

ABSTRAK

Penelitian ini bertujuan mendeskripsikan penerapan sistem informasi akuntansi, kompetensi sumber daya manusia, dan kualitas laporan keuangan serta menguji pengaruh kedua variabel bebas terhadap kualitas laporan keuangan, baik secara parsial maupun simultan, pada koperasi simpan pinjam yang terdaftar di Dinas Koperasi dan Usaha Kecil dan Menengah Kabupaten Karawang.

Penelitian menggunakan pendekatan kuantitatif dengan metode survei deskriptif dan verifikatif. Populasi terdiri atas 86 koperasi simpan pinjam aktif. Ukuran sampel ditentukan menggunakan rumus Slovin dengan tingkat kesalahan 5%, yaitu 71 koperasi, masing-masing diwakili satu pengurus atau staf yang bertanggung jawab atas pengelolaan keuangan. Data dikumpulkan melalui kuesioner berisi 14 pernyataan dengan skala Likert lima tingkat. Analisis meliputi pengujian validitas dan reliabilitas, uji asumsi klasik, regresi linear berganda, uji t, uji F, dan koefisien determinasi pada taraf signifikansi 5%.

Hasil penelitian menunjukkan bahwa Penerapan sistem informasi akuntansi berpengaruh positif dan signifikan terhadap kualitas laporan keuangan demikian pula kompetensi sumber daya manusia. Secara simultan, kedua variabel berpengaruh signifikan. Temuan ini mendukung penguatan sistem informasi akuntansi dan kompetensi pengelola keuangan secara bersama. Prioritas perbaikan meliputi pengendalian internal dan keamanan, sikap kerja, serta penyusunan laporan arus kas karena memperoleh skor relatif terendah pada masing-masing variabel. Hasil penelitian mencerminkan penilaian responden melalui kuesioner, bukan hasil audit atas laporan keuangan.

Kata kunci: sistem informasi akuntansi (SIA), kompetensi sumber daya manusia (SDM), kualitas laporan keuangan (LK), koperasi simpan pinjam (KSP).

ABSTRACT

This study aims to describe accounting information system implementation, human resource competence, and financial statement quality, and to examine the individual and joint effects of the two independent variables on financial statement quality in savings and loan cooperatives registered with the Department of Cooperatives and Small and Medium Enterprises of Karawang Regency.

This study employs a quantitative approach using a descriptive and hypothesis-testing survey method. The population consists of 86 active savings and loan cooperatives. The sample size was determined using Slovin's formula with a 5% margin of error, resulting in 71 cooperatives, each represented by one board member or staff member responsible for financial management. Data were collected through a questionnaire containing 14 statements rated on a five-point Likert scale. The analysis includes validity and reliability testing, classical regression assumption testing, multiple linear regression, t-tests, an F-test, and the coefficient of determination, with hypothesis testing conducted at a 5% significance level.

The results indicate that accounting information system implementation has a positive and significant effect on financial statement quality, as does human resource competence. The two variables also have a statistically significant joint effect. These findings support coordinated improvements in accounting information systems and the competence of financial personnel. Priority areas for improvement include internal control and security, work attitudes, and cash flow statement preparation, as these indicators received the relatively lowest scores within their respective variables. The findings reflect respondents' assessments obtained through questionnaires rather than the results of financial statement audits.

Keywords: *accounting information systems (AIS), human resource competence (HRC), financial statement quality, savings and loan cooperatives (SLC).*