

## THE EFFECT OF HUMAN RESOURCE QUALITY, INFORMATION TECHNOLOGY UTILIZATION, AND ACCOUNTING INFORMATION SYSTEMS ON THE QUALITY OF PT BANK CENTRAL ASIA FINANCIAL STATEMENTS

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**Abstract** - This study aims to examine whether the influence of the Quality of Human Resources, Utilization of Information Technology, and Accounting Information Systems on the quality of Bank Central Asia's Financial Statements.

This study uses an associative type of descriptive quantitative approach. The data processing application used is SPSS version 25. The population of this study is all parties or employees who work in accounting at Centra Asia Bank. The sample is determined based on the non-probability sampling method with a total of 50 respondents and data analysis is measured using a method based on multiple linear regression. The data used in this study are primary data. Data collection techniques using the questionnaire method.

The results of the study prove that (1) The quality of human resources has a partially significant effect on the quality of financial reports at Bank Centra Asia; (2) The use of information technology has a partially significant effect on the quality of financial reports at Bank Central Asia; (3) the accounting information system has a partially significant effect on the quality of financial statements at Bank Central Asia; (4) Quality of human resources, Utilization of information technology, accounting information systems simultaneously affect the quality of the company's financial statements

**Keywords:** *Quality of Human Resources, Information Technology, Accounting Information Systems, and Quality of Financial Statements.*

**Abstrak**—Penelitian ini bertujuan untuk menguji pengaruh Kualitas Sumber Daya Manusia, Pemanfaatan Teknologi Informasi, Dan Sistem Informasi Akuntansi terhadap kualitas Laporan Keuangan Perusahaan *Bank Central Asia*.

Penelitian ini menggunakan jenis penelitian asosiatif pendekatan kuantitatif deskriptif. Aplikasi olah data yang digunakan adalah SPSS versi 25. Populasi dari penelitian ini adalah semua pihak atau karyawan yang bekerja bagian akuntansi di Bank Centra Asia. Sampel ditentukan berdasarkan metode *non probability sampling* dengan jumlah 50 responden dan analisis data diukur dengan menggunakan metode berbasis regresi linier berganda. Data yang digunakan dalam penelitian ini berupa data primer. Teknik pengumpulan data menggunakan metode kuesioner.

Hasil penelitian membuktikan bahwa (1) Kualitas sumber daya manusia berpengaruh signifikan secara parsial terhadap kualitas laporan keuangan pada Bank Centra Asia; (2) Pemanfaatan teknologi informasi berpengaruh signifikan

secara parsial terhadap kualitas laporan keuangan pada Bank Central Asia ; (3) sistem informasi akuntansi berpengaruh signifikan secara parsial terhadap kualitas laporan keuangan pada Bank Central Asia; (4) Kualitas sumber daya manusia, Pemanfaatan teknologi informasi, sistem informasi akuntansi berpengaruh secara simultan terhadap kualitas laporan keuangan perusahaan

**Kata kunci : Kualitas Sumber Daya Manusia, Teknologi Informasi, Sistem Informasi Akuntansi, dan Kualitas Laporan Keuangan**

## **I. PRELIMINARY**

Today, the demands of company management for the accuracy of data and information regarding finances or financial reports are the point of view of investors for the attractiveness of investing in companies whose financial reports are healthy, honest and profit growth is increasing every period reasonably. Accountability is an obligation to account for the success or failure of the organization's or management's mission in achieving the goals and objectives that have been previously set, through a learning medium that is carried out periodically. The concrete effort made by company management is to submit accountability reports in the form of financial reports.

The financial statements produced by the company will be used by interested parties as a basis for making decisions. Therefore, the information contained in the company's financial statements must be reliable, accurate, timely and in accordance with the needs of the users. Information will be useful if it has value. These values include reliability and timeliness. Reliability and timeliness are two important elements of information value related to decision making with various parties. Reliability is the ability of information to provide assurance that the information is correct and valid, while timeliness is the availability of information to decision makers when needed before the information loses its power to influence decisions.

This study attempts to examine the effect of human resource quality, use of information technology, and accounting information systems on the value of information (reliable and timely) in corporate financial reporting.

### **1.1. Formulation of the problem**

1. Does the quality of human resources affect financial reporting?
2. Does the use of information technology affect financial reporting?
3. Does the accounting information system affect finances?

### **1.2. Research purposes**

1. This is to determine the effect of the quality of human resources on the quality of financial reporting.
2. This is to determine the effect of the use of information technology on the quality of financial reporting.
3. To determine the effect of accounting information systems on the quality of financial reporting.

## **II. LITERATURE REVIEW**

### **2.1. Quality of Human Resources**

Human resources are the only resources that have feelings, desires, skills, knowledge, drive, power, and work (ratio, taste, and intention). All of these human resource potentials affect the organization's efforts to achieve goals according to Sutrisno (2014: 3).

## **2.2. Utilization of Information Technology**

Information technology includes computers (mainframe, mini, micro), software, databases, networks (internet, intranet), electronic commerce, and other types related to technology (Wilkinson et al., 2000). The use of information technology includes (a) data processing, information processing, management systems and work processes electronically and (b) the use of advances in information technology so that public services can be accessed easily and cheaply by the public (Hamzah, 2009 in Winidyaningrum, 2010).

## **2.3. Accounting information system**

Hopwood, (2010: 5) Human resource information system is a SIM that provides information for use by the human resource function (employment). Most of the information is provided by the organization's accounting information system. Examples are summary wages and payroll taxes and benefit information. Other information must be generated from other organizational environments. Examples of the information environment include government regulatory data and general labor market information. Human resources, humans are an important part of the success of the operations of all information systems. These human resources consist of end users and IS specialists.

## **2.4. Financial statements**

Erlina (2008: 18) states that: Financial reports are a result of the process of identifying, measuring, recording economic (financial) transactions of government entities which are used as information in the framework of accountability for regional financial management from economic decision making by external parties of local government entities that need them.

## **2.5. Influence between Research Variables and Hypothesis Development**

### **2.5.1. The Influence of the Quality of Human Resources on the Quality of Corporate Financial Reporting**

Transparency and accountability of financial managementAs an implementation of public policy in practice, it requires adequate human resource capacity in terms of numbers and expertise (competence, experience and adequate information), in addition to developing organizational capacity (Insani, 2010). Research on the readiness of human resources in the accounting subsection of a company in relation to corporate financial accountability was conducted by Nazier (2009), which provides empirical findings that 76.77% of financial management units in the central company and its branches are filled by employees who have no background. accounting education as the basic knowledge needed in financial management (Nazier, 2009 in Insani, 2010). Other than that, from research conducted by Zetra (2009) it was found that it is still difficult for accounting managers to submit their company's financial reports in a transparent and accountable manner, on time, and compiled in accordance with Financial Accounting Standards. This is mainly due to the lack of staff with expertise in carrying out budget accountability, particularly expertise in accounting. In addition, staff understanding of information technology is also lacking. In fact, to be able to carry out the company's financial management in accordance with laws and regulations, it must be supported by adequate information technology. This is mainly due to the lack of staff with expertise in carrying out budget accountability, particularly expertise in accounting. In addition, staff understanding of information technology is also lacking. In fact, to be able to carry out the company's financial management in accordance with laws and regulations, it must be supported by adequate information technology. This is mainly due to the lack of staff with expertise in carrying out budget accountability, particularly expertise in accounting.

In addition, staff understanding of information technology is also lacking. In fact, to be able to carry out the company's financial management in accordance with laws and regulations, it must be supported by adequate information technology.

If the human resources implementing the accounting system do not have the required quality, it will cause obstacles in the implementation of the accounting function, and ultimately accounting information as a product of the accounting system will be of poor quality. The resulting information becomes information that has little or no value, one of which is reliability. In addition, employees who have a low understanding of their duties and functions, as well as obstacles found in data processing, will also have an impact on the presentation of financial statements. Delay in the presentation of financial statements means that the financial statements have not or do not meet one of the required information values, namely timeliness. Based on this description,

H1: The quality of human resources has a positive effect on corporate financial reporting

### **2.5.2. The Effect of the Use of Information Technology on the Quality of Corporate Financial Reporting**

Develop and take advantage of advances in information technology to improve the ability to manage company finances, and distribute Corporate Financial Information to investors. With the rapid advancement of information technology and the potential for widespread use, it can open opportunities for various parties to access, manage and utilize financial information quickly and accurately. Another benefit offered in the use of information technology is speed in information processing. The accounting system in a company certainly has complex and large-volume transactions. Therefore, the use of information technology will greatly help accelerate the processing of transaction data and presentation of financial reports.

Based on this description, it is suspected that there is a positive relationship between the use of information technology and the reliability of the company's financial reporting, and there is a positive relationship between the use of information technology and the timeliness of the company's financial reporting, so that the relationship is hypothesized:

H2: The use of information technology has a positive effect on corporate financial reporting.

### **2.5.3. The Effect of Accounting Information Systems on the Results of Research on Corporate Financial Reporting**

There are still many irregularities and leaks in the financial statements by KAP (Public Accounting Firm), indicating that the Company's financial statements have not met the required characteristics / value of information, namely reliability. The results of the audit evaluation by KAP show that there are still financial reports that have received unreasonable opinions and require corrective and correct internal control or accounting information system improvements in terms of the reliability of the information presented in the financial statements.

Based on the description, it is suspected that there is a positive relationship between the internal control system and the reliability of the company's financial reporting, so that this relationship is hypothesized

H3: The internal control system has a positive effect on the reliability of company financial reporting

## **2.6. Hypothesis**

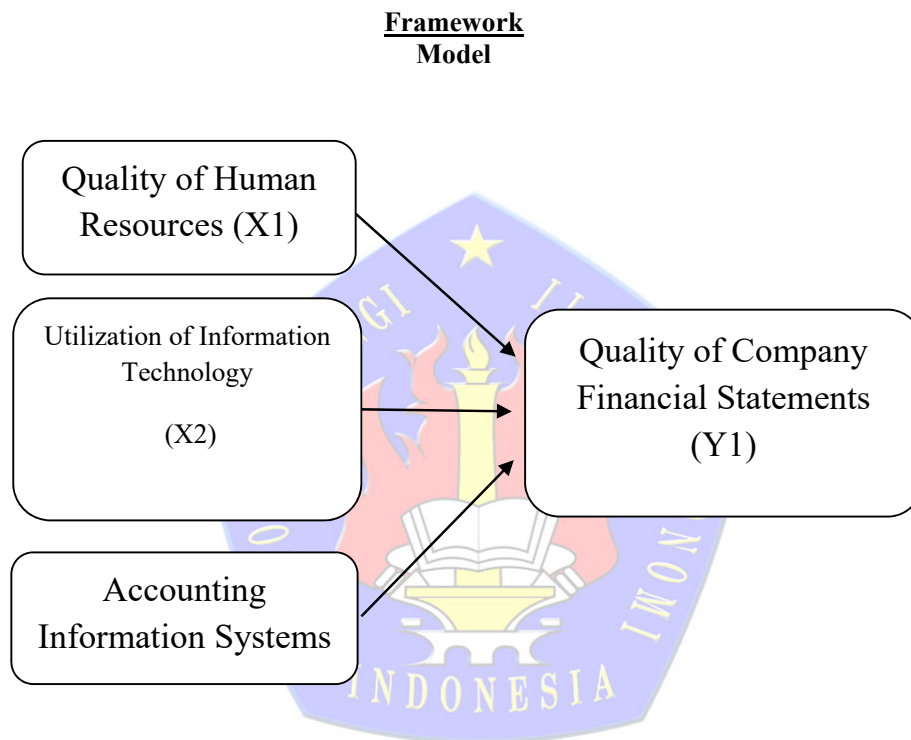
H1: The quality of human resources has a positive effect on corporate financial reporting

H2: The use of information technology has a positive effect on corporate financial reporting.

H3: The internal control system has a positive effect on the reliability of company financial reporting

### 2.7. Framework

Based on the theoretical basis and the formulation of research problems, an independent variable (X) is identified which is estimated to directly or indirectly affect the value of the company's financial reporting information. The model in this study can be described in the following framework:



## III. RESEARCH METHOD

### 3.1. Research Strategy

The following describes briefly the various methods or strategies used by researchers in obtaining information, understanding phenomena, and formulating concepts or theories in life. Quantitative Strategies Quantitative research emphasizes objective phenomena and is studied quantitatively. Research strategies with quantitative designs always involve a post-positivism view (Nana Syaodih, 2010). Quantitative research strategies include quasi-experimental and correlation research as well as research involving only one subject in the research.

### 3.2. Population

The population in this study were from 10 large-scale forklift (Material Handling) distributor companies, the best 5 of which will be sampled for the purposes of this research, the division that will be used as a respondent is the financial accounting division of a company engaged in heavy equipment distributors. Sampling (sampling method) of

respondents was carried out purposively. Purposive sampling is used because the information to be taken comes from a deliberately selected source based on the criteria set by the researcher (Sekaran, 2003 in Indriasari, 2008). The criteria for respondents in this study are employees who carry out financial accounting functions at the company, which includes the head and staff of the accounting / financial administration subsection. 50 questionnaires, which are distributed directly by researchers to respondents.

### **3.3. Method of Analysis**

The method of analysis used in this research is quantitative analysis method, which is an analysis that uses numbers and statistical calculations to analyze a hypothesis and requires several analytical tools.

#### **3.3.1. Validity and Reliability Test**

The validity test is conducted to measure whether the questions in the questionnaire are valid or not. A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. How to measure whether it is valid or not is to calculate the correlation between the questions of each question and the total score (Ghozali, 2005: 39). Reliability test is a tool for measuring a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if the respondent's answers to the questionnaire questions are consistent or stable over time (Ghozali, 2005: 41). The measurement of reliability can be done with one short or just one measurement and then the results are compared with other questions or the measurement of the correlation between the answers to the questions.

The validity test is a test carried out to prove that the statement has described the aims and objectives of the study. An instrument is said to be valid, if the rcount value is greater than the rtable value with a significance level  $<0.05$ , the data is said to be valid, or vice versa. Where the rtable value in this study for  $N = 50$ ,  $df = n-2 = 50-2 = 48$ , has an rtable value of 0.2787.

In this study, the reliability test was carried out to obtain the reliability level of the data collection tool, namely a questionnaire, an instrument is said to be reliable if it has a coefficient value greater than 0.60 so that it can be said that the variable statement used in this study is reliable.

#### **3.3.2. Classical Assumption Test Results**

In order for a linear regression model to be said to be good, it is necessary to test classical assumptions which are intended to assess whether there are symptoms of classical assumptions or not. In this study, three classical assumption tests were carried out, namely, the classic assumption test for normality, the classic assumption test for multicollinearity and the classic assumption test for heteroscedasticity.

#### **3.3.3. Results of Determination Coefficient Testing**

The test of the coefficient of determination is carried out with the intention of estimating how much the contribution of the independent variables (quality of human resources, utilization of information technology, and accounting information systems) to the dependent variable (quality of financial reports).

#### **3.3.4. Multiple Linear Regression Test Results**

The test of multiple linear regression analysis is used to determine the effect of the quality of human resources, the use of information technology, audit professionalism on the quality of financial reports.

### 3.3.5. Hypothesis Test Results

#### Hypothesis Testing Results Partially

Partial test or t test aims to see whether partially the independent variable (independent) has an influence on the dependent variable (dependent) assuming the other independent variables under study are constant and with an alpha ( $\alpha$ ) of 5%. The following are the results of partial hypothesis testing between the variables of the quality of human resources, the use of information technology and accounting information systems on the quality of financial reports.

### 3.3.6. Simultaneous Hypothesis Testing Results

The following is the result of hypothesis testing on the quality of human resources, the use of information technology and accounting information systems on the quality of financial reports.

## IV. RESULTS AND DISCUSSION

### 4.1. Description of Research Object

Founded in 1957, Bank Central Asia is present in the midst of Indonesian society and has grown to become one of the largest banks in Indonesia. For more than 60 years Bank Central Asia has never stopped offering a variety of banking solutions that answer the financial needs of customers from various walks of life.

Through a variety of quality and targeted products and services, BCA financial solutions support personal financial planning and the development of business customers. Supported by the strength of the network between branches, the breadth of the ATM network, as well as other electronic banking networks, anyone can enjoy the convenience and convenience of transactions offered by BCA.

In accordance with the commitment "Always by Your Side", Bank BCA continues to strive to maintain the trust and expectations of customers and stakeholders. Winning the trust to provide the best solutions for the financial needs of customers is an honor and pride for BCA according to the Decree of the Minister of Finance of the Republic of Indonesia no.42855 /UMII dated March 14, 1957 regarding the license to do bank business.

Table 4.1  
Table Description of Respondents by Gender of Respondents

	Gender	
	Frequency	Percent
Male	17	34.0
Women	33	66.0
Total	50	100.0

Source: SPSS Test Results version 25

Table 4.1 shows the results of testing the characteristics of research respondents based on the gender of the respondent. From the test results presented in the table above, it is known that the number of respondents is 50 people and it is known that the number of male respondents is 17 people or 34% of the total respondents and 33 female respondents or as much as 66% of the total. respondents. The results of this test indicate that most of the respondents are female.

#### 1. Respondents' Description by Age

The following are the results of testing the characteristics of respondents based on the age of the respondent:

Table 4.2  
Table Description of Respondents by Age of Respondents  
**Age**

		Frequency	Percent
Valid	18-30 years	32	64.0
	31 - 40 years	14	28.0
	41 - 55 Years	3	6.0
	> 55 years	1	2.0
	Total	50	100.0

Source: SPSS Test Results version 25

Table 4.2 is the result of testing the characteristics of respondents based on the age of the respondent. From the test results presented in the table above, it is known that the number of respondents is 50 people and it is known that the number of respondents aged 18-30 years is 32 people or as many as 64%, respondents aged 31-40 years are 14 people or as many as 28%, Respondents aged 41-55 years were 3 people or as many as 6% and respondents who were more than 55 years old were 1 person or 2%. The results of this test show that most respondents are 18-30 years old.

2. Descriptions of Respondents Based on Recent Education

The following are the results of testing the characteristics of the respondents based on the respondent's latest education:

Table 4.3  
Table Description of Respondents Based on Respondents' Last Education  
**Last education**

		Frequency	Percent
Valid	SMK	5	10.0
	D3	7	14.0
	S1	37	74.0
	S2	1	2.0
	Total	50	100.0

Source: SPSS Test Results version 25

Table 4.4 is the result of testing the characteristics of the respondents based on the respondent's latest education. From the results of the characteristic testing presented in the table above, it is known that the number of respondents was 50 people and it is also known that the number of respondents with the last S1 education dominated in this study, namely 37 people or as many as 88%, respondents with the latest education of D3 were 7 people or as many as 14 %, respondents with the last SMK education were 5 people or as many as 10% and respondents with the latest S2 education were 1 person or as much as 2%.

3. Respondent Description Based on Length of Work

The following are the results of testing the characteristics of the respondents based on the length of time the respondents worked:

Table 4.4  
Table Description of Respondents Based on Length of Work  
**Length of work**

		Frequency	Percent
Valid	<3 Years	16	32.0



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35 years old	11	22.0
6 - 10 Tofu	16	32.0
11–20 Years	6	12.0
> 20 Years	1	2.0
Total	50	100.0

Source: SPSS Test Results version 25

Table 4.5 is the result of testing the characteristics of respondents based on the length of time the respondents worked at Bank Central Asia. From the results of testing the characteristics of respondents presented in the table above, it is known that the number of respondents was 50 people and it is also known that the number of respondents with a length of work of less than 3 years was 16 people or as much as 32%, respondents with a length of work between 3 and 5 years were 11 people or as many as 22%, respondents with a length of work of 6 to 10 years were 16 people or 32%, respondents with a length of work of 11 to 20 years were 6 people or 12%, and respondents with a length of work of more than 20 years were 1 people or 2%.

**4.2. Data Feasibility Test**

**4.2.1.1. Validity test**

The validity test is evidence that the instrument, technique or process used to measure the concept actually measures the intended concept. All items of the questionnaire instrument have a significance value of each variable  $<0.05$ , which means that the measuring instrument in this study is valid. To test each item in the questionnaire, using the Corrected Item-Total Correlation. An instrument is said to be valid, if  $r_{count} > r_{table}$  with a significance level  $<0.05$ , the data is said to be valid, or vice versa. Where the  $r_{table}$  value in this study for  $N = 50$ ,  $df = n-2 = 50-2 = 48$ , has an  $r_{table}$  value of 0.2787.

1. Validity Test of Human Resource Quality Variables

The following is the result of the data-validity feasibility test on the dependent, namely the quality of the financial statements:

Table 4.5  
Results of Validity Test on Quality Variables of Financial Statements

Statement Items	rhitung	r table	Significance Level	Information
Y1	0.513	0.2787	0,000	Valid
Y2	0.564	0.2787	0,000	Valid
Y3	0.594	0.2787	0,000	Valid
Y4	0.536	0.2787	0,000	Valid
Y5	0.521	0.2787	0,000	Valid
Y6	0.595	0.2787	0,000	Valid
Y7	0.521	0.2787	0,000	Valid
Y8	0.319	0.2787	0,000	Valid
Y9	0.615	0.2787	0,000	Valid
Y10	0.502	0.2787	0,000	Valid

Source: SPSS Test Results version 25

Table 4.6 is the result of the data-validity feasibility test on the dependent variable, namely the quality of financial reports. From the results of the feasibility test of the data presented in the table above, it is known that the  $r_{count}$  value of the Y1 statement is 0.513 with a significance of 0.000, the  $r_{count}$  value of the Y2 statement is 0.792 with a significance of 0.000, the  $r_{count}$  value of the Y3 statement is 0.564 with a significance of

0.000, the r count value of the Y4 statement is 0.536 with a significance of 0.000, the r count value of the Y5 statement is 0.521 with a significance of 0.000, the r count value of the Y6 statement is 0.595 with a significance of 0.000, the r count value of the Y7 statement is 0.521 with a significance of 0.000, the r count value of the Y8 statement is 0.319 with a significance of 0.000, the value of Y9 statement is 0, 615 with a significance of 0.000, the value of Y10's rcount is 0.502 with a significance of 0.000. From these results, when compared, the significance value is lower than the significance level of 0.05 and the rcount value is greater than the rtable which is 0.2787. From the explanation previously stated, it can be concluded that all statements regarding the quality of financial statements have been tested for validity.

2. Validity Test of Human Resource Quality Variables

The following is the result of the data-validity feasibility test on the first independent variable, namely the quality of human resources:

Table 4.6

Results of Validity Test on Variable Quality of Human Resources

Statement Items	rhitung	r table	Significance Level	Information
X11	0.478	0.2787	0,000	Valid
X12	0.438	0.2787	0.001	Valid
X13	0.372	0.2787	0,000	Valid
X14	0.469	0.2787	0.001	Valid
X15	0.479	0.2787	0,000	Valid
X16	0.521	0.2787	0,000	Valid
X17	0.635	0.2787	0,000	Valid
X18	0.572	0.2787	0,000	Valid
X19	0.619	0.2787	0,000	Valid
X110	0.550	0.2787	0,000	Valid

Source: SPSS Test Results version 25

Table 4.7 is the result of the data-validity feasibility test on the first independent variable, namely the quality of human resources. From the results of the feasibility test of the data presented in the table above, it is known that the r count value of the X11 statement is 0.478 with a significance of 0.000, the r count value of the X12 statement is 0.438 with a significance of 0.001, the rcount value of the X13 statement is 0.372 with a significance of 0.000, the rcount value of the X14 statement is 0.469 with a significance of 0.001. the value of the r count of the statement X15 is 0.479 with a significance of 0.000, the value of the r count of the statement of X16 is 0.521 with a significance of 0.000, the value of the r count for the statement X17 is 0.635 with a significance of 0.000, the value of the r count for the statement X18 is 0.572 with a significance of 0.000, the value of the r count for the statement of X19 is 0.619 with a significance of 0.000, the value of rcount for the statement X110 is 0.550 with a significance of 0.000. From these results, when compared, the significance value is lower than the significance level of 0.05 and the rcount value is greater than the rtable which is 0.2787. From the explanation previously stated, it can be concluded that all statements regarding the quality of human resources have been tested for validity.

3. Validity Test of Information Technology Utilization Variables

The following is the result of the data-validity feasibility test on the second independent variable, namely the use of information technology:

Table 4.7

Results of the Validity Test on the Variable of Information Technology Utilization

Statement Items	r hitung	r table	Significance Level	Information
X21	0.383	0.2787	0.006	Valid
X22	0.509	0.2787	0,000	Valid
X23	0.410	0.2787	0.003	Valid
X24	0.577	0.2787	0,000	Valid
X25	0.688	0.2787	0,000	Valid
X26	0.620	0.2787	0,000	Valid
X27	0.583	0.2787	0,000	Valid
X28	0.693	0.2787	0,000	Valid
X29	0.464	0.2787	0.001	Valid
X210	0.607	0.2787	0,000	Valid

Source: SPSS Test Results version 25

the r count value of the X29 statement is 0.464 with a significance of 0.001, the r count value of the X210 statement is 0.607 with a significance of 0.000. From these results, when compared, the significance value is lower than the significance level of 0.05 and the rcount value is greater than the rtabel which is 0.2787. From the explanation previously stated, it can be concluded that all statements regarding the quality of human resources have been tested for validity.

4. Validity Test of Accounting Information System Variables

The following is the result of the data-validity feasibility test on the second independent variable, namely the accounting information system:

Table 4.8

Validity Test Results Against Variables Accounting information system

Statement Items	r hitung	r table	Significance Level	Information
X31	0.601	0.2787	0,000	Valid
X32	0.568	0.2787	0,000	Valid
X33	0,700	0.2787	0,000	Valid
X34	0.597	0.2787	0,000	Valid
X35	0.597	0.2787	0,000	Valid
X36	0.491	0.2787	0,000	Valid
X37	0.601	0.2787	0,000	Valid
X38	0.530	0.2787	0,000	Valid
X39	0.573	0.2787	0,000	Valid
X310	0.574	0.2787	0,000	Valid

Source: SPSS Test Results version 25

Table 4.9 is the result of the data-validity feasibility test on the first independent variable, namely the quality of the accounting information system. From the results of the feasibility test of the data presented in the table above, it is known that the rcount value of the X31 statement is 0.601 with a significance of 0.000, the rcount value of the X32 statement is 0.568 with a significance of 0.000, the rcount value of the X33 statement is 0.700 with a significance of 0.000, the rcount value of the X34 statement is 0.597 with a significance of 0.000, the r count value of the X35 statement is 0.597 with a significance of 0.000, the r count value of the X36 statement is 0.491 with a significance of 0.000, the r count value of the X37 statement is 0.601 with a

significance of 0.000, the r count value of the X38 statement is 0.530 with a significance of 0.000, the value of the r count for the X39 statement is 0.573 with a significance of 0.000, the r count value for the X310 statement is 0.574 with a significance of 0.000. From the previous explanation, it can be concluded that all statements have been tested for their validity. From these results, when compared, the significance value is lower than the significance level of 0.05 and the rcount value is greater than the rtabel which is 0.2787. From the explanation previously stated, it can be concluded that all statements regarding the quality of human resources have been tested for validity. From these results, when compared, the significance value is lower than the significance level of 0.05 and the rcount value is greater than the rtabel which is 0.2787. From the explanation previously stated, it can be concluded that all statements regarding the quality of human resources have been tested for validity. From these results, when compared, the significance value is lower than the significance level of 0.05 and the rcount value is greater than the rtabel which is 0.2787. From the explanation previously stated, it can be concluded that all statements regarding the quality of human resources have been tested for validity.

**4.2.1.2. Reliability Test**

The reliability test is carried out to obtain the level of reliability (reliability) of the data collection tool (instrument) used, an instrument is said to be reabilable if all variables have a Cronbach's Alpha coefficient value of 0.60 so that it can be said that the statement instrument used in this study is reliable:

1. Reliability Test of Variable Quality of Financial Statements, Quality of Human Resources, Utilization of Information Technology, Accounting Information Systems.
2. Reliability Test on Variables The table below is the result of reliability testing on variable X1, namely the quality of financial reports.
3. Reliability Test on Variables The table below is the result of reliability testing for the X2 variable, namely the use of information technology.
4. Reliability Test on Variables, The table below is the result of reliability testing for the X3 variable, namely the accounting information system.

The table below is the result of reliability testing for the Y variable, namely:

Table 4.9  
Reliability Test Results Against Variables

<b>Reliability Statistics</b>		
Variable	Cronbach's Alpha	N of Items
Financial Report Quality	.717	10
Quality of Human Resources	.690	10
Utilization of Information Technology	.749	10
Accounting information system	.784	10

Source: SPSS Test Results version 25

The table presented above is the result of the data-reliability feasibility test on the Y variable (the dependent variable), namely the quality of the financial statements. From the results of the reliability test presented in the table above, it is known that the Cronbach's Alpha value of the financial statement quality variable is 0.717 and is above 0.60 (0.717 > 0.60) so it can be said that all the data on each item is reliable.

The table presented above is the result of the data-reliability feasibility test on the X1 variable (the independent variable), namely the quality of human resources. From the

results of the reliability test presented in the table above, it is known that the Cronbach's Alpha value of the human resource quality variable is 0.690 and is above 0.60 ( $0.690 > 0.60$ ) so that it can be said that all existing data on each item is reliable.

The table is the result of the data-reliability feasibility test on the X2 variable (the independent variable), namely the use of information technology. From the results of the reliability test presented in the table above, it is known that the Cronbach's Alpha value of the information technology utilization variable is 0.749 and is above 0.60 ( $0.749 > 0.60$ ) so that it can be said that all existing data on each item is reliable.

The table presented above is the result of the data-reliability feasibility test of the X3 variable (the independent variable), namely the accounting information system. From the results of the reliability test presented in the table above, it is known that the Cronbach's Alpha value of the accounting information system variable is 0.784 and is above 0.60 ( $0.784 > 0.60$ ) so it can be said that all the data on each item is reliable.

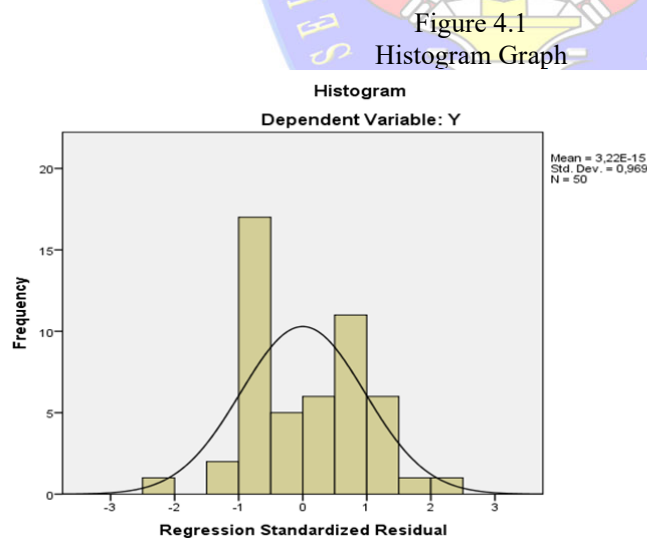
#### 4.2.2. Classical Assumption Test Results

In order for a linear regression model to be said to be good, it is necessary to test classical assumptions which are intended to assess whether there are symptoms of classical assumptions or not. In this study, three classical assumption tests were carried out, namely, the classic assumption test for normality, the classic assumption test for multicollinearity and the classic assumption test for heteroscedasticity.

##### 1. Classical Normality Assumption Test Results

The normality test is used to test whether in the regression model, confounding or residual variables have a normal distribution. The method for testing normality uses a histogram table and a normal probability plot. Where each has criteria, namely if the histogram graph is in the form of a bell and the dots are around the diagonal line on the probability plot graph, it can be said that there is no normality problem.

The following is a graphic image of histogram:



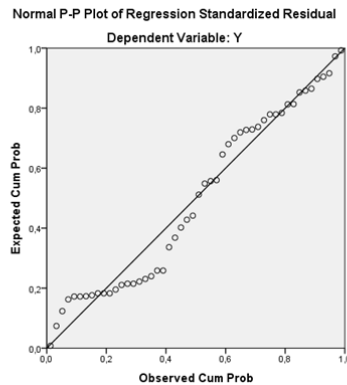
Source: SPSS Test Results version 25

Figure 4.1 presented above is a picture of the results of testing the classical assumptions of normality. From the histogram graphic image it can be seen that the graph forms a bell. So it can be said that the first condition has been fulfilled. In order

to say that there is no normality problem, the test is carried out by looking at the normal probability plot graph.

The following is a normal probability plot image:

Figure 4.2  
Normal Probability Plot Graph



Source: SPSS Test Results version 25

Figure 4.2 presented above is a graph of a normal probability plot which is part of the classical assumption test for normality. From the probability plot graphic image, it can be seen that the points are scattered around the diagonal line. From the previous explanation, it can be concluded that the two conditions have been met, therefore, it can be concluded that there is no normality problem in this study.

2. Multicollinearity Classical Assumption Test Results

Multicollinearity test aims to test whether the regression model found a correlation between independent variables (independent). A good regression model should not have a correlation between the independent variables. To detect whether there is multicollinearity in the regression, it can be seen from the tolerance value and variance inflation factor (VIF). If the tolerance value is > 0.1 and the variance inflation factor (VIF) value is < 10, there is no multicollinearity symptom.

The following are the results of multicollinearity testing:

Table 4.10  
Multicollinearity Classical Assumption Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
X1	.367	2,724
X2	.232	4,318
X3	.338	2,959

a. Dependent Variable: Y

Source: SPSS Test Results version 25

Table 4.14 presented above is a table of the results of testing the classic assumption of multicollinearity. From the test results table above, it can be seen that

the tolerance variable value for the quality of human resources is 0.367 and the variance inflation factor value is 2.724, the tolerance variable for the use of information technology is 0.232 and the variance inflation factor value is 4.318, the tolerance variable for the accounting information system is 0.338 and the value variance inflation factor of 2.959. Of the three variables above, it is known that each variable has met the criteria previously described above. So it can be concluded that there are no symptoms of multicollinearity in this study.

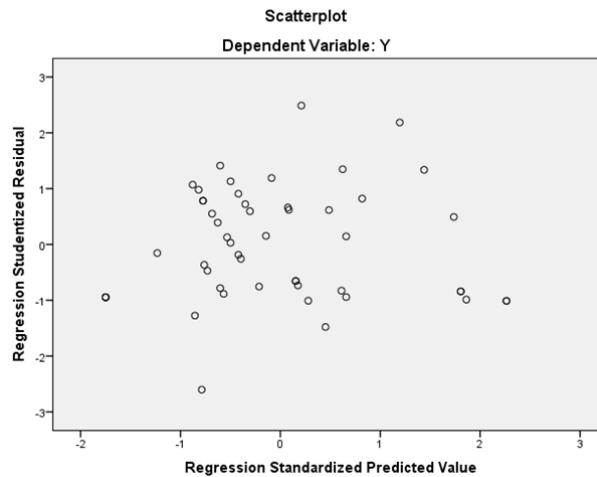
### 3. Heteroscedasticity Classical Assumption Test Results

As previously explained, the heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. A good regression model is one that does not occur heteroscedasticity. How to detect the presence or absence of heteroscedasticity is by looking at the plot graph between the predicted value of the dependent variable, namely its residual.

The following are the results of heteroscedasticity testing:



Figure 4.3  
Scatterplot graphics



Source: SPSS Test Results version 25

Figure 4.3 presented above is a graphic image of the results of testing the classic assumption of heteroscedasticity. From the scatterplot graph as presented above, it is known that the points are scattered above and below the 0 point on the y-axis. As previously explained, it can be concluded that there is no heteroscedasticity problem in this study.

#### 4.2.3. Results of Determination Coefficient Testing

The test of the coefficient of determination is carried out with the intention of estimating how much the contribution of the independent variables (quality of human resources, utilization of information technology, and accounting information systems) to the dependent variable (quality of financial reports).

The following are the results of testing the coefficient of determination:

Table 4.11  
Results of Determination Coefficient Testing  
**Model Summary b**

Model	R	R Square	Adjusted R Square
1	.941a	.885	.877

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

b. Dependent Variable: Y

Source: SPSS Test Results version 25

Table 4:15 is a table of the results of testing the coefficient of determination between the independent variable and the dependent variable. From the table of determination coefficient test results presented above, it can be seen that the coefficient of determination (R Square) is 0.885 or 88.5%. This shows that the independent variables used in the study, namely the quality of human resources, the use of information technology, and the accounting information system have an influence on the quality of



financial reports by 88.5%. The remaining 11.5% is influenced by other factors that were not tested in this study.

#### 4.2.4. Multiple Linear Regression Test Results

The test of multiple linear regression analysis is used to determine the effect of the quality of human resources, the use of information technology, audit professionalism on the quality of financial reports.

The following is a multiple linear regression proposed in this study:

$$Y = a + \beta_1.X_1 + \beta_2.X_2 + \beta_3.X_3 + \varepsilon$$

Information:

- Y: Quality of financial reports
- $\alpha$ : Constant
- $\beta$ : Regression coefficient
- X1: Quality of human resources
- X2: Utilization of information technology
- X3: Accounting information system
- $\varepsilon$ : Error

The following are the results of multiple linear regression testing:

Table 4.12  
Multiple Linear Regression Test Results  
Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	.691	2,397	
X1	.431	.085	.418
X2	.314	.100	.326
X3	.259	.079	.281

a. Dependent Variable: Y  
Source: SPSS Test Results version 25

Table 4:16 is a table of the results of multiple linear regression testing. From the test results obtained values for each value of the independent variable and the constant. The following is the result of multiple linear regression testing that has been included in the equation:

$$Y = 0.691 + 0.431.X_1 + 0.314.X_2 + 0.259.X_3 + \varepsilon$$

Based on the multiple linear regression equation above, it can be seen that the constant of this research is 0.691. This states that if the independent variables X1, X2, and X3 have a value of 0, then the value of the dependent variable, namely the quality of the financial statements, is 0.691. If every one-unit increase in the variable quality of human resources and the variable use of information technology and other accounting information systems is considered constant, it will increase the variable quality of financial statements by 0,431. Every one-unit increase in the information technology

utilization variable and the human resource quality variable and the accounting information system are considered constant, it will increase the value of the financial report quality variable by 0.314. Every one-unit increase in the variable of the accounting information system and the variable of human resource quality and the use of accounting information is considered constant, it will increase the value of the variable quality of financial statements by 0.259.

**4.2.5. Hypothesis Test Results**

**4.2.5.1. Hypothesis Testing Results Partially**

Partial test or t test aims to see whether partially the independent variable (independent) has an influence on the dependent variable (dependent) assuming the other independent variables under study are constant and with an alpha ( $\alpha$ ) of 5%. The following are the results of partial hypothesis testing between the variables of the quality of human resources, the use of information technology and accounting information systems on the quality of financial reports.

The following are the results of partial hypothesis testing between the variables of human resource quality, utilization of information technology, accounting information systems on the quality of financial reports:

Table 4.13  
Results of Testing Hypothesis Variables Quality of Human Resources, Utilization of information technology, accounting information systems on the quality of financial reports.

**Coefficients<sup>a</sup>**

	t	Sig.
X1	5,058	.000
X2	3,128	.003
X3	3,267	.002

a. Dependent Variable: Y

Source: SPSS Test Results version 25

From the results of partial hypothesis testing between the variables of the quality of human resources on the quality of financial reports, it is known that the significance value of 0.000 is smaller than the significance level of 0.05. It is also known that the value of tcount amounting to 3.017 is greater than the t table value ( $df = nk = 50-4 = 46$ ) which is equal to 2.01290. Based on the criteria previously stated, it can be concluded that there is a positive influence between the quality of human resources on the quality of financial reports. This means that the higher the quality of human resources owned by the company, the higher the quality of the financial reports produced.

From the results of partial hypothesis testing between the variables of the use of information technology on the quality of financial reports, it is known that the significance value of 0.003 is smaller than the significance level of 0.05. It is also known that the value of tcount 3.128 is greater than the t table value ( $df = nk = 50-4 =$

46) which is 2.01290. Based on the criteria previously stated, it can be concluded that there is a positive influence between the use of information technology on the quality of financial reports. This means that the greater the use of information technology by the company, the better the quality of the company's financial reports.

From the results of partial hypothesis testing between accounting information system variables on the quality of financial reports, it is known that the significance value of 0.002 is smaller than the significance level of 0.05. It is also known that the value of  $t_{count} 3.267$  is greater than the  $t$ -table value ( $df = nk = 50-4 = 46$ ) which is 2.01290. Based on the criteria previously stated, it can be concluded that there is a positive influence between the accounting information system on the quality of financial reports.

#### 4.2.5.2. Simultaneous Hypothesis Testing Results

The following is the result of hypothesis testing on the variable of human resource quality, the use of information technology and accounting information systems on the quality of financial reports:

Table 4.14  
Results of Variable Hypothesis Testing on accounting information systems on the quality of financial reports  
ANOVAa

Model		F	Sig.
1	Regression	117,534	.000b
	Residual		
	Total		

a. Dependent Variable: Y

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

Source: SPSS Test Results version 25

From the results of partial hypothesis testing between the variables of the use of information technology on the quality of financial reports, it is known that the significance value of 0.000 is smaller than the significance level of 0.05. It is also known that the value of  $t_{count}$  amounting to 117,534 greater than the value of the  $t$  table ( $df = nk = 50-4 = 46$ ), which is 2,570. Based on the criteria previously stated, it can be concluded that there is a simultaneous significant influence between the quality of human resources, the use of information technology and accounting information systems on the quality of financial reports.

### 4.3. Discussion

#### 4.3.1. The Influence of the Quality of Human Resources on the Quality of Financial Statements

Human resource is one of the most important factors that cannot be separated from an institution. Quality human resources are the most important factor in producing a quality financial report. This is so important because with good quality human resources or human resources who are able to make financial reports in accordance with applicable financial accounting standards and tax accounting standards, it will have an impact on the financial statements produced by the company that can describe how the company is performing. in a certain period and can be used as a factor in decision making for all stakeholders.

To create quality financial reports, Bank Central Asia Tbk conducts strict selection of prospective employees who will become part of Bank Central Asia Tbk. Some examples of selection given by Bank Central Asia to prospective employees are minimum education requirements, passing written tests and interview tests. educational requirements as well as written tests and interview tests are intended to determine the quality of human resources who will work at Bank Central Asia Tbk. With this activity, it is hoped that Bank Central Asia Tbk. can produce better financial reports for the benefit of stakeholders.

The results of this study are in line with Fontanella (2010) and Thoha (2012) which states that there is an influence between the quality of the company's human resources and the quality of the financial statements produced.

#### **4.3.2. The Effect of Information Technology Utilization on the Quality of Financial Statements**

Reliable financial statements are a value that reflects the quality of the financial statements presented. The bigger the effort, the greater the complexity of the transactions that occur. The greater the complexity of a transaction, it will cause errors that result in financial statements that do not describe what actually happened to the company. By utilizing information technology owned by the company, errors that can arise from the complexity of the transaction can be minimized so as to produce reliable financial reports and improve the quality of financial reports produced by the company.

Use of the latest equipment by Bank Central Asia Tbk. is a tangible form of being able to provide quality financial reports. With the use of a computerized and integrated system, every transaction that occurs will be immediately recorded and posted into the system used. This makes it easier for the process of making quality financial reports because it will minimize the errors that occur in the financial statements that are caused by human negligence.

This is in line with research conducted by Agung (2018) which states that there is an influence between the use of information technology by companies on the quality of financial reports produced by the company.

#### **4.3.3. The Effect of Accounting Information Systems on the Quality of Financial Statements**

An accounting information system is a system that collects, stores and manages financial and accounting data used in decision making. The accounting information system in a company is an important part of producing quality financial reports. Some examples of accounting information systems that are used to produce quality financial reports are storing and collecting transaction activity data, processing collected data to produce financial reports, and exercising supervisory control over the resulting reports. This accounting information system is also owned by Bank Central Asia Tbk. where each activity that occurs is carried out by collecting documents and recording computerized, processing data that has been inputted to produce financial reports to control the resulting financial reports. With the accounting information system owned by Bank Central Asia Tbk, it is hoped that it will produce quality financial reports without any irregularities by interested parties and can be relied on for decision making for the company going forward.

This means that the better the company's accounting information system, the better the quality of the company's financial reports. In the research of Thoha (2012), the accounting information system owned by an employee to carry out their duties and responsibilities is in accordance with the field they do (certain).

## V. CONCLUSIONS AND SUGGESTIONS

### 5.1. Conclusion

From the research that has been done, the researchers draw the following conclusions:

1. The quality of human resources has a partially significant effect on the quality of financial reports at Bank Centra Asia.
2. The use of information technology has a partially significant effect on the quality of financial reports at Bank Central Asia.
3. The accounting information system has a partially significant effect on the quality of financial reports at Bank Central Asia.

### 5.2. Suggestion

Based on the above conclusions, the writer tries to put forward some suggestions obtained from the results of the research and also the discussions that have been carried out which are related as follows:

1. The public should consider factors that can be used as indicators in an effort to improve the quality of a company's financial statements.
2. For Further Researchers
  - a. Future researchers should use a different proxy. Because this research uses the quality of human resources, the use of information technology and accounting information systems.
  - b. Future researchers should use research proxies other than those used by researchers to describe the quality of financial reports.
  - c. It is recommended to use a company with a different field from this research in order to obtain information about events that have an impact on the quality of financial reports in other areas of the company.

### 5.3. Research Limitations and Further Research Development

The research that was conducted was limited to Bank Central Asia companies with the variables of the quality of human resources, the use of financial reports, and accounting information systems on the quality of financial reports, it is hoped that further research can contain other variables related to the quality of financial statements as well as updating or adding variable variables. which is used in order to predict factors that can affect the quality of financial reports even better.

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