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THE IMPACT OF EFFECTIVE CORPORATE GOVERNANCE ON THE QUALITY OF FINANCIAL REPORTS, MEDIATED BY THE USE OF INFORMATION TECHNOLOGY

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Abstract

Purpose—The paper aims to examine the impact of good corporate governance on the quality of financial reports using the mediation effect of information technology utilization. **Methodology**—This study was conducted in all Lembaga Perkreditan Desa (LPDs) in Bali. The study population included 1,334 LPDs based on data from Bali LP-LPDs as of 2022. The objects in this study include good corporate governance, the use of information technology, and the quality of LPD financial reports. The research sample was 299, which was determined based on a proportionate stratified random sampling design. **Findings**— The findings indicate that the use of sound corporate governance principles is very important to ensure better and more reliable financial report quality. The use of information technology is able to mediate the relationship between good corporate governance and the quality of financial reports. This shows that the application of information technology in an organization can act as a link between the tenets of effective corporate governance and the integrity of financial statements. **Research limitations**—The limitation of this study is that was conducted at LPDs in Bali, so caution is needed in generalizing the research results. The R Square value is 64.4%, so that indicates that there are numerous more elements influence the quality of financial reports. **Paper type**— research paper.

Keywords: Good Corporate Governance, The Quality of Financial Reports, The Use of Information Technology

I. INTRODUCTION

Lembaga Perkreditan Desa (LPD) is a local institution that performs financial functions and manages the financial potential of traditional villages in Bali. LPD plays a role in the village economy through various financial services such as savings and loans, credit provision, and other financial services according to the needs of the community in the Traditional Village area. Bali Governor Regulation number 11 of 2013, Article 1, defines Lembaga Perkreditan Desa, a financial institution controlled by the Traditional Village. Which functions to store and provide loans or credit to village communities. LPD not only provides storage and credit services but also functions as a container for village wealth that contributes to improving the standard of living of the community and village through money circulation and development financing. LPD is expected to provide social, economic, and cultural benefits for its members and the community. In addition, LPD creates business opportunities for local villagers, helps smooth payments, and reduces dependence on private lenders. Monitoring the performance of LPDs is important, as stated in Regional Regulation No. 3 of 2017, which states that LPDs must apply the principle of prudence in managing funds received from village communities. Until 2022, there were 1,439 LPD units spread across 8 regencies and 1 city in Bali Province. With the large number of LPDs in Bali and the low quality of human resources (especially in the financial sector), LPDs have their own challenges, especially related to governance issues. Several financial cases have accompanied the journey of LPDs in Bali to this day. Several cases of fraud involving manipulation of financial reports, misuse of funds, and other unethical actions have been reported. Bali Post reported that there were cases of alleged corruption of LPD funds in Bali, with 25 LPDs involved in corruption trials and several others still under the supervision of the authorities. For example, in the Begawan Traditional Village LPD, a loss of community funds of IDR 22 billion was found, while in the Ungasan Traditional Village LPD, the head of the LPD has been named a suspect in a credit misappropriation case that caused losses of up to IDR 26.8 billion (Post, 2022).

Good Corporate Governance (GCG) plays a crucial role in ensuring the calibre of LPD financial reporting to avoid fraud. The company's accounting process and internal reporting system produce financial reports that measures and presents quantitative data that periodically describes the financial position and performance of companies. According to Risna (2023), high-quality financial reports are able to provide useful information for users to the process financial decision-making. The quality of financial reporting can affect the growth of financial institutions. Accurate reporting improves the quality of financial reports to making it easier to make the right decisions (Risna, 2023).

In preparing financial reports, they must be consistent with the conceptual framework and basic principles of accounting objectives. Comprehensive financial reports include notes of financial statements, income statements, equity changes, cash flow, and balance sheets. Thus, this report can provide information on financial resources, describe the company's operating results over time, and assist stakeholders in making decisions based on the information presented (Putri, 2023). Good corporate governance plays a role in reducing risk and encouraging ethical behavior, which in turn can increase investor confidence and expand access to capital. Conversely, poor governance can have negative impacts, such as inefficient financial management, fraud, and reputational damage, (Zelovena et al., 2023).

In today's digital era, the implementation of GCG principles should be able to improve with the use of technology to support transparency, accountability, and efficiency in financial and operational management. The accuracy of financial data management will be more precise with the use of technology and avoid errors to inputting report. Therefore, the use of technology is the key factors that can affect the quality of reports in preparing corporate reports. Government Regulation No. 56 of 2005 regarding financial information systems asserts that the government is obligated to promote and employ information technology to enhance financial management capacities and disseminate financial information to the public. Therefore, the government is expected to continue to develop and utilize information technology in financial management and conveying information to the public (Hadis, 2022). From the background description above, this research seeks to investigate the influence of effective corporate governance (GCG) on the quality of financial reports (KLK), utilizing information technology (PTI) as a mediating factor in LPD in Bali. This study is expected to support efforts to strengthen the village economy through increasing public trust in LPD. High-quality and transparent financial reports will enhance LPD's credibility in the eyes of the community, thereby strengthening local economic participation and contribution.

II. LITERATURE REVIEW AND HYPOTHESIS

GCG is closely related the agency theory from Jensen and Meckling, 1976, because of the scope of how to manage an organization to run well (Sutisna et al., 2024). An organization will run well if all organs in the organization run it well. One of the organs in question is the owner and manager of the organization. In agency theory, it is explained that naturally these two organs will be at odds with each other so that this will hinder the progress of the organization. In the context of LPD, the owner (Principal) referred to here is the Traditional Village community, which needs LPD financial information. While the LPD manager (agent) is the administrator of the traditional village who is tasked with running LPD operations. The principal employs other agents to provide a service and then delegates decision-making authority to the agent (Lesmono & Siregar, 2021).

GCG helps build better relationships between principals and agents, and reduces the risk of imbalanced information. GCG also ensures that the financial statements produced reflect the actual conditions of the institution. The application of GCG principles contributes significantly to the quality of an institution's financial statements. GCG includes practices designed to increase transparency, accountability, responsibility, independence, and equality in company management. In the context of LPD, GCG ensures that financial statements are prepared accurately, relevantly, and reliably. This helps ensure that information is accurately reflects financial condition of the institution, thereby improving the quality of the statements and improving relationship between principals and agents, and always focusing on achieving LPD goals (Gea & Putra, 2022).

The aforementioned description indicates that the installation of GCG positively influences the quality of LPD financial reports. This statement is in line with the results of previous studies conducted by Andrian et al. (2024), Gea & Putra (2022), Hermayani & Dewi (2023), Astuti & Padnyawati (2022), and Pramesti et al. (2021), It asserts that effective corporate governance positively influences the quality of financial reports.

H_1: Good Corporate Governance has a positive influence on the quality of financial reports of Village Credit Institutions.

LPD is a traditional village financial institution in Bali. LPD is included in a non-bank microfinance institution that runs a financial savings and loan system and manages financial resources that belong to traditional villages or traditional villages in Bali. Definition of LPD depends on regional rules. In Article 1, number 9 of Bali Provincial Regulation Number 3 of 2017 concerning Village Credit Institutions, as amended several times and most recently by Regional Regulation Number 4 of 2012 concerning the Second Amendment to Bali Provincial Regulation Number 8 of 2002 concerning Village Credit Institutions, states that Village Credit Institutions are financial institutions owned by traditional villages domiciled in the jurisdiction (area) of traditional villages (Wayan et al., 2015).

LPD is a financial institution that functions to store village assets, including money and securities. In addition, LPD also carries out various efforts aimed at improving village welfare and supporting various business activities that contribute to village development (Letisya & Nuratama, 2022). LPD aims to collect funds, provide loans, and finance village development (Anggreni, 2021). LPD activities are based on the customary village, known as awig-awig, which stresses family and collaboration among customary village people. Various groups of people who pay attention to the economy in Bali hope that the Balinese economy in the future will be able to utilize local potential in building the economy in Bali to be more advanced and developed. Financial report quality is the ability of information presented in financial reports should be understandable and suit the demands of users while making decisions, devoid of misleading meanings, material errors, and reliability (Defitri, 2016). The quality of financial reporting is related to the agency theory, where financial reports act as a tool to reduce information asymmetry between principals (company owners) and agents (managers or administrators). In the context of agency theory, one of the main problems is the potential for conflict of interest, where agents may act in personal interests that are not always in line with the goals of the principal. Quality financial reports can help overcome this problem by presenting transparent, reliable, relevant, and easy-to-understand information, allowing principals to assess agent performance in a more objective manner.

The concept of financial report quality serves to assess how a report is considered qualified based on its ability to describe profit, generate cash flow, and meet the qualitative characteristics of future financial reporting. In order for financial reports to meet user needs, they must have characteristics such as relevance, reliability, comparability, ease of understanding, and timeliness. Timely disclosure of financial information is very useful for decision-making by interested parties (Andriani et al., 2024). Using information technology in the practice of GCG can have an impact on the quality of financial reports, as per agency theory. According to this theory, LPD managers are considered a group of agents acting in the interests of their owners, namely shareholders. Information Technology can function to monitor agent behavior so that it is in line with the interests of the owner, thereby supporting the delivery of better financial reports. To use information technology is needed optimally because it will have an impact on the transaction and decision process that has a high level of accuracy in producing material financial report quality. Use technology can make transaction data faster and more efficient (Widhiastuti & Pradnyawati, 2023).

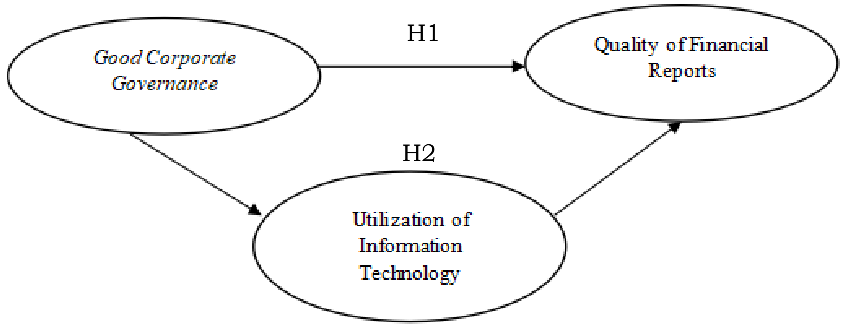
In the context of LPD, information technology acts as a link between effective LPD good corporate governance practices and improving quality of LPD financial reports. Through use of technology, financial reports can be easily accessed by interested parties and can also improve the security of LPD financial data. Thus, information technology acts as a connecting mediator that increases the link between implementation. of GCG and the quality of LPD financial reports, as well as strengthening the link between principals and agents.

From this explanation, it can be concluded that the implementation of technology utilization has a positive effect in mediating good corporate governance on the quality of LPD financial reports. This statement is in line with the results of previous studies by Madhuri et al. (2022), Lestari & Indraswarawati (2022), Juniarti et al. (2022), Andriani et al. (2024), and Rosyidah (2020), which stated that the utilization of technology has a positive effect and is able to mediate. Based on the description provided above, the hypothesis proposed in this study is:

H_2: Utilization of Information Technology Can Mediate The Impact of Good Corporate Governance on the Financial Reporting Quality of Village Credit Institutions.

III. DESIGN

Figure 1
Research Design



3.1 Determination of Population and Sample

This study focused on all LPDs in Bali. The objectives of this study include excellent corporate governance, the use of information technology, and the quality of LPD financial reporting. The population of this study is active LPDs (still operating) spread throughout Bali. Based on data from LP-LPD Bali, there are 1,334 LPDs still operating as of 2022.

Table 1
Number of LPDs in Bali Still Actively Operating in 2022

City	Total	Not Operating	Number of Operations
Denpasar	35	0	35
Badung	122	4	118
Buleleng	169	21	148
Jembrana	64	1	63
Tabanan	311	40	271
Gianyar	270	13	257
Bangli	159	5	154
Klungkung	119	5	114
Karangasem	190	16	174
Total	**1439**	**105**	**1334**

Source: LP-LPD Bali, 2023

Using the Krejcie and Morgan formula (Krejcie & Morgan, 1970), the minimal sample size for this investigation was 299 LPDs. The research sample was determined based on the proportionate stratified random sampling design. This method was chosen so that the sample was evenly distributed proportionally in all districts in Bali.

IV. DATA ANALYSIS

From the calculation above, a sample of 299 was obtained. In this study, The data was collected via a questionnaire. Furthermore, the data was processed and analyzed with the PLS application with the Smart PLS 3.0 tool. The questionnaire was presented to respondents, specifically the head of LPD, by visiting them at their business site. The head of the LPD was chosen as the key respondent because they is aware of all the business flows of the LPD, and also serves as an evaluator of the effectiveness of the GCG implemented by the LDP and the quality of the LPD's financial reports. For three months, all 299 questionnaires received were fully completed and ready for analysis (response rate 100%). Table 2 shows the respondents' characteristics.

Table 2
Characteristics of Respondents

Gender	Total	Percentage
Male	215	71.9%
Female	84	28.1%
Total	299	100.0%
Age	**Total**	**Percentage**
≤30	1	0.3%
31-40	12	4.1%
41-50	111	37.1%
>50	175	58.5%
Total	299	100.0%
Education	**Total**	**Percentage**
Junior High School	0	0%
Senior High School	149	49.8%
Diploma	7	2.3%
Bachelor	141	47.2%
> Bachelor	2	0.7%
Total	299	100.0%
Year of Work	**Total**	**Percentage**
<5	0	0%
6-10	80	26.8%
>10	219	73.2%
Total	299	100.0%

Source: Processed Data, 2024

V. RESULT

5.1 Descriptive Statistics

Table 3
Descriptive Statistics

	Mean	Category
GCG	4.250	Strongly agree
KLK	4.272	Strongly agree
PTI	4.323	Strongly agree

Source: Processed Data, 2024

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Descriptive statistics show that respondents strongly agree with the statements in the questionnaire. It can be concluded that the average LPD head has understood the conditions of the research instrument.

5.2 Measurement Model Test (Outer Model)

The testing of the measurement model (outer model) is conducted to determine the specifications of the relationship between variables and their indicators. Table 3 shows the convergent validity test with an indicator loading factor value of more than 0.500. So that the variable indicator has met convergent validity (Chin, 1998).

Table 4
Reliability and Validity Estimation

Latent Variable	Loadings	AVE	Composite Reliability	Cronbach's Alpha
Good Corporate Governance				
GCG1	0.754	0.575	0.784	0.797
GCG2	0.758			
GCG3	0.728			
GCG4	0.754			
GCG5	0.735			
Quality of Financial Reports				
KLK1	0.838	0.642	0.877	0.868
KLK2	0.819			
KLK3	0.775			
KLK4	0.796			
KLK5	0.779			
Utilization of Information Technology				
PTI1	0.778	0.624	0.835	0.867
PTI2	0.715			
PTI3	0.743			
PTI4	0.745			
PTI5	0.839			

Source: Processed Data, 2024

The results of the Average Variance Extracted (AVE) test meet the test more than 0.500. So that each variable has construct validity. The study's reliability test used the Composite Reliability and Cronbach's Alpha values. Table 4 shows that the test results meet the requirement of more than 0.700. This means that the construct reliability is met (Hair et al., 2019). The measurement model is said to be good if the Heterotrait-Monotrait Ratio (HTMT) value is <0.9. Table 4 shows, the all constructs

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tested have met the established criteria, so that concluded that the construct has passed the discriminant validity test.

Table 5
Discriminant Validity

	GCG	PTI	KLK
GCG			
PTI	0,635		
KLK	0,678	0,766	

Source: Processed Data, 2024

5.3 Structural Model Test (Inner Model)

Testing of the structural model (inner model) in this study is by conducting hypothesis testing and evaluating the quality of the model (R-square and Q-square). Two hypothesis tests were conducted in this study, namely to test the direct effect and to test the indirect effect. The test results are seen from the p-values with a significance level of 5% (0.05). Figure 2 provides an explanation of the research model and the results of testing direct and indirect effects:

Figure 2
Structural Model

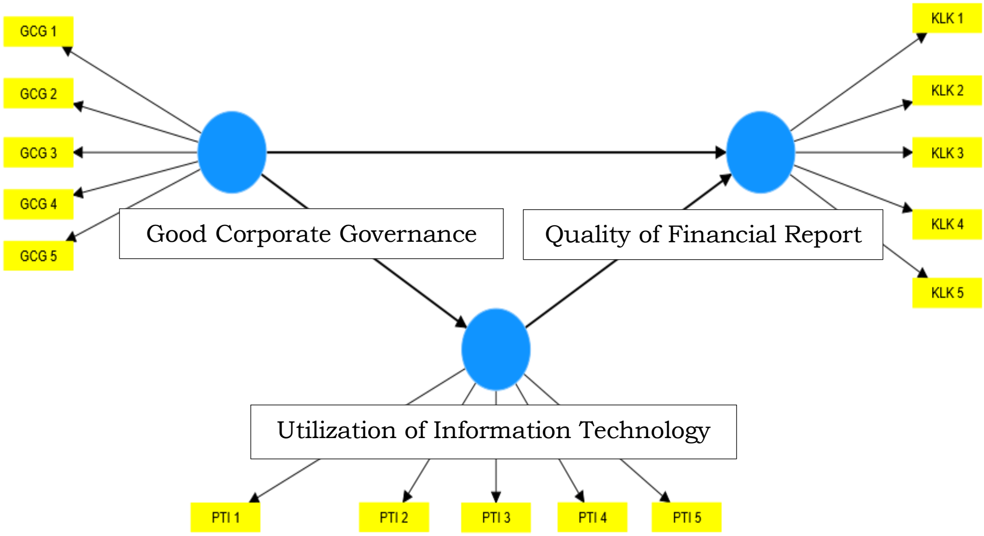

Table 6
Hypothesis Testing Results

Testing Results	Hypothesis	Coefficient	P Values
GCG → KLK	GCG → KLK	0.487	0.000
GCG → PTI		0.476	0.000
PTI → KLK		0.356	0.000
GCG → PTI → KLK	GCG → PTI → KLK	0.454	0.000

Source: Processed Data, 2024

Table 6 provides the results of the direct and indirect influence tests are shown. The results of the hypothesis testing, as shown in Table 6, indicates GCG has a favorable and considerable effect on the quality of financial reports (β coefficient = 0.487, p-value < 0.000). Thus, H1 is supported. GCG has a positive effect on the utilization of information technology (β coefficient = 0.476, p-value < 0.000). The integrity of financial reports is positively impacted by the use of information technology. (β coefficient = 0.356, p-value < 0.00). Additionally, it has been demonstrated that the quality of financial reports can be influenced by the implementation of effective corporate governance through the use of information technology. (β coefficient = 0.454, p-value < 0.000), so that the second hypothesis is accepted (partial mediation). Evaluation of the quality of the model is carried out by analyzing R Square and predictive relevance (Q Square). Table 7 shows that the R Square value is 0.644, indicating that good corporate governance and the utilization of information technology are able to explain the quality of financial reports by 64.4%. Thus, the model is classified as moderate. While Q Square is 0.765. This shows that the model has high predictive relevance.

Table 7
Model Quality Analysis Results

Variable	R Square Adjusted	QSquare
KLK	0,644	0,765

Source: Processed Data, 2024

VI. DISCUSSION

6.1 The Influence of Good Corporate Governance on The Quality of Financial Reports

The initial hypothesis (H_1) of this investigation asserts that the quality of financial reports is positively influenced by effective corporate governance. The results indicate that GCG is able to influence the quality of financial reports. This implies that the quality of financial reports can be influenced by the implementation of sound corporate governance in an organization, such as LPD. For better the corporate governance, the more efficient its operations, and the company is considered to have good prospects in the future.

The results support the agency theory that GCG is able to function as a mechanism to reduce the risk of conflicts of interest that can harm shareholders. The implementation of GCG also provides confidence that the company manages its financial resources with clear objectives to achieve its vision and mission. This statement is reinforced by the previous study by Andrian et al. (2024), Gea & Putra (2022), Hermayani & Dewi (2023), Astuti & Padnyawati (2022), and Pramesti et al. (2021), which stated that GCG has a positive effect on the quality of financial reports.

6.2 The Influence of Good Corporate Governance on The Quality of Financial Reports with the Utilization of Information Technology as a Mediator

The Second Hypothesis (H_2) in this study suggests that the deployment of information technology is able to mitigate the influence of excellent corporate governance on the quality of financial reports. This shows that with the effective implementation of information technology, companies can improve corporate governance in the process of preparing reports, which will ultimately strengthen the use of GCG will positively influence the quality of the company's financial reporting. The findings of this study corroborate the agency theory about the utilization of information technology not only supports the improvement of good governance but also directly contributes to improving the quality of more accurate and accountable financial reports. This statement is in line with the results of previous studies by Madhuri et al. (2022), Lestari & Indraswarawati (2022), Juniarti et al. (2022), Andriani et al. (2024), and Rosyidah (2020), which state that the utilization of information technology has a positive effect and is able to mediate.

VII. CONCLUSION AND LIMITATIONS

7.1 Conclusion

This study seeks to evaluate the impact of effective corporate governance on the quality of financial reports and the mediating role of information technology in the relationship between effective corporate governance and the quality of financial reports at village credit institutions (LPD) in Bali. The quality of financial reports is positively impacted by sound corporate governance, according to the findings of the data analysis and debate. This implies that the quality of the financial reports produced at LPD will rise in proportion to the effectiveness of the strong corporate governance practices used during the financial report preparation process. These findings show how crucial it is to apply sound corporate governance practices in order to guarantee higher and more trustworthy financial report quality. Information technology can act as a mediator in the interaction between high-quality financial reports and sound corporate governance. This demonstrates how an organization's use of information technology can serve as a bridge between the caliber of financial reporting and the concepts of sound corporate governance. Businesses may boost the implementation of Good Corporate Governance and improve the quality of LPD financial reports by enhancing governance during the financial report preparation process with the appropriate use of information technology.

7.2 Limitations

The fact that this study was carried out at LPD in Bali is one of its limitations, so it is necessary to be careful in generalizing the research results. The R-squared value of 64.4% indicates that there are still many additional factors influencing financial reports' quality. The suggestion that can be given is that future research is advised to conduct research on other types of businesses so as to strengthen the generalization of research results. Further research can also use other variables, such as intellectual capital and knowledge management, because it is proven from according to the study's findings, other factors not included in the analysis affect 35.6% of the quality of financial reports.

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