

**PENGARUH TINGKAT PEMAHAMAN AKUNTANSI, SISTEM
INFORMASI AKUNTANSI, FUNGSI BADAN PENGAWAS,
PENGENDALIAN INTERN, DAN KOMPETENSI SUMBER DAYA
MANUSIA TERHADAP KUALITAS LAPORAN KEUANGAN DI LPD
KECAMATAN KLUNGKUNG**

ABSTRAK

Kualitas laporan keuangan LPD harus sangat diperhatikan agar dapat terus dipercaya oleh masyarakat desa adat serta dapat mensejahterakan masyarakat di desa adat tersebut. Di masa pandemi, banyak masyarakat yang mengalami kesulitan ekonomi. Mereka akan banyak menarik uangnya di Bank termasuk juga LPD. Oleh karena itu, LPD harus selalu menjaga tingkat likuidasinya. Likuidasi yang normal yaitu sebesar 20% dari aset, namun di masa pandemi ini, tingkat likuidasi harus ditingkatkan mengingat akan banyak nasabah yang akan melakukan penarikan, jangan sampai nasabah tidak bisa melakukan penarikan karena tidak adanya dana di LPD.

Penelitian ini bertujuan untuk mengetahui tingkat pemahaman akuntansi, sistem informasi akuntansi, fungsi badan pengawas, pengendalian intern, dan kompetensi sumber daya manusia berpengaruh terhadap laporan keuangan di LPD Kecamatan Klungkung. Penelitian ini dilakukan pada Lembaga Perkreditan Desa (LPD) yang berada di kecamatan Klungkung. Penelitian ini menggunakan jenis data kuantitatif dan kualitatif. Sumber data menggunakan data primer dan sekunder. Metode penentuan sampel menggunakan *purposive sampling*. Metode pengumpulan data menggunakan wawancara, dan kuesioner. Teknik analisis data menggunakan analisis regresi linier berganda.

Hasil penelitian menunjukkan bahwa tingkat pemahaman akuntansi, sistem informasi akuntansi, fungsi badan pengawas, pengendalian intern dan kompetensi sumber daya manusia berpengaruh positif terhadap kualitas laporan keuangan. Hal tersebut berarti semakin meningkat tingkat pemahaman akuntansi, sistem informasi akuntansi, fungsi badan pengawas, pengendalian intern dan kompetensi sumber daya manusia maka kualitas laporan keuangan pada LPD Kecamatan Klungkung juga akan meningkat.

Kata Kunci: Tingkat Pemahaman Akuntansi, Sistem Informasi Akuntansi, Fungsi Badan Pengawas, Pengendalian Intern, Kompetensi Sumber Daya Manusia dan Kualitas Laporan Keuangan

**THE INFLUENCE OF THE LEVEL OF UNDERSTANDING OF
ACCOUNTING, ACCOUNTING INFORMATION SYSTEMS, FUNCTIONS
OF THE SUPERVISORY BOARD, INTERNAL CONTROL, AND
COMPETENCE OF HUMAN RESOURCES ON THE QUALITY OF
FINANCIAL REPORTS IN THE LPD IN KLUNGKUNG DISTRICT**

ABSTRACT

The quality of the LPD's financial reports must be paid close attention so that they can continue to be trusted by the traditional village community and can prosper the people in the traditional village. During the pandemic, many people experienced economic difficulties. They will withdraw a lot of money at the Bank, including the LPD. Therefore, LPD must always maintain its liquidation level. Normal liquidation is 20% of assets, but during this pandemic, the liquidation level must be increased considering that there will be many customers who will make withdrawals, so that customers cannot make withdrawals because there are no funds at the LPD.

This study aims to determine the level of understanding of accounting, accounting information systems, supervisory agency functions, internal control, and human resource competence affect financial reports in LPD Klungkung District. This research was conducted at the Village Credit Institution (LPD) in the Klungkung sub-district. This study uses quantitative and qualitative data types. Source of data using primary and secondary data. The method of determining the sample using purposive sampling. Methods of data collection using interviews and questionnaires. Data analysis technique using multiple linear regression analysis.

The results showed that the level of understanding of accounting, accounting information systems, supervisory agency functions, internal control and human resource competence had a positive effect on the quality of financial reports. This means that the level of understanding of accounting, accounting information systems, supervisory body functions, internal control and human resource competence increases, the quality of financial reports at the LPD in Klungkung District will also increase.

Keywords: *Level of Understanding of Accounting, Accounting Information Systems, Functions of the Supervisory Board, Internal Control, Competence of Human Resources and Quality of Financial Reports*