

The Utilization of Accounting Information Systems in Moderationg the Effect of Professionalism on Financial Reporting Quality at LPD ABIANSEMAL

Oleh:

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ABSTRACT

This study aims to examine the effect of professionalism and accounting information system (AIS) utilization on financial reporting quality, as well as the role of AIS utilization in moderating the relationship between professionalism and financial reporting quality. The research was conducted at Village Credit Institutions (LPDs) in Abiansemal Subdistrict. The sample consisted of 93 respondents. The data were analyzed using simple linear regression and Moderated Regression Analysis (MRA) with SPSS software. The results showed that professionalism has a positive and significant effect on financial reporting quality. However, partially, AIS utilization does not have a significant effect on financial reporting quality in the MRA model. Furthermore, the study proves that AIS utilization significantly moderates (strengthens) the effect of professionalism on financial reporting quality. These findings imply that high professionalism supported by the utilization of accounting systems will produce better financial reports.

Keywords: Professionalism, Accounting Information System Utilization, Financial Reporting Quality.

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh profesionalisme dan pemanfaatan sistem informasi akuntansi (SIA) terhadap kualitas pelaporan keuangan, serta peran pemanfaatan SIA dalam memoderasi hubungan antara profesionalisme dengan kualitas pelaporan keuangan. Penelitian dilakukan pada Lembaga Perkreditan Desa (LPD) di Kecamatan Abiansemal. Sampel penelitian berjumlah 93 responden. Data dianalisis menggunakan regresi linear sederhana dan *Moderated Regression Analysis* (MRA) menggunakan perangkat lunak SPSS. Hasil penelitian menunjukkan bahwa profesionalisme berpengaruh positif dan signifikan terhadap kualitas pelaporan keuangan. Namun, secara parsial pemanfaatan SIA tidak berpengaruh signifikan terhadap kualitas pelaporan keuangan dalam model MRA. Lebih lanjut, penelitian ini membuktikan bahwa pemanfaatan SIA secara signifikan memoderasi (memperkuat) pengaruh profesionalisme terhadap kualitas pelaporan keuangan. Temuan ini mengimplikasikan bahwa profesionalisme yang tinggi didukung dengan pemanfaatan sistem akuntansi akan menghasilkan laporan keuangan yang lebih berkualitas.

Kata kunci: Profesionalisme, Pemanfaatan Sistem Informasi Akuntansi, Kualitas Pelaporan Keuangan.

1. INTRODUCTION

The Village Credit Institution (LPD) is a community-based financial institution in Bali that plays a strategic role in supporting the village economy and preserving the culture through the *Tri Hita Karana* concept. The LPD's existence is based on improving the standard of living of the villagers, reducing the role of loan sharks, and overcoming difficulties in accessing bank credit. However, its sustainability depends heavily on public trust, which is reflected in its financial reporting (Lobiari, 2024; Sukandia, 2019). A company's financial reports is the result of an accounting process that routinely measures and discloses quantitative data related to the company's financial position and performance (Krisnawati, 2019). To be useful for decision-making, financial reports must meet quality characteristics such as relevance, reliability, understandability, and comparability as stipulated in accounting standards (Astuti & Padnyawati, 2022; Gustika et al., 2024).

Despite their vital role, the empirical findings shows that not all LPDs are capable of presenting the high quality of financial report, as evidenced by cases of bankruptcy and inactivity due to mismanagement. The issues of financial report quality are still frequently occurring due to data manipulation and recording discrepancies, resulting in unreliable and misleading information for users (Miasa, 2019; Indrawati et al., 2023). Poor financial reporting quality may lead to significant consequences, including errors in managerial decision-making, reduced customer trust, and difficulties in securing external financing (Lobiari, 2024). Furthermore, delays in financial reporting submission are indicative of poor information quality, that often resulting from internal management problems and non-compliance with reporting regulations (Kepramareni et al., 2022; Wijaya, 2021).

The main factor that suspected to influencing the quality of financial reporting is the level of professionalism of the human resources involved in its preparation. Professionalism relates to an individual's competence, responsibility, integrity, and adherence to professional ethics in carrying out their duties (Pertwi, 2023; Ramadhan & Ramadhan, 2022). Professionalism is essential because employees who work professionally will

utilize their abilities to the fullest, resulting in highly accurate and bias-free financial reporting (Pratiwi et al., 2021; Iskandar, 2014). Conversely, a lack of professionalism and ethics can lead to unrealistic financial reporting, ultimately harming the stakeholders (Ramadhan & Ramadhan, 2022; Basar, 2017).

In addition to human factors, the use of technology through Accounting Information Systems (AIS) has become a crucial tool in the digital era to improve the reporting efficiency and reliability. The aims of using an AIS is to process transaction data into useful financial information to minimize the risk of errors in decision-making (Wiratama, 2022; Sutabri, 2016). Effective AIS implementation can improve the accuracy, consistency, and timeliness of financial information presentation by reducing the risk of human error (Lobiari, 2024; Wijayanti & Ariyani, 2022). However, the mere existence of technology does not guarantee quality if it is not supported by competent users, because even a sophisticated system will be useless if its operator lacks of adequate technical skills (Novandalina et al., 2022; Edy Firmansyah, 2020).

This research is crucial due to the inconsistency of previous research findings regarding the direct influence of AIS and professionalism on financial reporting quality. Some studies found that AIS has a significant positive effect on financial reporting quality (Suardana, 2019; Putra, 2018), while others indicated that AIS has no significant effect due to suboptimal user factors (Yanti, 2019; Mahfuz & Hanum, 2023). Therefore, this study aims to examine the role of AIS utilization as a moderating variable that strengthens the influence of professionalism on financial reporting quality. The synergy between human resource professionalism and system reliability is expected to create an "infrastructure of honesty" that results in more transparent and accountable financial reporting (Indrayani, 2022; Shofa et al., 2022).

2. LITERATURE REVIEW AND HYPOTHESIS FORMULATION

2.1 Agency Theory

The main theoretical basis underlying this research is Agency Theory. This theory explains the contractual relationship between the principal

(resource owner) and the agent (resource manager). In the context of the Village Credit Institution (LPD), the customary village community acts as the principal, while the LPD administrators act as agents authorized to manage community funds (Jensen & Meckling, 1976). Agency problems arise due to differing interests and information asymmetry between the two parties. Agents have broader access to information regarding the company's real conditions than principals, which creates opportunities for agents to hide the information or manipulate the financial reports for personal gain, such as bonuses or job security (Ali, 2020).

This information asymmetry can trigger moral hazard behavior and reduce the quality of financial reporting. To mitigate these risks, oversight mechanisms and high work standards are required. Professional management and the implementation of reliable information technology systems are considered as solutions to reduce information asymmetry, increase transparency, and ensure that agents act in the interests of their principals (Sambera & Meiranto, 2013).

2.2 Stewardship Theory

In addition to agency theory, this study also considers the stewardship theory. This theory views that managers (agents) are not always motivated by individual goals, but can act as steward whose motives are in line with the goals of the organization and the principal (Pasaloran, 2001). In the context of LPDs that based on customary community and *Tri Hita Karana* philosophy, LPD administrators are expected to possess integrity and collective behavior that prioritizes the welfare of villagers over personal interests (Lisa et al., 2025). Professionalism, from this perspective, is not only about technical competence, but also a psychological commitment to presenting high quality financial reports as a form of moral accountability to the villagers

2.3 Financial Reporting Quality

Financial reporting quality is defined as the extent to which financial reporting presents a true, honest, and fair information about the financial performance and position of the entity. High quality financial reporting must meet the qualitative characteristics that established in accounting standards, namely relevance,

reliability, understandability, and comparability (Gustika et al., 2024; Astuti & Padnyawati, 2022). Relevant information can influence users' economic decisions by helping them evaluate past, present, and future events. Meanwhile, reliability ensures that the information is free from material errors and bias and can be verified (Binawati, 2022).

In the context of LPDs, the quality of financial reporting is crucial for maintaining customer trust and the sustainability of the institution. Poor or misleading reporting can have fatal consequences, such as incorrect credit decisions, bank run to the bankruptcy of the institution due to undetected fraud (Lobiari, 2024; Miasa, 2019). Therefore, presenting a high-quality financial report is an absolute obligation for LPD administrators as a form of public accountability.

2.4 Professionalism and Quality of Financial Reporting

Professionalism relates to an individual's attitude, behavior, and commitment to carrying out their duties in accordance with high standards of expertise, a code of ethics, and dedication to the profession. In accounting, professionalism requires the financial reporting preparers to possess adequate technical competence, objectivity, integrity, and professional prudence (Ramadhan & Ramadhan, 2022).

Professional individuals will work to high performance standards and comply with applicable regulations, such as the Indonesians Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP), commonly used by LPDs. Research shows there is a significant correlation between professional ethics and financial reporting quality. A lack of professionalism can lead to unrealistic or biased financial reporting (Ramadhan & Ramadhan, 2022; Edi & Enzelin, 2022).

A professional does not only have hard skill in recording the transactions, but also soft skill in resisting the pressure to manipulate data. In the context of LPDs, the professionalism of administrators is reflected in their ability to manage village funds transparently and accountably. Previous research by Pratiwi et al. (2021) and Herdiawan et al. (2024) found that professionalism has a positive and significant effect on the quality of financial reports. The higher the level of professionalism of financial

management officials, the lower the likelihood of material misstatements, thereby improving the quality of financial reports.

Based on the description of the theory and the results of previous research, the first hypothesis proposed is:

H₁: Professionalism has a positive impact on Financial Reporting Quality.

2.5 Utilization of Accounting Information Systems and Quality of Financial Reporting

An Accounting Information System (AIS) is a collection of resources, such as people and equipment (technology) that designed to transform financial data into useful information for decision-makers (Bodnar & Hopwood, 2006 in Miliani et al., 2022). In the digital era, the use of information technology in AIS has become an urgent need to improve the efficiency and effectiveness of financial reporting.

Optimal use of AIS can improve the quality of financial reports through several mechanisms. First, data processing automation reduces the risk of human error in calculations and recording, thereby increasing the data reliability (Wiratama & Andayani, 2022). Second, an integrated system allows for faster data processing, so that financial reports can be presented in timeliness which is one of the indicators of information relevance (Lobiari, 2024). Third, a good AIS provides an audit trail which facilitates verification and tracking of transactions, thereby increasing the transparency (Mahfuz & Hanum, 2023).

Numerous empirical studies support this view. Nugroho and Setyowati (2019) and Anggraini and Putri (2024) found that the use of information technology and AIS had a significant positive effect on the quality of financial reports. The use of standardized accounting software helps entities prepare a consistent and accurate reports. Conversely, manual or non-integrated systems often cause delays and inaccuracies in financial reports in many LPDs (Lobiari, 2024).

Based on these arguments, the second hypothesis proposed is:

H₂: Accounting Information System Utilization has a positive impact on Financial Reporting Quality.

2.6 The Moderating Role of Accounting Information System Utilization in the

Relationship between Professionalism and Financial Reporting Quality

Although professionalism and AIS utilization each have a direct influence on financial reporting quality, the interaction between these two variables is thought to have a more complex impact. Contingency theory states that the effectiveness of a system or managerial behavior depends on its fit with other contextual factors. In this regard, technology (AIS) can be viewed as an enabler or reinforcement for human competence (professionalism).

Even highly professional accountants will struggle to produce high-quality financial reports (especially in terms of timeliness and accuracy) if they are still working with a manual system that is prone to errors and slow. The high administrative workload due to manual system can undermine professional's focus and accuracy. Conversely, a sophisticated AIS will facilitate the professional to work more efficiently, providing them with more space for analysis and verification, rather than simply clerical recording (Indrayani, 2022).

On the other hand, no matter how sophisticated the technology is, it will not produce a high-quality output if operated by unprofessional individuals (garbage in, garbage out). User professionalism is crucial to ensuring that data input into the system is done correctly, honestly, and according to standards. Therefore, AIS is predicted to moderate this relationship by strengthening the positive impact of professionalism on the quality of financial reports. The synergy between human resource integrity/competence (professionalism) and tool's reliability (AIS) will create a strong control environment, minimizing opportunities for fraud and produce the financial reports that are much has a high quality rather than if the two factors worked separately (Sastrawati et al., 2023; Shofa et al., 2022).

Previous research conducted by Wijayanti and Ariyani (2022) and Indrayani (2022) indicate that the interaction between personal skills and technological system support can improve reporting performance. In the context of the LPD in Abiansemal District, which faces the challenges of increasing transaction volume and complexity, SIA support is expected to amplify the professional capabilities of administrators in presenting the accountable reports.

Based on this reasoning, the third hypothesis proposed is:

H₃: Accounting Information System Utilization moderate (strengthen) the influence of Professionalism to Financial Reporting Quality.

3. RESEARCH METHODOLOGY

3.1 Research Design

This study uses a quantitative approach with a causal associative research type. The quantitative approach was chosen because this study focuses on hypothesis testing using numerical data that analyzed with statistical methods to draw a generalizable conclusion (Sugiyono, 2018). The causal associative design aims to determine the causal relationship between the independent variable (Professionalism) and the dependent variable (Financial Reporting Quality) with the moderating variable (Utilization of Accounting Information Systems). The research location was conducted at the Village Credit Institution (LPD) in the Abianseml District, Badung Regency. This location was chosen based on the phenomenon of LPDs performance diversity in the region and the urgency of implementing information systems in the villages financial governance.

3.2 Population and Sample

The population in this study was all Village Credit Institutions (LPD) registered and operating in Abianseml District. The sampling technique used was purposive sampling, namely a sampling technique with certain considerations or criteria (Sugiyono, 2019). The inclusion criteria set for respondents are: (1) LPD employees who are still actively working; (2) Directly involved in the process of recording, compiling, and reporting finances (Chairman, Administration/Secretary, and Cashier/Treasurer); and (3) Have used a computer-based accounting information system in their operations.

Based on these criteria, a sample of 93 respondents was obtained. This number is considered representative of the population and meets the minimum requirements for multivariate regression analysis. The selected respondents are expected to have an adequate understanding of accounting processes and the technical use of information systems in their respective LPDs.

3.3 Data Types and Sources

The type of data used in this study is quantitative data that sourced from primary data. Primary data was obtained directly from respondents through a closed-ended questionnaire. The questionnaire was designed using a 5-point Likert Scale to measure respondents' perceptions, ranging from Strongly Disagree (score 1) to Strongly Agree (score 5). Furthermore, a documentation study was conducted to obtain a general overview of the number of LPDs and their relevant organizational structures.

3.4 Data Analysis Techniques

Data analysis was conducted using IBM SPSS Statistics software version 26, starting with instrument quality testing through validity and reliability tests, as well as classical assumption prerequisite tests including normality, linearity, and heteroscedasticity tests to ensure an unbiased regression model. Hypothesis testing was conducted using simple linear regression analysis to examine the direct effect of professionalism on financial reporting quality, as well as Moderated Regression Analysis (MRA) to test the effect of the use of accounting information systems and their interactions as moderating variables, with hypothesis decision making based on partial t-tests, model feasibility tests (F-tests), and coefficients of determination (R²) at a significance level of 5%.

4. RESULTS AND DISCUSSION

4.1 Research Instrument Test Results

Instrument testing was conducted to ensure that the measuring instrument used in this study was valid and reliable. Based on the results of the validity test on 93 respondents, it was found that all statement items for the variables Professionalism (7 items), Utilization of Accounting Information Systems (9 items), and Financial Reporting Quality (7 items) had a value of t-count which is greater than t-table (0.203) at a significance level of 5%. Thus, all instrument items are declared valid.

Furthermore, the results of the reliability test show that all variables have a Cronbach's Alpha value above 0.60. The Professionalism variable has an alpha value 0.852; Accounting Information System Utilization has 0.945; and Financial Reporting Quality has 0.917. This

indicates that the research instrument has good consistency and is suitable for further analysis.

4.2 Descriptive Statistical Analysis Results

This table provides an overview of the data (Mean, Min, Max, Standard Deviation) from 93 respondents.

Table 1. Descriptive Statistics Results

Variables	Min	Max	Mean	Std. Deviation
Professionalism (X1)	16	35	26,53	4,101
Utilization of AIS (M)	23	45	34,03	5,420
Financial Reporting Quality (Y)	15	35	26,60	4,817
Interaction (X1*M)	405	1.575	918,76	295,02

Source: Processed primary data, 2026

Descriptive statistical analysis was used to provide an overview of the research variables. Based on data processed from 93 respondents, the following results were obtained:

1. **Professionalism:** Has a minimum score of 16 and a maximum of 35, with an average score (*mean*) of 26,53 and standard deviation of 4,101.
2. **Utilization of Accounting Information Systems:** It has a minimum value of 23 and a maximum of 45, with a mean value of 34,03 and a standard deviation of 5,420.
3. **Financial Reporting Quality:** It has a minimum value of 15 and a maximum of 35, with a mean value of 26,60 and a standard deviation of 4,817.
4. **Interaction (PR*PSIA):** It has an average value of 918,76 with a standard deviation of 295,02.

4.3 Classical Assumption Test Results

Prior to hypothesis testing, classical assumption tests were conducted to assess whether the regression model satisfied the required assumptions and was free from bias. The summary of the normality, linearity, and heteroscedasticity test results is presented in Table 2.

Table 2. Summary of Classical Assumption Test Results

Types of Testing	Test	Sig.	Standar	Conclusion
Normality Test	One-Sample Kolmogorov-Smirnov	0,200	> 0,05	Normally Distributed
Linearity Test	Deviation from Linearity	0,976	> 0,05	There is a Linear Relationship
Heteroscedasticity Test	Glejser test	0,535	> 0,05	Free of Heteroscedasticity

1. **Normality Test:** Based on the One-Sample Kolmogorov-Smirnov Test, obtained Asymp. Sig. value (2-tailed) of 0.200. Since the significance value of 0.200 > 0.05, it can be concluded that the residual data in the regression model is normally distributed. This is also supported by the histogram graph which forms a bell pattern and the P-P Plot graph where the points are spread along a diagonal line.
2. **Linearity Test:** Based on the linearity test using Deviation from Linearity, the significance value obtained was 0.976 (> 0.05). This indicates that there is no significant deviation from a linear relationship; therefore, it can be concluded that the relationship between the independent variable and the dependent variable is linear.
3. **Heteroscedasticity Test:** Testing using the Glejser Test shows that the significance value for the Professionalism variable is 0.535. Because the significance value is > 0.05, it is concluded that there are no symptoms of heteroscedasticity in the regression model.

4.4 Hypothesis Testing

1. Simple Linear Regression Analysis (Hypothesis Testing 1)

This analysis is used to test the influence of professionalism on the Financial Reporting quality before the presence of moderating variables.

This table is used to answer Hypothesis 1 (The Effect of Professionalism on Report Quality).

Table 3. Results of Simple Linear Regression Analysis (H₁ Test)

Variables	Coefficient	t	Sig.	Notes
(Constant)	8,025	3,025	0,003	-
Professionalism	0,700	7,085	0,000	Significant
R Square (R ²)	0,356			

F Count	50,19	0,000
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Note: Dependent Variable = Financial Reporting Quality

Based on the results of simple linear regression analysis, the following equation is obtained: $Y=8,025+0,700X$. The results of the first hypothesis test (H_1) are as follows:

- The regression coefficient value of the Professionalism variable is 0,700 with a positive direction.
- The significance value (Sig.) is 0,000 which is smaller than 0,05.
- The value of the coefficient of determination (R^2) of 0,356.

Decision: Because the significance value is < 0.05 and the regression coefficient is positive, then H_1 accepted. This means that professionalism has a positive and significant effect on financial reporting quality. This variable explains 35.6% of the variation in financial reporting quality.

2. Moderated Regression Analysis (Hypotheses Testing 2 and 3)

MRA analysis is used to determine the influence of the Utilization of Accounting Information Systems (AIS) and its role in moderating the relationship between Professionalism and Financial Reporting Quality.

This table is used to answer Hypothesis 2 (The effect of SIA) and Hypothesis 3 (Does SIA moderate).

Table 4. Results of Moderated Regression Analysis (MRA) (H_2 and H_3 Tests)

Variables	Coefficient	t	Sig.	Notes
(Constant)	17,987	2,705	0,008	-
Professionalism (X1)	0,086	0,456	0,650	Not Significant
Utilization of SIA (M)	-0,156	-	0,549	Not Significant
Interaction (X1*M)	0,013	2,114	0,037	Significant
R Square (R^2)	0,455			
Change R^2	0,099			

Note: Dependent Variable = Financial Reporting Quality

Based on the MRA coefficient table, the regression equation is obtained: $Y=17,987+0,086X_1-0,156M+0,013(X_1*M)$

The results of the hypothesis testing are as follows:

- Hypothesis 2 Testing (H_2):** The SIA Utilization variable (M) has a regression

coefficient of -0,156 with a significance value of 0,549. Since the significance value of 0,549 $> 0,05$, then H_2 is rejected. This shows that in this interaction model; the partial use of SIA does not have a significant effect on the financial reporting quality.

- Hypothesis 3 Testing (H_3):** The interaction variable between Professionalism and SIA Utilization ($PR*PSIA$) has a regression coefficient of 0,013 with a significance value of 0,037. Since the significance value of 0,037 $< 0,05$, then H_3 is accepted. This proves that the Utilization of Accounting Information Systems moderates (strengthens) the influence of Professionalism on the Financial Reporting quality.

3. Model Feasibility Test (F Test) and Coefficient of Determination (R^2)

Based on the results of the F-test on the MRA model, a significance value of 0,000 $< 0,05$ was obtained. This indicates that the regression model is suitable for predicting Financial Reporting Quality. The coefficient of determination (R^2) after entering the moderating variable, it increased to 0,455 (45,5%). The increase from 35,6% (simple regression model) to 45,5% (MRA model) indicates that the interaction between Professionalism and Utilization of AIS is able to increase the model's ability to explain variations in Financial Reporting Quality by 9,9%.

5. CONCLUSION

This study concludes that professionalism is a main determinant in improving the financial reporting quality at Village Credit Institutions (LPD) in Abiansema District. Conversely, partial utilization of an accounting information system (AIS) has been shown to have no significant effect on financial reporting quality in this model. This indicates that the mere existence of advanced technology without adequate user capabilities does not necessarily guarantee information accuracy, in line with the finding that technology is merely a tool whose effectiveness depends heavily on who operates it.

A crucial finding in this study is the proven role of AIS utilization as a moderating variable that strengthens the influence of professionalism on financial reporting quality. The synergy between human resource integrity and reliable technological infrastructure has been proven to create more accountable governance than if the two factors worked separately. Consequently, LPDs are advised to integrate staff competency development with technology adoption, and consider strengthening organizational cultures based on local wisdom, such as Tri Hita Karana, to prevent fraud and maximize reporting system performance.

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