sheet, Income / Loss Statements, Cash Flow Statement, Capital Change Statement, and Notes on Financial Statements [15]. Financial Statements are a very important tool to obtain information on the financial position and results that have been achieved by the relevant agencies [16]. States that Quality is the result or outcome of a learning process or productivity of an outcome measured according to the best size or standard that has been achieved in a learning process or the production process of output (goods or services) Financial statements must provide helpful information for users in assessing accountability and making good verdicts, economic, social, and political decisions [17]. Implementation of Accounting Information System on the Quality of Financial Statements Accounting Information System serves as a tool to facilitate company leaders in carrying out company activities and is used by management in decision making. Financial Statements can define a company's performance through its financial condition from the results achieved during a certain period. The company's performance is illustrated in the financial statements to be one of the considered aspects by users of financial statements [18]. Accounting Information System and Financial Statements are closely related because one of the objectives of accounting information systems is to improve the quality of information (financial statements "Accounting information systems have a strong contribution to the Quality of Financial Statements, especially in the process of preparing and presenting the resulting financial statements [19].

The primary purpose of Accounting Information Systems to is as follows: The primary purpose of accounting information systems is to improve the quality of information (financial statements), namely appropriate information (relevant), complete and trusted (accurate). In other words, accounting information systems must be quickly and precisely able to provide the necessary information [20]. Implementation of Human Resource Competence on the Quality of Financial Statements Competence is the ability to carry out tasks or jobs based on knowledge, skills, and supported by attitudes that are characteristic of individuals [21]. Competences are visible and some are hidden. Knowledge is more visible, recognizable to companies to match people to jobs. Skills although some may seem some be less identified. However, hidden competencies in the form of skills that may be more valuable can improve performance. [22] states that the owner or manager of MSMEs who has accounting knowledge will produce quality financial statements.

Implementation of Accounting Information System and Human Resource Competence to Quality Of Financial Statements This study aims to understand the quality of financial statements in several insurance subsidiaries in Bandung City, Indonesia by taking into account several factors including the application of AIS (Accounting Information System) and Human Resource Competence

2. Method

An accounting information system is a collection of resources, such as humans and equipment, designed to convert financial and other data into information. This information is communicated to decision-makers. Accounting information systems do this either with manual systems or through computerized systems. The Quality of Financial Statements is not only determined by human resource competence but also highly dependent on the accounting information system used within a company [23]. HR Competency has a significant positive effect on the quality of regional financial statements. Meanwhile, the implementation of the Regional Financial Accounting System does not have a significant positive effect on the quality of regional financial statements [24].

Based on the results of research conducted can be known Hypothesis testing is done by comparing t-value with the value of t-table. The hypothesis is accepted if $t\text{-value} > t\text{-table}$ or $\text{sig value} < 0.05$. The value of the t-table at 0.05 is 1,666. For the HR Competency variable (X1), the value of t-value is 3,669 and the sig value is 0.000. Thus, it can be said that $t\text{-value} > t\text{-table}$ which is $3,669 > 1,666$ or $\text{sign value } 0.00 < 0.05$. The coefficient value of the variable X1 is positive at 0.335. This shows that this study can prove HR Competency (X1) has a significant positive effect on the quality of financial statements. Thus, the first hypothesis (H1) is accepted. Hypothesis testing is done by comparing the t-value with the value of the t-table. The hypothesis is accepted if $t\text{-value} > t\text{-table}$ or $\text{sig value} < 0.05$. The value of the t-table at 0.05 is 1.666. For the Regional Financial Accounting System (X2) implementation variable, the t-value value is 0.826 and the sig value is 0.411. For the variable implementation of Regional Financial Accounting System (X2), the value of t-value is 0.826 and the sig value is 0.411. Thus, it can be said that $t\text{-value} < t\text{-table}$ is $0.826 < 1.666$ or $\text{signification value } 0.411 > 0.05$. The coefficient value of the variable X2 is positive at 0.073. The results of this study showed that the implementation of the Regional Financial Accounting System (X2) did not affect the quality of financial statements. Thus, the second hypothesis (H2) is rejected.

The research methods used are:

- 1) **Descriptive Research**
Descriptive research is research intended to investigate the circumstances, conditions, or other things that have been mentioned, the results of which are presented in the form of research reports. This research aims to describe, analyze and then draw a conclusion about the state of the object studied in a research report based on facts found in the company.

- The data was analyzed, summarized then drawn conclusions.
- 2) Verifiative Research
The verifiative method is defined as a research method conducted on a particular population or sample to test a predetermined hypothesis [24].
 - 3) Quantitative Research
The quantitative method is called the traditional method because it has been used long enough as a research method. This method is referred quantitative because research data in the form of numbers and analysis uses statistics. Thus, quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to examine a particular population or sample, data collection using research instruments, quantitative/statistical data analysis, to test established hypotheses.

The analytical methods used in this study are descriptive and verifiative analysis. Based on the formulation of problems, theoretical foundations, and frameworks of thought above, the hypotheses proposed for this research are:
H1: Application of Accounting Information System Affects the Quality of Financial Statements.
H2: Human Resource Competence Affects the Quality of Financial Statements.
H3: Application of Accounting Information System and Human Resource Competence Affect the Quality of Financial Statements.

3. Results and Discussion

Implementation of Accounting Information System to the Quality of Financial Statements :

1) Correlation Coefficient

The relationship (correlation) between the Implementation of Accounting Information System (X1) and the Quality of Financial Statements (Variable Y) then the result of the correlation coefficient calculation (R) is 0.781. The value is between 0.60 - 0.799 means that the Implementation of Accounting Information System (X1) has a strong relationship with the Quality of Financial Statements (Y).

2) Coefficient of Determination

The amount of contribution of variables Implementation of Accounting Information System (X1) to the Quality of Financial Statements (Y) is indicated by the magnitude of the coefficient of determination (is the result of squaring of the correlation coefficient multiplied by 100%) or R Square.

The coefficient of determination is 0.610 or 61.00%. This means the Implementation of Accounting Information System variable (X1) affects the Quality of Financial Statements variable (Y) by 61.00%, while the remaining 39.00% is influenced by other factors.

3) Partial Hypothesis Testing (t-Test)

To find out if there is an influence between the Implementation of Accounting Information System (X1) on the Quality of Financial Statements (Y), then it is necessary to test the hypothesis with the following steps:

1. First Hypothesis

H0: $\beta_1 = 0$, meaning that there is no influence between the Implementation of Accounting Information Systems to the Quality of Financial Statements

H1: $\beta_1 \neq 0$, meaning that there is an effect on the Implementation of Accounting Information Systems on the Quality of Financial Statements.

2. Determine the level of significance. The significance rate taken for the study was 5%.

3. Calculate the value of t-value and conclusion

To find whether there is an influence between the Implementation of Accounting Information System (X1) on the Quality of Financial Statements (Variable Y) partially, a hypothesis testing based on the test value t is conducted. The results of the calculation show the value of t -value (9.519) > t -table (2,000), H_0 was rejected. Thus, the variable Application of Accounting Information System (X1) significantly affects the Financial Statement Quality variable (Y).
Human Resource Competence on the Quality of Financial Statements

1) Correlation Coefficient

The result of the correlation coefficient (R) calculation is 0.838. The value is between 0.80 - 1,000, meaning that Human Resource Competence (X2) has a strong relationship with the Quality of Financial Statements (Y).

2) Coefficient of Determination

The coefficient of determination is 0.703 or 70.30%, meaning that Human Resource Competence (X2) influences the Quality of Financial Statements (Variable Y) by 70.30% while the remaining 29.70% is influenced by other factors.

3) Partial Hypothesis Testing (T-Test)

To find the effect between Human Resource Competence (X2) on the Quality of Financial Statements (Y), then it is necessary to test hypotheses with the following steps:

Correlation Coefficient

The relationship (correlation) between Human Resource Competence (X2) and The Quality of Financial Statements (Variable Y) then the test results are as follows:

(1) The Second Hypothesis

$H_0: \beta_2 = 0$, meaning that there is no influence between Human Resource Competence on the Quality of Financial Statements

$H_1: \beta_2 \neq 0$, meaning that there is an influence on Human Resource Competence on the Quality of Financial Statements

Determine the level of significance

The significance rate taken for the study was 5%.

Calculate the value of the count and conclusion

To find out whether there is an influence between Human Resource Competence (X2) on the Quality of Financial Statements (Y) partially, hypothesis testing is carried out based on the test value t . The result of the T-Test showed the t -value (11.714) > t -table (2,000), meaning H_0 rejected. Thus, the Human Resource Competency (X2) significantly affects the Quality of Financial Statements (Y).

Accounting Information Systems and Human Resource Competence towards the Quality of Financial Statements

The IAIS and HRC on the Quality of Financial Statements on Insurance Companies

1) (Linear Multiple Regression)

Multiple linear regressions influence the Implementation of Accounting Information Systems and Human Resource Competence to the Quality of Financial Statements obtained the following regression equations:

$$QFS = 4,339 + 0.184 \text{ IAIS} + 0.230 \text{ HRC} + \epsilon$$

Information:

QFS : Quality of Financial Statements

IAIS : Implementation of Accounting Information System

HRC : Human Resource Competence

ϵ : Epsilon / other factors

Explanation of the equation:

- (1) Constant of 4,339 states that if the Implementation of Accounting Information System and Human Resource Competence = 0 (equal to Zero) and no change, then the Quality of Financial Statements is 4,339.
- (2) The Implementation of Accounting Information System (X1) has a positive value of 0.184, meaning that the improvement of the Implementation of Accounting Information System (X1) by 1 unit will increase the Quality of Financial Statements by 0.184.
- (3) Human Resource Competence (X2) has a positive value of 0.230, meaning that the increase in Human Resource Competence (X2) by 1 unit will increase the Quality of Financial Statements by 0.230.

Correlation Coefficient

The relationship (correlation) between IAIS (X1) and HRC (X2) with QFS (Y), then the result of the calculation of the correlation coefficient (R) is 0.866. The value is between 0.80 - 1.000, meaning that the Implementation of Accounting Information System (X1) and Human Resource Competence (X2) has a strong relationship with the QFS (Y).

Coefficient of Determination

The amount of contribution of variables IAIS (X1) and HRC (X2) to the Quality of Financial Statements (Y) is indicated by the magnitude of the coefficient of determination or R Adjusted Square. The calculation results for the coefficient of determination were obtained by 0.741 or 74.1%, meaning that the IAIS (X1) and HRC (X2) influences the QFS (Y) by 74.1% while the remaining 25.9% is influenced by other factors.

Simultaneous Hypothesis Testing (F-Test)

To find the effect in the IAIS and HRC on the QFS simultaneously (F-Test), it is necessary to test hypotheses where the obtained results are in the following table:

Table 1. F-Test

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	295.631	2	147.816	85.493	.000 ^a
	Residual	98.552	57	1.729		
	Total	394.183	59			

a. Predictors: (Constant), IAIS, HRC

b. Dependent Variable: QFS

- 1) Formulating the Null Hypothesis
 $H_0: \beta_{12} = 0$ means that there is no simultaneous influence on the IAIS (X1) and HRC (X2) to the QFS (Y).
 $H_1: \beta_{12} \neq 0$ means that there is a simultaneous influence on the IAIS (X1) and HRC (X2) to the QFS (Y).
- 2) Determining the Level of Significance
 The significance level taken for the study was 5% with the free level $df = 60 - (2 + 1) = 57$

3) Determine the F-Value

From the table above, the value of f-value (85,493) > f-table (3,232) then H_0 is rejected and H_a is accepted, which means that there is a significant influence together (simultaneously) from the Implementation of Accounting Information System (X1) and Human Resource Competence (X2) on the Quality of Financial Statements (Y).

The result of the correlation coefficient (R) calculation is 0.781. The value is between 0.60 - 0.799, meaning that the IAIS (X1) has a strong relationship with the QFS (Y). The coefficient of determination is 0.610 or 61.00%, meaning that the IAIS (X1) influences the QFS (Y) by 61.00% while the remaining 39.00% is influenced by other factors.

Based on the results of the hypothesis test showed that the value of t-value (9.519) > t-table (2,000), meaning that H_0 rejected. Thus, the variable Implementation of IAIS (X1) significantly affects the Financial Statement Quality (Y). This is in line with research by [25] entitled "The Effect of The IAIS on the QFS." The results of this study show that the Implementation of IAIS significantly affects the QFS, this result indicates that the better IAIS in an organization, the higher the QFS in the company.

Then the research conducted by [26] entitled "The Effect of The Implementation of Accounting Information System on the Quality of Financial Statements." The results of this study found that the effect of implementing an Accounting Information System has a positive influence that illustrates any improvement in the benefits of the Accounting Information System will add to the effectiveness of Financial Statements Quality.

The result of the correlation coefficient (R) calculation is 0.838. The value is between 0.80 - 1,000, meaning that Human Resource Competence (X2) has a strong relationship with the Quality of Financial Statements (Y). The coefficient of determination is 0.703 or 70.30%, meaning that the Human Resource Competence variable (X2) influences the Quality of Financial Statements (Y) by 70.30% while the remaining 29.70% is influenced by other factors.

Then the research conducted by [27]. entitled "Analysis of Factors That Affect the Quality of Information of Local Government Financial Statements (Empirical Study on The District Government and Semarang City)." The results of this study differed in showing that the internal control system had a significant effect on the financial statements of local governments. Meanwhile, the HR competence and external factors have no effect.

Furthermore, the research conducted by [28] entitled "The Effect of The Implementation of Government Accounting Standards, Human Resource Competence, and Implementation of Government Accounting System to the Quality of SKPD Financial Statements (Study on Dumai City Regional Government)." The results showed that Government Accounting Standards, Human Resource Competence, and Implementation of Government Accounting System had a significant positive effect on the Quality of Financial Statements.

The results of the double linear regression to the Effect of The Implementation of Accounting Information System and Human Resource Competence on the Quality of Financial Statements obtained equation $Y = 4,339 + 0.184X_1 + 0.230X_2 + \epsilon$. The Constant of 4,339 states that if the Implementation of Accounting Information System and Human Resource Competence = 0 (equal to Zero) and no change, then the Quality of Financial Statements is 4,339. The Implementation of Accounting Information System (X1) has a positive value of 0.184, meaning improvement to Implementation of Accounting Information System (Variable X1) by 1 unit will increase the Quality of Financial Statements by 0.184. Human Resource Competence (X2) has a positive value of 0.230, meaning that the increase in Human Resource Competence variable (Variable X2) by 1 unit will increase the quality of financial statements by 0.230.

The result of the correlation coefficient (R) calculation is 0.866. The value is between 0.80 - 1,000, meaning that the Implementation of Accounting Information System (X1) and Human Resource Competence (X2) has a strong relationship with the Quality of Financial Statements (Variable Y). The coefficient of determination is 0.741 or 74.1%, meaning that the variable Implementation of Accounting Information System (X1) and Human Resource Competence (X2) influences the Quality of Financial Statements (Variable Y) by 74.1% while other factors influence the remaining 25.9%.

Based on the F-Test Hypothesis showed that the value of f-value (85,493) > f-table (3,232), then H_0 rejected and H_a accepted. This means that there is a significant influence together (simultaneously) from the Implementation of Accounting Information System (X1) and Human Resource Competence (X2) on the Quality of Financial Statements (Y). This is in line with research conducted by Animah, Widia Astuti, Adhitya Bayu Suryantara entitled "The Influence of Human Resource Competence and Accounting Information Systems on the Quality of Financial Statements." The results showed that Accounting Information System have a significant effect on the Quality of Financial Statements. There is a statistically significant positive effect at the level of ($\alpha \leq 5\%$) of the nature of accounting information systems on the quality of financial data. This means that accounting information systems used in Jordanian services companies are suitable to achieve financial data quality and confirm its accuracy and correctness, indicating that services sector in Jordan is developing [29]

Furthermore, the research conducted by [30] The model was successfully tested and proved that the Quality of the Accounting Information System and the Effectiveness of Internal Controls contributed positively in determining the Quality of Public Financial Reporting. The level of Public Financial Reporting Quality in the context of the ministries and departments of the central government in Sri Lanka as measured, is still low and should be improved. Then the research conducted by [31] The results showed that influence the accounting information systems and the effectiveness of internal control have a significant effect on the financial reporting quality. Furthermore it was found that the accounting information systems and the effectiveness of internal control have relation on financial reporting quality.

4. Conclusion

This research aims to test the Effect of The Implementation of Accounting Information System and Human Resource Competence on the Quality of Financial Statements on Insurance Companies in Bandung, Indonesia. Based on the results of research and discussion, it can be known that: The Implementation of Accounting Information System is in a good category, which is supported by the statement "Existing systems in the company can make employees do their duties more efficiently." While the statement "Equipment for processing data (such as CPU, memory, etc.) used for the implementation of the company's information system has been following the user requirements." The results of the correlation coefficient calculation show that the application of accounting information systems has a strong relationship with the quality of financial statements. Based on hypothesis tests and coefficients of determination obtained, the results that the Implementation of Accounting Information System affects the Quality of Financial Statements.

Human Resource Competence in Insurance Companies is in a good category. Supported by the statement "Financial Accounting Standards are accounting principles applied in compiling and presenting financial statements" occupy the highest category. Meanwhile, the statement "Employees always work by putting forward their integrity and expertise" occupies the lowest category. The results of the correlation coefficient calculation show that Human Resource Competence has a very close relationship with the Quality of Financial Statements. The results of hypothesis tests and coefficients of determination show that the Human Resource Competence variable has a significant effect on the Financial Statement Quality variable.

The quality of financial statements on insurance companies is in a good category supported by a statement regarding "Financial Statements are made systematically compiled so that they are easy to understand and understand." is the highest category. While the statement regarding "Information in financial statements describes honestly transactions and other events so that it is free from misleading understanding and errors of a material nature." The correlation coefficient shows that the Implementation of Accounting Information System and Human Resource Competence has a strong relationship with the Quality of Financial Statements. The results of hypothesis tests and coefficients of determination show that the variable in Implementation of Accounting Information System and Human Resource Competence has a significant effect on the Quality of Financial Statements variable.

References

- [1] Animah, Adhitya Bayu Suryantara, and Widia Astuti. 2020. "Pengaruh Kompetensi Sumber Daya Manusia Dan Sistem Informasi Akuntansi Terhadap Kualitas Laporan Keuangan". *Jurnal Aplikasi Akuntansi* 5 (1), 99 – 109
- [2] Najmatun, N, (2017) "Strategi Pengembangan Sumber Daya Manusia Dalam meningkatkan Keunggulan Kompetitif" UIN Maulana Malik Ibrahim Malang
- [3] Firdaus, Rayyan. Akmal, Nurul (2019) "Analisis Penerapan Sistem Informasi Akuntansi Pembayaran Klaim Asuransi Jiwa Dalam Meningkatkan Pelayanan Kepada Nasabah (Studi Kasus Pada PT Asuransi Jiwasraya Persero Area Lhokseumawe) 7 (2) 93-104
- [4] Oktaviano DB Hana, 2019, 09 April "Tertinggal dari Perbankan, Pengembangan SDM Asuransi jadi Tantangan" *Bisnis.com*, Tersedia: *Bisnis.com* (28 Mei 2021; 19.00-20.00).
- [5] Irene, 2020, 18 Januari, "Fakta Terkini Kasus Jiwasraya, Manipulasi Laporan Keuangan hingga Rencana Penyelesaian" *economy.okezone.com*, Tersedia *economy.okezone.com*, (14 Juli 2021; 2.00).
- [6] Mulyadi. (2016). *Sistem Informasi Akuntansi*. Jakarta: Salemba Empat.
- [7] Kurniawan, T. A. (2020). *Sistem Informasi Akuntansi Dengan Pendekatan Simulasi*. Yogyakarta :Deepublish
- [8] Laksmi, Gani, F., & Budiantoro. (2015). *Manajemen Perkantoran Modern*. Jakarta: PT Raja Grafindo Persada.
- [9] Marshall B. Romney dan Paul John Steinbart. 2018 *Sistem Informasi Akuntansi: Accounting Information Systems* (Edisi 14), Pearson.
- [10] Susanto, A. (2017). *Analisis dan Perancangan Sistem Informasi Akuntansi: Siklus-Metode-Teknik* Bandung : Lingga Jaya
- [11] Puspitawati, Lilis dan Sri Dewi Anggadini. (2014). *Sistem Informasi Akuntansi*. Edisi Pertama. Cetakan Kedua. Yogyakarta: Graha Ilmu
- [12] Sedarmayanti. (2016). *Manajemen Sumber Daya Manusia Reformasi Birokrasi Dan Manajemen Pegawai Negeri Sipil*. Bandung: PT. Refika Aditama.
- [13] Sudarmanto (2015), *Kinerja dan Pengembangan Kompetensi SDM*, Yogyakarta: Pustaka Pelajar.
- [14] Wirawan. 2012. *Evaluasi Teori, Model, Standar, Aplikasi dan Profesi*. Jakarta: Rajawali Pers
- [15] Fahmi, I. (2017). *Analisis Laporan Keuangan*, Bandung: Alfabeta
- [16] Harahap, Sofyan Syafri. (2016). *Analisis Kritis Laporan Keuangan*. Jakarta: PT Raja Grafindo Persada
- [17] Suprihatiningsih. (2016). *Perspektif Manajemen Pembelajaran Program Keterampilan*. Yogyakarta: Deepublish
- [18] Sukmaningrum, Tantriani. 2012. *Analisis Faktor-Faktor yang Mempengaruhi Kualitas Laporan Keuangan Pemerintah Daerah (Studi Empiris pada Pemerintah Kabupaten dan Kota Semarang)*. Universitas Diponegoro. Semarang.
- [19] Wibowo. (2017). *Manajemen Kinerja*. Edisi Kelima. Depok: PT. Raja Grafindo Persada

- [20] Baihaqi, MIF, (2016), *Pengantar Psikologi Kognitif*, Bandung, PT. Refika Aditama.
- [21] Andini, & Yusrawati. (2015). Pengaruh Kompetensi Sumber Daya Manusia Dan Penerapan Sistem Akuntansi Keuangan Daerah Terhadap Kualitas Laporan Keuangan Daerah (Pada Satuan Kerja Perangkat Daerah (SKPD) Kabupaten Empat Lawang Sumatera Selatan. *Jurnal Ekonomi, Manajemen dan Akutansi I* Vol. 24 No. 1 Juni 2015.
- [22] Ihsanti, Imeda, (2014) Pengaruh Kompetensi Sumber Daya Manusia Dan Penerapan Sistem Akuntansi Keuangan Daerah Terhadap Kualitas Laporan Keuangan Daerah (Studi Empiris Pada SKPD Kab. Lima Puluh Kota), FEB, Universitas Negeri Padang, Padang
- [23] Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- [24] Andini, dan Yusrawati. (2015). Pengaruh Kompetensi Sumber Daya Manusia Dan Penerapan Sistem Akuntansi Keuangan Daerah Terhadap Kualitas Laporan Keuangan Daerah (Pada Satuan Kerja Perangkat Daerah (SKPD) Kabupaten Empat Lawang Sumatera Selatan. *Jurnal Ekonomi, Manajemen dan Akutansi I* Vol. 24 No. 1 Juni 2015.
- [25] Prasisca Julia, Rika Kharlina, Christina Yunita. 2013. Pengaruh Penerapan Sistem Informasi Akuntansi Keuangan Terhadap Kualitas Laporan Keuangan. Palembang: STIE MDP.
- [26] Silviana, dan Antoni, E. (2014). Pengaruh Penerapan Sistem Informasi Terhadap Kualitas Laporan Keuangan Pemerintah Daerah Survey Pada Pemerintah Kabupaten di Seluruh Jawa Barat. *Jurnal Profita*, 6(1), 24–36.
- [27] Sukmaningrum, Tantriani. 2012. Analisis Faktor-Faktor yang Mempengaruhi Kualitas Laporan Keuangan Pemerintah Daerah (Studi Empiris pada Pemerintah Kabupaten dan Kota Semarang). Universitas Diponegoro. Semarang
- [28] Triwahyuni, M. 2016. “Pengaruh Penerapan Standar Akuntansi Pemerintah, Kompetensi Sumber Daya Manusia, Dan Penerapan Sistem Akuntansi Pemerintah Terhadap Kualitas Laporan Keuangan SKPD (Studi pada Pemerintah Daerah Kota Dumai)”. *JOM Fekon* Vol. 3 No.1
- [29] A., Firas N. Al-Dalabih (2018), The Impact of the Use of Accounting Information Systems on the Quality of Financial Data, *International Business Research*; Vol. 11, No. 5;
- [30] Anurudha.S.M & Mahanamadewa. P. (2021) Influence the Quality of Accounting Information Systems and the Effectiveness of Internal Control on Public Financial Reporting Quality; an Empirical Sturd. *International Journal Of Multidiciplinary Research and Analisis*. Vol.4 No.5
- [31] Rashaedi.H & Dargahi. T. (2019). How Influence the Accounting Information Systems Quality of Internal Control On Financial Reporting Quality. *Journal Modern Development manajemnt and accounting*. Vol.2 No.5.